

BANK LOAN ANALYSIS

KPI'S

DASHBOARD-1 (SUMMARY REPORT)

1. **Total Loan Applications:** We need to calculate the total number of loan applications received during a specified period. Additionally, it is essential to monitor the month-to-date (MTD) loan application and track changes Month over Month (MoM).
2. **Total Funded Amount:** Understanding the total amount of funds disburse as loans is crucial. We also want to keep an eye on the MTD total funded amount and analyse the month-over-month (MoM) changes in this metric.
3. **Total Amount Received:** Tracking the total amount received from borrowers is essential for assessing the bank's cash flow and loan repayment. We should analyse the Month-to-Date (MTD) total amount received and observe the month-over-month (**MoM**) changes.
4. **Average interest Rate:** Calculating the average interest rate across all loans, MTD, Monitoring the Month-over-month (MoM) variation in interest rates will provide insights into our lending portfolio's overall cost.
5. **Average Debt-to-income ratio (DTI):** Evaluating the average DTI for our borrowers helps us gauge their financial health. We need to compute the average DTI for all loans, MTD, and track Month-over-month (MoM) fluctuations.

Good Loan Vs Bad Loans KPI's

1. Good loan/Bad loan - Application %
2. Good loan/Bad loan - Applications
3. Good loan/Bad loan - Funded Amount
4. Good loan/Bad loan - Total Received Amount

DASHBOARD -2 OVERVIEW

CHARTS

1. **Monthly Trends by Issue Date(Line Chart):** To identify seasonality and long- term trends in lending activities.
2. **Regional Analysis by State (Filled Map):** To identify regions with significant lending activity and assess regional disparities.
3. **Loan Term Analysis (Donut Chart):** To allow the client to understand the distribution of loans across various term lengths.
4. **Employee Lenth Analysis (Bar Chart):** How lending metrics are distributed among borrowers with different employment lengths, helping us access the impact of employment history on loan loans.
5. **Loan Purpose Break Down (Bar Chart):** will provide a visual breakdown of loan metrics based on the stated purposes of loans, aiding in the understanding of the primary reasons borrowers seek financing.
6. **Home Ownership Analysis (Tree Map):** For a hierarchical view of how home ownership impacts loan applications and disbursements