

Executive Summary: Bank Loan Report Dashboard

This Bank Loan Report dashboard provides a comprehensive summary of loan performance metrics for the institution, offering key insights into application volumes, funding behaviour, loan quality, and repayment outcomes. Built using Power BI, this visual analytics solution integrates data modelling through Power Query Editor and Power Pivot, coupled with dynamic slicers and interactive charts to enable detailed analysis by loan grade and purpose.

Key Highlights:

- **Total Loan Applications:**

The bank received a total of 38.6k loan applications. Of these:

- 33.2k (86.18%) were classified as good loans.
- 5.3k (13.82%) were classified as bad loans.

- **Funding & Receivables:**

- Total Funded Amount: \$435.8M

- Total Amount Received: \$473.1M

This suggests strong repayment activity and cash inflow beyond the initially funded amount.

- **Good Loans Performance:**

- Funded: \$370.2M

- Amount Received: \$435.8M, which indicates efficient repayment and healthy returns.

- Applications were largely fully paid, contributing to \$351.4M of the total funded amount.

- **Bad Loans Analysis:**

- Funded: \$65.5M

- Amount Received: \$37.3M, indicating high default risk and loss exposure.

- All bad loans were charged off, meaning no recovery is expected.

Loan Repayment and Status Breakdown:

- **Fully Paid Loans**

- Applications: 32.1k

- Funded: \$351.4M

- Received: \$411.6M

- Interest Rate: 11.64%

- Average DTI: 13.17%
- **Charged Off Loans**
 - Applications: 5.3k
 - Funded: \$65.5M
 - Received: \$37.3M
 - Interest Rate: 13.88%
 - Average DTI: 14.00%
- **Current Loans**
 - Applications: 1.1k
 - Funded: \$18.9M
 - Received: \$24.2M
 - Interest Rate: 15.10%
 - Average DTI: 14.72%

Financial Health Indicators:

- **Average Interest Rate: 12.05%**

Notably higher for delinquent loans, suggesting higher risk-based pricing.

- **Average Debt-to-Income (DTI) Ratio: 13.33%**

Higher for charged-off and current loans, indicating a potential risk metric to monitor.

Tools & Techniques Used:

- Power Query Editor – for transforming and cleaning raw loan data.
- Power Pivot – for building data models and DAX-based KPIs.
- Slicers and Visual Filters – for dynamic insights by loan grade and purpose.
- Charts and KPI Cards – to visually communicate core metrics for executive review.

Conclusion:

This dashboard serves as a vital decision-making tool for financial institutions to monitor loan health, track recovery performance, and mitigate credit risk. By distinguishing between good and bad loans, analysing funding vs. receivables, and identifying key risk indicators like DTI and interest rates, it enhances the bank's ability to optimize its lending portfolio and credit policies.