

FINANCE ANALYSIS PROJECT

BANK LOAN

REPORT | SUMMARY

Comprehensive Analysis of Lending Operations



PART 01

KEY PERFORMANCE INDICATORS

An overview of the high-level metrics for the fiscal year 2021, focusing on application volume and funding status.

PART 01

summary

This project applies SQL queries to evaluate loan portfolio performance. It measures applications, funded amounts, repayments, interest rates, and debt-to-income ratios.

Loans are classified as good or bad, with recovery and risk percentages calculated. Monthly trends and borrower segmentation by region, term, employment, purpose, and home ownership provide actionable insights for profitability, risk management, and strategic lending decisions.

TOTAL LOAN APPLICATIONS

38,576

Total Applications Volume

```
SELECT COUNT(id) FROM finance
```

The total volume of loan applications reflects a healthy demand for financing products across various sectors. This metric serves as the baseline for our conversion and quality analysis.

- ✓ Consistent growth pattern
- ✓ Broad demographic reach

APPLICATION MOM TRENDS



MTD APPLICATIONS

4,314

December 2021 Performance



PMTD APPLICATIONS

4,035

November 2021 Comparison



MOM GROWTH

+6.9%

Increase in application volume

TOTAL AMOUNT RECEIVED

\$473.1M

Total Payments Recovered

SUM(total_payment) FROM finance

Revenue collection remains strong with a total recovery exceeding \$473 million. This includes principal, interest, and late fee components across all loan statuses.

Principal

\$435M

Interest

\$38M

MONTHLY COLLECTION PERFORMANCE

MTD RECEIVED

\$58.1M

Collection for December 2021

PMTD RECEIVED

\$50.1M

Collection for November 2021

ANALYSIS

Collections spiked in December, showing a significant 15.8% increase over November. This trend aligns with seasonal payment behaviors and successful year-end recovery initiatives.

AVERAGE INTEREST & DTI



AVG INTEREST RATE

12.05%

MTD: 12.36%

PMTD:
11.94%



AVG DTI RATE

13.67%

MTD: 13.67%

PMTD:
13.30%

DTI (Debt-to-Income) ratio analysis helps in assessing the borrower's ability to manage monthly payments and repay debts.

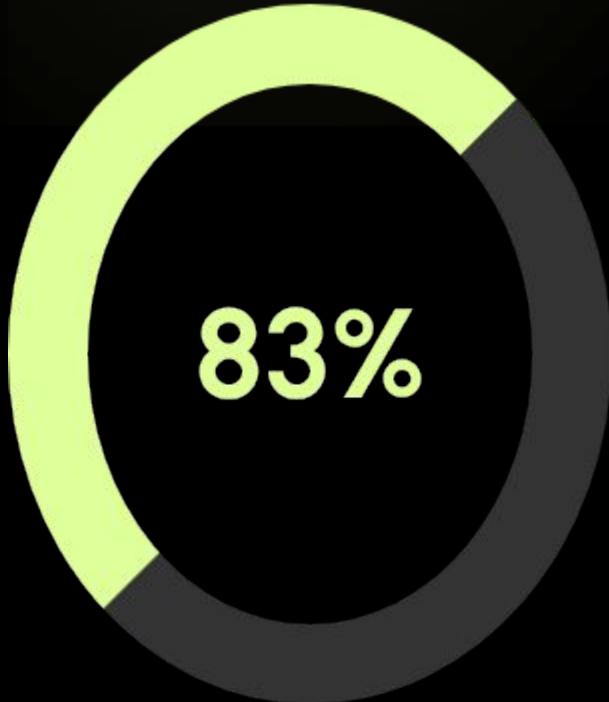
PART 02

LOAN QUALITY ANALYSIS

Evaluating the portfolio split between "Good" and "Bad" loans to assess risk exposure and recovery efficiency.



PORTFOLIO SEGMENTATION



- Good Loan Status (83%)
- Bad Loan Status (13.8%)

The majority of the portfolio (83%) is classified as "Good Loans," including both "Fully Paid" and "Current" status accounts.

GOOD LOAN METRICS



GOOD LOAN APPS

33,243

83% of total volume



FUNDED AMOUNT

\$435.8M

Capital deployed successfully



AMOUNT RECEIVED

\$435.8M

Complete recovery including Int.

BAD LOAN RECOVERY



BAD LOAN APPS

5,333

13.8% Portfolio default



AMOUNT FUNDED

\$65.5M

Amount exposed to risk



RECOVERY AMOUNT

\$37.3M

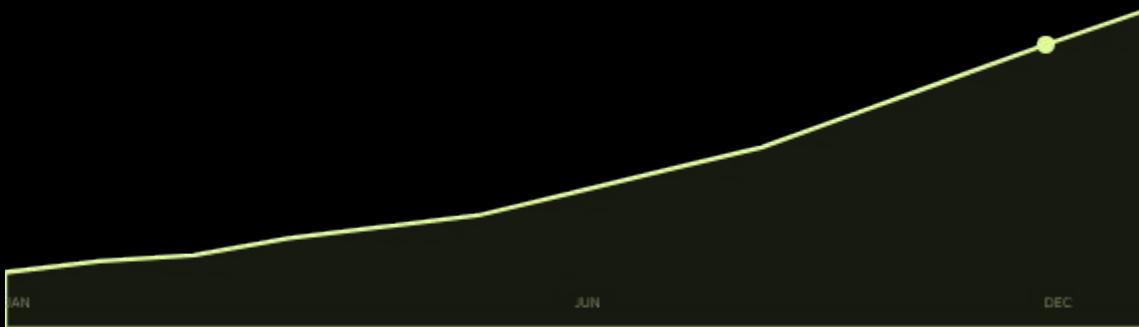
56.9% Recovery rate

Targeting recovery efficiency improvements for "Charged Off" accounts to minimize net capital loss.

LOAN STATUS GRADE VIEW

Loan Status	Applications	Received Amt	Funded Amt	Int. Rate	DTI
Fully Paid	32,145	\$411,586,256	\$351,358,350	11.64 %	13.17 %
Current	1,098	\$24,199,914	\$18,866,500	15.10 %	14.72 %
Charged Off	5,333	\$37,284,763	\$65,532,225	13.88 %	14.00 %

MONTHLY TREND BY ISSUE DATE

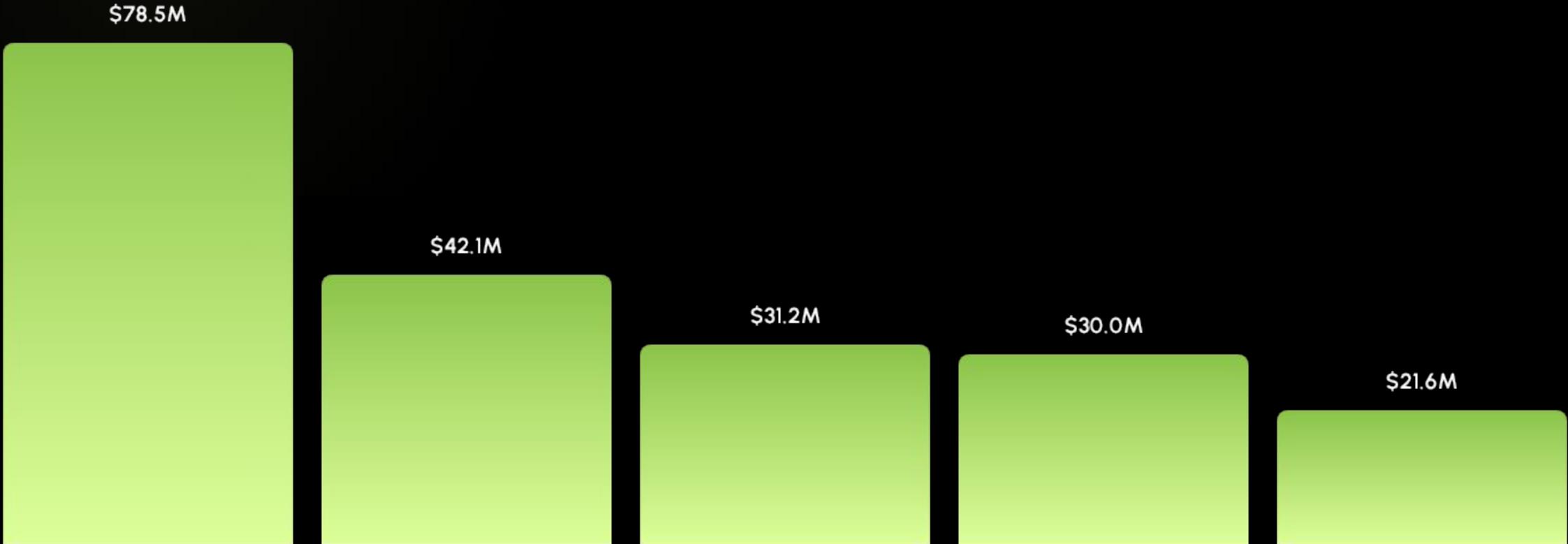


GROWTH INSIGHTS

The chart indicates a steady increase in lending activity throughout the year, peaking in Q4. Funded amount grew from \$25M in Jan to \$53.9M in Dec, a 115% annual expansion.



REGIONAL ANALYSIS (TOP STATES)



*Data represents top 5 states by Total Funded Amount

DASHBOARD: SUMMARY VIEW

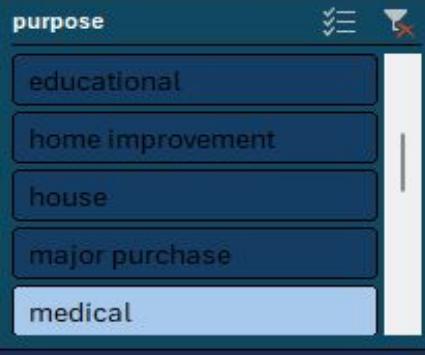
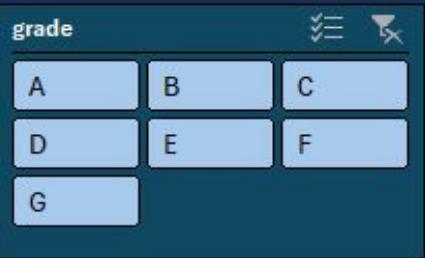
BANK LOAN REPORT | SUMMARY



SUMMARY

OVERVIEW

DETAILS



Total Loan
0.7K
MTD MOM
0.1K -8.7%

Total Funded Amount
\$5.5M
MTD MOM
\$0.5M -

Total Amount Received
\$5.9M
MTD MOM
\$0.5M -14.7%

Avg Interest Rate
12%
MTD MO
10.40% -

Avg DTI
12%
MTD MOM
12.27% 5.1%

GOOD LOAN ISSUED

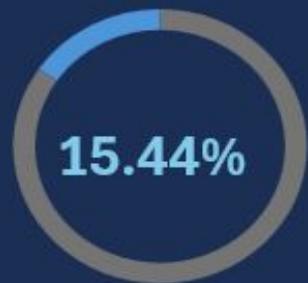


Good Loan Total Applications
56700.

Good Loan Funded Amount
\$4.6M

Good Loan Received Amount
\$5.4M

BAD LOAN ISSUED



Bad Loan Total Applications
10000.

Bad Loan Funded Amount
\$0.9M

Bad Loan Received Amount
\$0.5M

TOTAL APPLICATION

Fully Paid 0.6K
Charged Off 0.1K
Current 0.0K

FUNDED AMOUNT

\$4.5M
\$0.9M
\$0.2M

RECEIVED

\$5.1M
\$0.5M
\$0.2M

INTEREST RATE

11.16%
13.48%
14.89%

DTI

12.25%
12.16%
10.88%

DASHBOARD: OVERVIEW VIEW

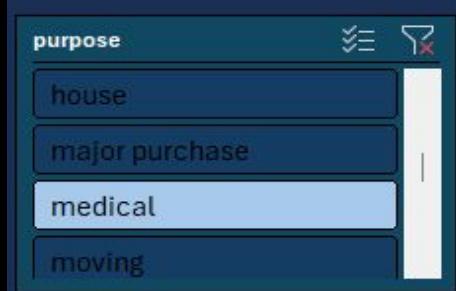
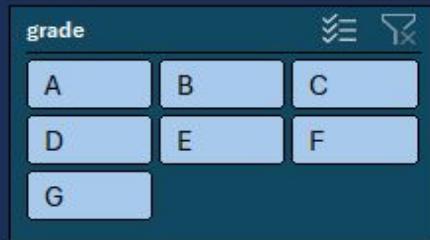
BANK LOAN REPORT | OVERVIEW



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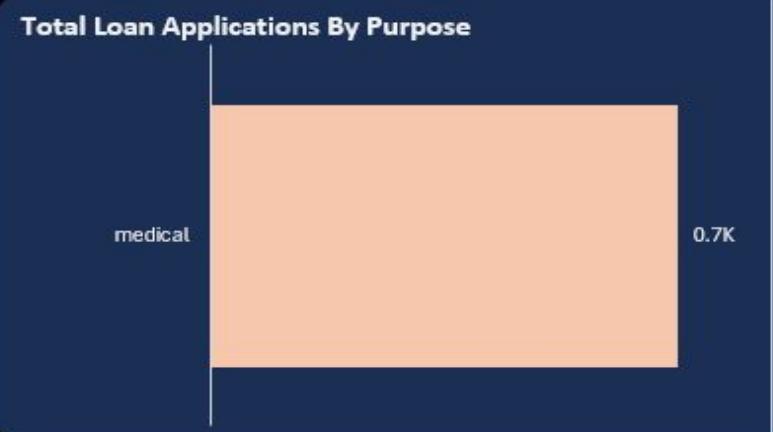
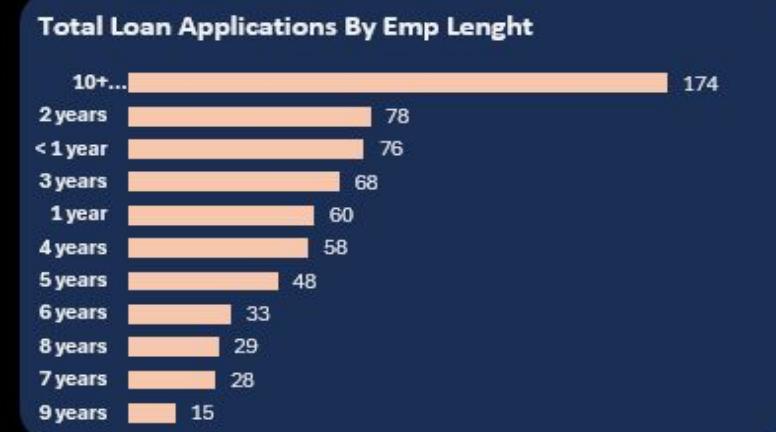
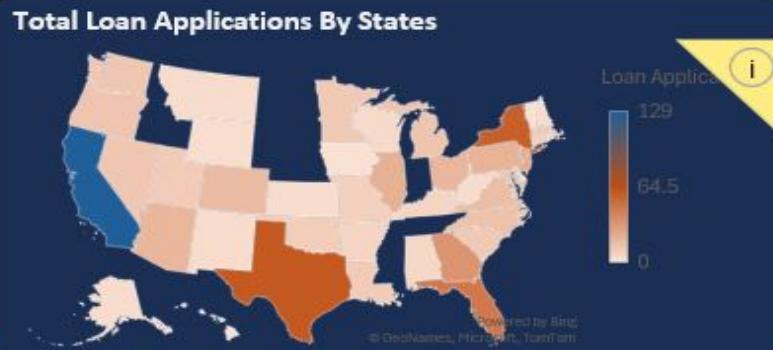
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\$0.5M -14.7%

Avg Interest Rate
12%

MTD MO
10.40% -

Avg DTI
12%

MTD MOM
12.27% 5.1%



LOAN PURPOSE & OWNERSHIP

PRIMARY LOAN REASONS

Debt Consolidation: 18,214 Apps

Credit Card: 4,998 Apps

Home Improvement: 2,876 Apps



18.4K

Renters

17.2K

Mortgage

CONCLUSION & STRATEGY

Growth Sustainability: Application volume is consistently rising (+6.9% MoM), with Dec 2021 showing record peaks.

Risk Management: 83% Good Loan rate is healthy, but the 13.8% 'Charged Off' rate warrants closer monitoring in specific states like CA.

Strategic Focus: Prioritize Mortgage-based applicants and 36-month terms for lower volatility and steady interest returns.





ANY QUESTIONS?

Thank you for reviewing the Bank Loan Summary Report for 2021. We are open for discussion on strategic implications and portfolio optimization.

