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# Bank Data

Data Analysis Project—DEPI

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## BANK LOAN REPORT

BANK

Performance Analysis 2025

### Summary

Key KPIs for total loans, active accounts & performance

### Overview

Loan distribution by type, amount & customer segments

### Details

Detailed loan records, trends & transaction-level analysis

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# Introduction



## Welcome to everyone

Today, I will walk you through a comprehensive data analysis project focused on a banking dataset.

Our goal is to uncover key insights about customer behavior, financial performance, and risk patterns. Through this analysis, we aim to support data-driven decision-making and help the bank improve efficiency, customer retention, and overall business growth.



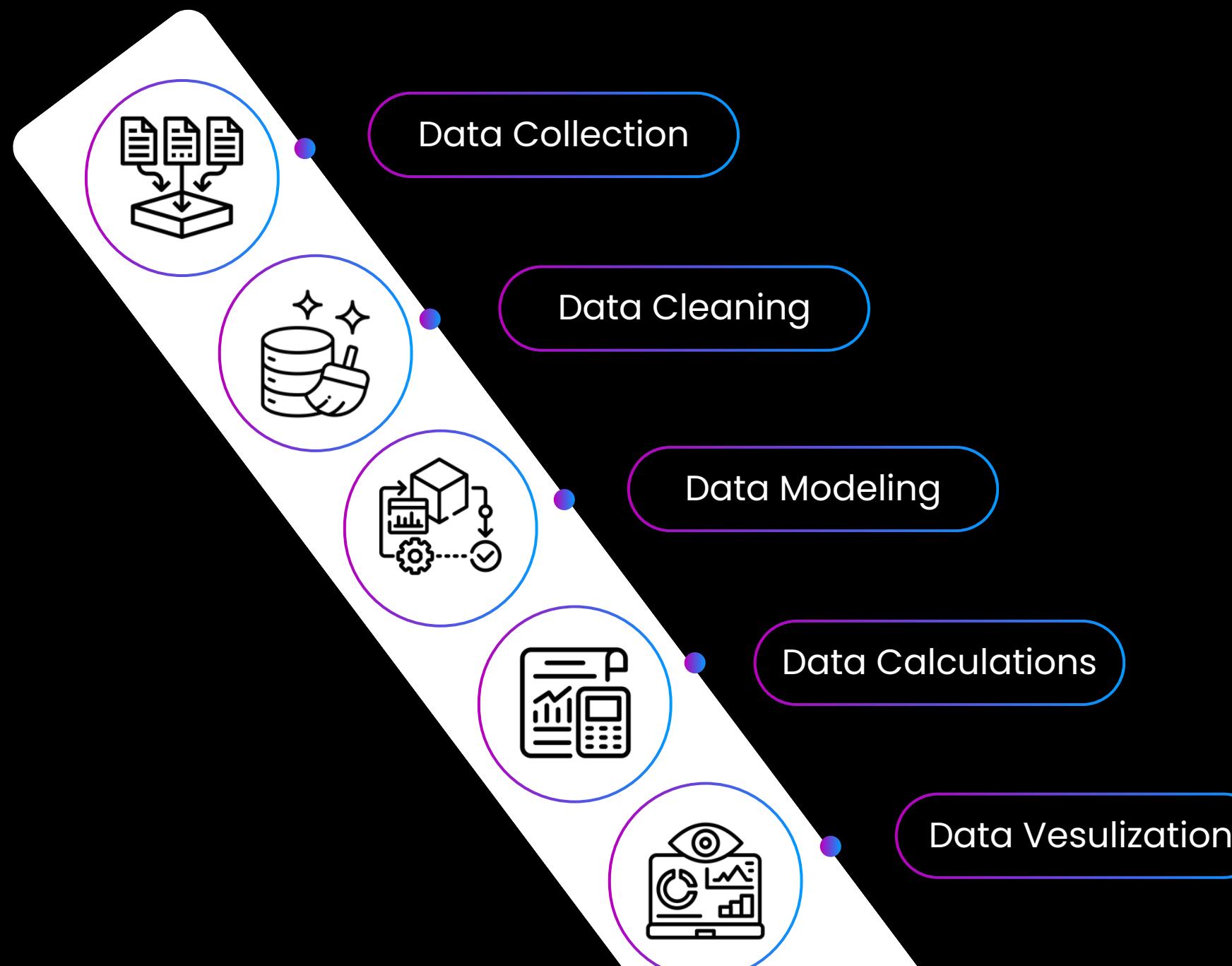
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# Steps



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The dataset was collected from Kaggle, one of the most trusted platforms for open data and analytics projects. It contains real banking records, including customer information, account details, transactions, and financial behaviors from different branches and regions.

This dataset is widely used for customer segmentation, risk analysis, and predicting banking outcomes such as churn or loan defaults.

# Data Collection

Learn More

## Structure

- Total Records: More than 3 million rows
- Number of Columns: 9+ features
- Number of Tables: Multiple related tables
- File Format: CSV files



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# Data Cleaning

## STEPS PERFORMED

- Handling Missing Values
- Removing Duplicates
- Data Type Conversion
- Outlier Detection
- Merging Tables

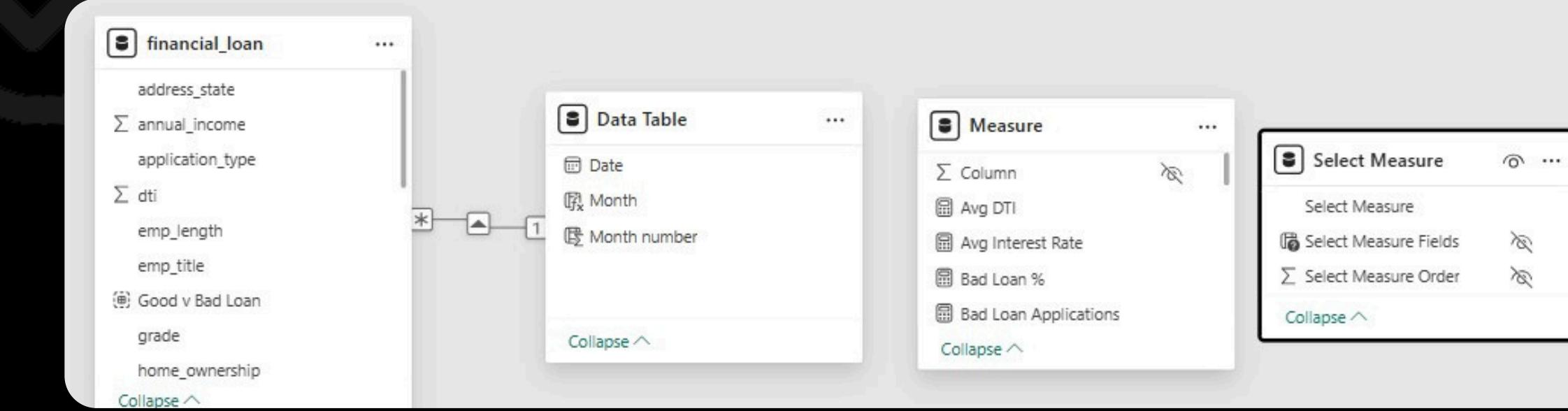
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01

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# Data Modeling



Financial icon



• issue\_date

Data table



• Date

Measure select



Measure



# Data Calculation



Total Loan Application



Total Funded Amount



Total Amount Received



Avg Interest Rate



Avg DTI



# Data Visualization

(Summary)

Funded Amount

Total Funded Amount

**\$435.8M**

MTD

**\$54.0M**

MoM

**13.0%**

Amount Received

Total Amount Received

**\$473.1M**

MTD

**\$58.1M**

MoM

**15.8%**

Loan Application

Total Loan Application

**38.6K**

MTD

**4.3K**

MoM

**6.9%**

Avg DTI

Avg DTI

**13.3%**

MTD

**13.7%**

MoM

**2.7%**

Interest Rate

Avg Interest Rate

**12.0%**

MTD

**12.4%**

MoM

**3.5%**

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# Data Visualization

(Summary)

## Good Loan Issued



## Bad Loan Issued



Our data shows a strong loan performance overall:

- 86.2% of all issued loans are Good Loans, indicating healthy customer profiles and effective approval strategies.
  - These Good Loans include:
    - 33K applications
    - \$370.2M funded
    - \$435.8M successfully received
- On the other hand:
- 13.8% of loans fall under Bad Loans, representing a smaller portion of the portfolio.
  - These Bad Loans include:
    - 5.3K applications
    - \$65.5M funded
    - \$37.3M received

[Learn More](#)



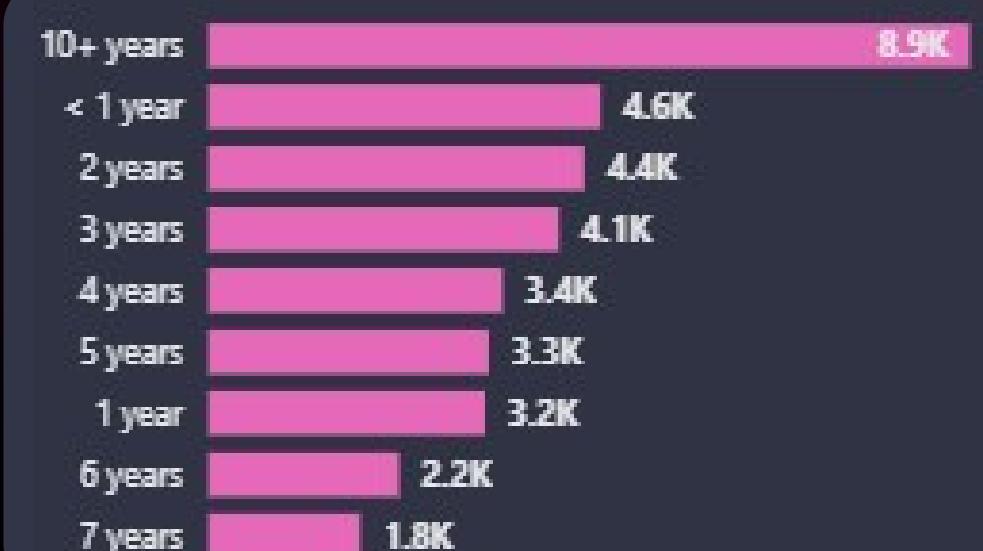
# Data Visualization

(Over View)

## Total icon application by Month



## Total loan application by employee length



The data shows that most loan applicants have long and stable employment histories:

- Applicants with 10+ years of experience form the largest group with 8.9K applications, showing strong job stability.
- Applicants with less than 1 year of experience come next with 4.6K applications, indicating a high interest even among newer employees.
- Mid-range experience levels (2–5 years) have a steady volume, ranging between 3.2K and 4.4K applications.
- The lowest application counts come from those with 6–7 years of experience, between 1.8K–2.2K.

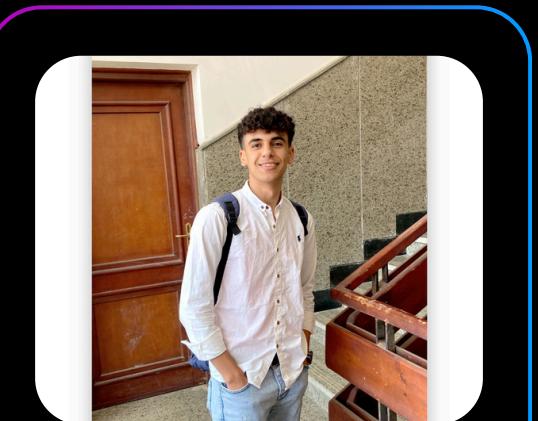
Overall, loan applications increase significantly with longer employment length, suggesting that job stability plays a major role in financial confidence and loan-seeking behavior.

[Learn More](#)

# Meet Our Team



Ahmed  
Megahed



Abdelrhman  
Tamer



Elsayd  
Younis



Mohamed  
ElKomy



Mina  
Kamal



Ahmed  
Rafaat

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# Thank You

FOR YOUR ATTENTION



رواد مصر الرقمية

