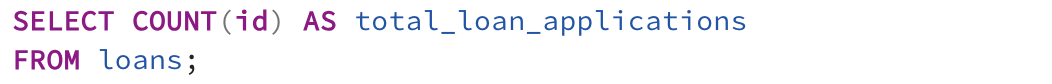
## **KPI’s**

**1. Total Loan Applications**



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Month-to-Date Loan Applications

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Previous Month-to-Date Loan Applications

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Month-to-Month Changes

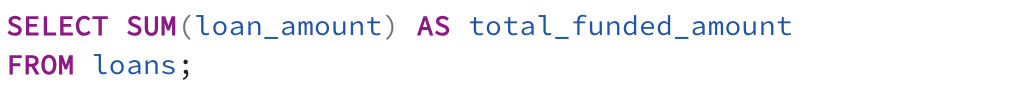
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**2. Total Funded Amount**



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Month-to-Date

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Month-to-Month Changes

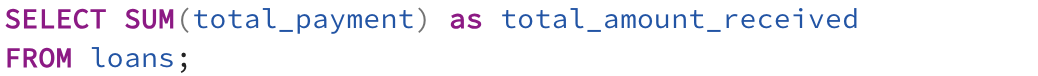
A close-up of text

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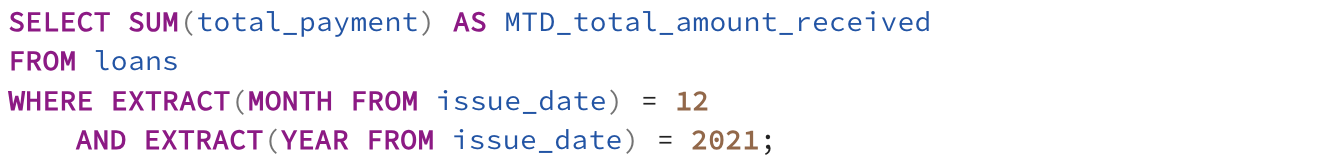
**3. Total Amount Received**



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Month-to-Date



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Month-to-Month Changes

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A screenshot of a data sheet

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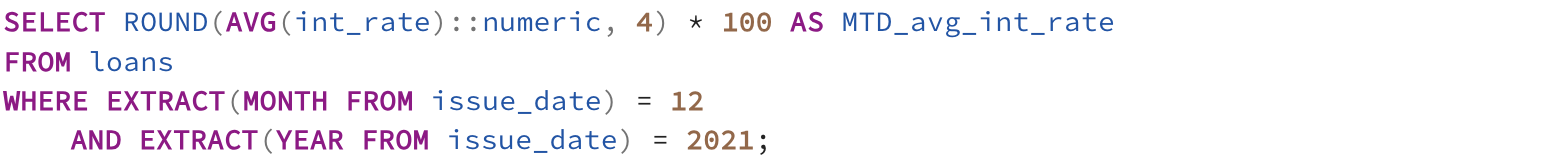
**4. Average Interest Rate**



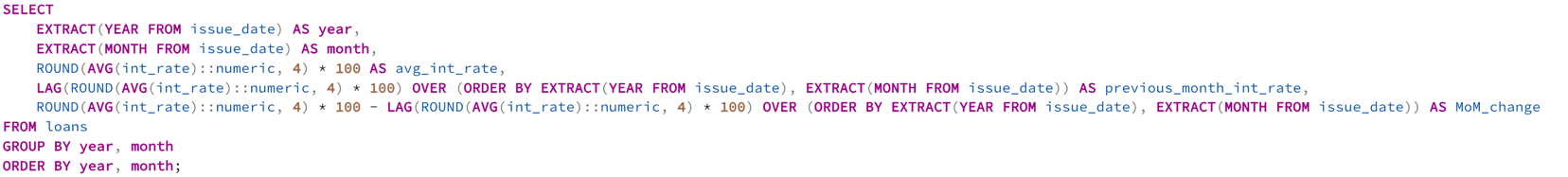
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Month-to-Date



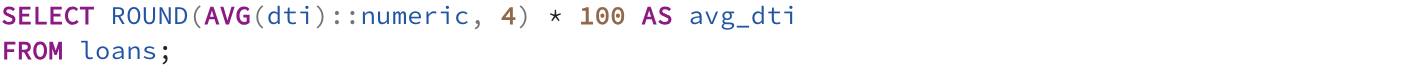
MoM Changes



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**5. Average Debt-to-Income (DTI) Ratio**



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Month-to-Date



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MoM Changes

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Description automatically generated

## **Good Loans**

1. Good Loan Application Percentage

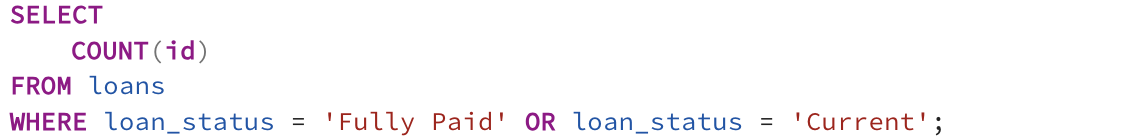
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2. Good Loan Applications



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3. Good Loan Funded Amount

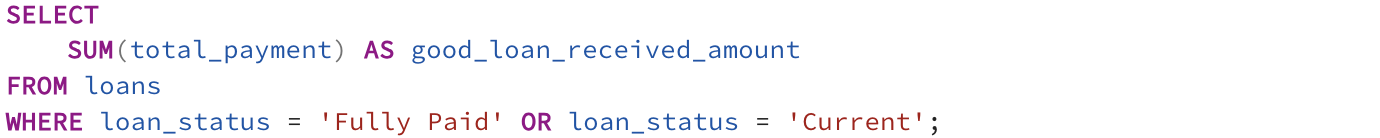
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4. Good Loan Total Received Amount



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The received amount is more than the funded (or, invested) amount in good loans. This means the bank is making profit from good loans.

## **Bad Loans**

1. Good Loan Application Percentage

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2. Bad Loan Applications

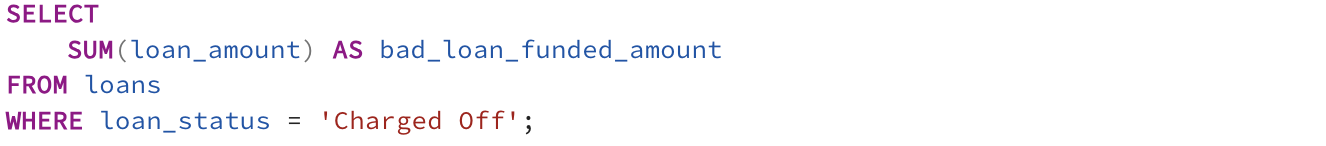
A close-up of a white background

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Description automatically generated

3. Bad Loan Funded Amount



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4. Bad Loan Total Received Amount

A close-up of a white background

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A screenshot of a computer

Description automatically generated

The banks are losing money as the customers are not paying back their loans/installments. We suggest further investigations into the customers, such as credit reports and scores.

## Loan Status

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## Monthly Trends by Issue Date

To identify seasonality and long-term trends in lending activities.

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## Regional Analysis by State

To identify regions with significant lending activity and assess regional disparitites.

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## Loan Term Analysis

Allow client to understand the distribution of loans across various term lengths.

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## Employee Length Analysis

How lending metrics are distributed among borrowers with different employment lengths, helping us to assess the impact of employment history on loan applications.

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## Loan Purpose Breakdown

A visual breakdown will be provided in Tableau on the loan metrics based on stated purposes of loans, aiding in the understanding of the primary reasons borrowers seeking financing.

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## Home Ownership Analysis

For a hierarchical view of how home ownership impacts loan applications and disbursements.

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