

BANK LOAN REPORT

DASHBOARD 1: SUMMARY

Key Performance Indicators (KPIs) Requirements:

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 Applications and track changes Month-over-Month (MoM).
2. **Total Funded Amount:** Understanding the total amount of funds disbursed 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, and monitoring the Month-over-Month (MoM) variations 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 v Bad Loan KPI's

In order to evaluate the performance of our lending activities and assess the quality of our loan portfolio, we need to create a comprehensive report that distinguishes between 'Good Loans' and 'Bad Loans' based on specific loan status criteria

Good Loan KPIs:

1. **Good Loan Application Percentage:** We need to calculate the percentage of loan applications classified as 'Good Loans.' This category includes loans with a loan status of 'Fully Paid' and 'Current.'
2. **Good Loan Applications:** Identifying the total number of loan applications falling under the 'Good Loan' category, which consists of loans with a loan status of 'Fully Paid' and 'Current.'
3. **Good Loan Funded Amount:** Determining the total amount of funds disbursed as 'Good Loans.' This includes the principal amounts of loans with a loan status of 'Fully Paid' and 'Current.'
4. **Good Loan Total Received Amount:** Tracking the total amount received from borrowers for 'Good Loans,' which encompasses all payments made on loans with a loan status of 'Fully Paid' and 'Current.'

Bad Loan KPIs:

1. **Bad Loan Application Percentage:** Calculating the percentage of loan applications categorized as 'Bad Loans.' This category specifically includes loans with a loan status of 'Charged Off.'
2. **Bad Loan Applications:** Identifying the total number of loan applications categorized as 'Bad Loans,' which consists of loans with a loan status of 'Charged Off.'
3. **Bad Loan Funded Amount:** Determining the total amount of funds disbursed as 'Bad Loans.' This comprises the principal amounts of loans with a loan status of 'Charged Off.'
4. **Bad Loan Total Received Amount:** Tracking the total amount received from borrowers for 'Bad Loans,' which includes all payments made on loans with a loan status of 'Charged Off.'

Loan Status Grid View

In order to gain a comprehensive overview of our lending operations and monitor the performance of loans, we aim to create a grid view report categorized by 'Loan Status.' This report will serve as a valuable tool for analysing and understanding the key indicators associated with different loan statuses. By providing insights into metrics such as 'Total Loan Applications,' 'Total Funded Amount,' 'Total Amount Received,' 'Month-to-Date (MTD) Funded Amount,' 'MTD Amount Received,' 'Average Interest Rate,' and 'Average Debt-to-Income Ratio (DTI),' this grid view will empower us to make data-driven decisions and assess the health of our loan portfolio.

DASHBOARD 2: OVERVIEW

In our Bank Loan Report project, we aim to visually represent critical loan-related metrics and trends using a variety of chart types. These charts will provide a clear and insightful view of our lending operations, facilitating data-driven decision-making and enabling us to gain valuable insights into various loan parameters. Below are the specific chart requirements:

1. Monthly Trends by Issue Date (Line Chart):

Chart Type: Line Chart

Metrics: 'Total Loan Applications,' 'Total Funded Amount,' and 'Total Amount Received'

X-Axis: Month (based on 'Issue Date')

Y-Axis: Metrics' Values

2. Regional Analysis by State (Filled Map):

Chart Type: Filled Map

Metrics: 'Total Loan Applications,' 'Total Funded Amount,' and 'Total Amount Received'

Geographic Regions: States

3. Loan Term Analysis (Donut Chart):

Chart Type: Donut Chart

Metrics: 'Total Loan Applications,' 'Total Funded Amount,' and 'Total Amount Received'

Segments: Loan Terms (e.g., 36 months, 60 months)

4. Employee Length Analysis (Bar Chart):

Chart Type: Bar Chart

Metrics: 'Total Loan Applications,' 'Total Funded Amount,' and 'Total Amount Received'

X-Axis: Employee Length Categories (e.g., 1 year, 5 years, 10+ years)

Y-Axis: Metrics' Values

5. Loan Purpose Breakdown (Bar Chart):

Chart Type: Bar Chart

Metrics: 'Total Loan Applications,' 'Total Funded Amount,' and 'Total Amount Received'

X-Axis: Loan Purpose Categories (e.g., debt consolidation, credit card refinancing)

Y-Axis: Metrics' Values

6. Home Ownership Analysis (Tree Map):

Chart Type: Tree Map

Metrics: 'Total Loan Applications,' 'Total Funded Amount,' and 'Total Amount Received'

Hierarchy: Home Ownership Categories (e.g., own, rent, mortgage)



SUMMARY

OVERVIEW

DETAILS

grade

| | | |
|---|---|---|
| A | B | C |
| D | E | F |
| G | | |

purpose

| |
|--------------------|
| car |
| credit card |
| Debt consolidation |
| educational |
| home improvement |
| house |
| |

BANK LOAN REPORT | SUMMARY

Total Loan Applications

38.6K

MTD

4.3K

MoM

6.9%

Total Funded Amount

\$435.8M

MTD

\$54.0M

MoM

13.0%

Total Amount Received

\$473.1M

MTD

\$58.1M

MoM

15.8%

Average Interest Rate

12.05%

MTD

12.36%

MoM

3.5%

Average DTI

13.33%

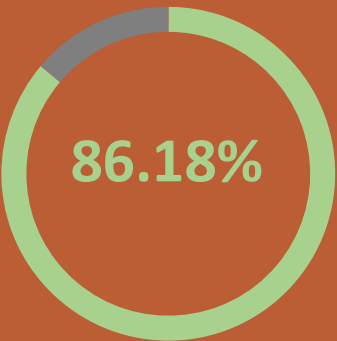
MTD

13.67%

MoM

2.7%

GOOD LOAN ISSUED



Good LoanTotal Applications

33.2K

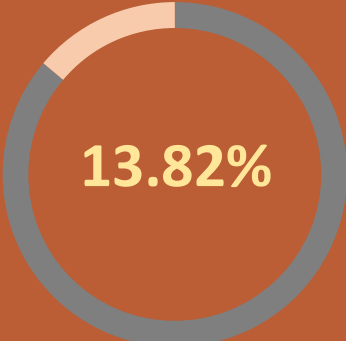
Good Loan Funded Amount

\$370.2

Good Loan Amount Received

\$435.8

BAD LOAN ISSUED



Bad LoanTotal Applications

5.3K

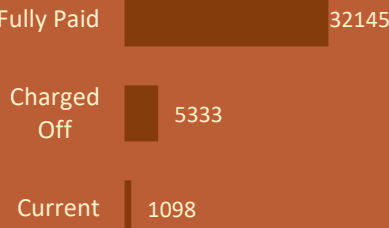
Bad Loan Funded Amount

\$65.5M

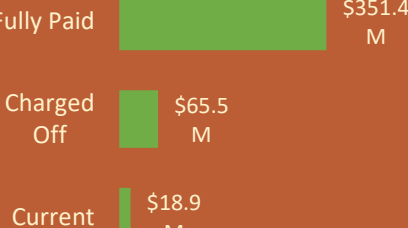
Bad Loan Amount Received

\$37.3M

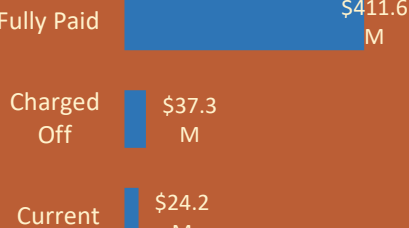
LOAN APPLICATIONS



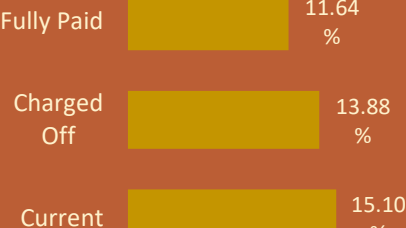
FUNDED AMOUNT



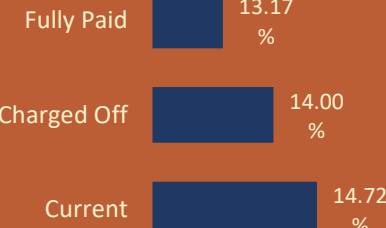
AMOUNT RECEIVED



INTEREST RATE



DTI





SUMMARY

OVERVIEW

DETAILS

grade

| | | |
|---|---|---|
| A | B | C |
| D | E | F |
| G | | |

purpose

| |
|-----------------|
| car |
| credit card |
| Debt consoli... |
| educational |
| home impro... |
| house |

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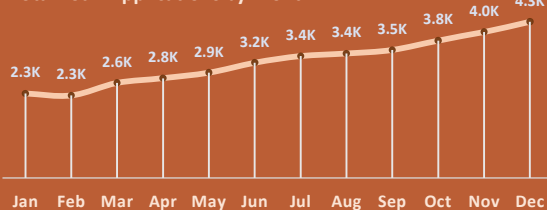
MTD

13.67%

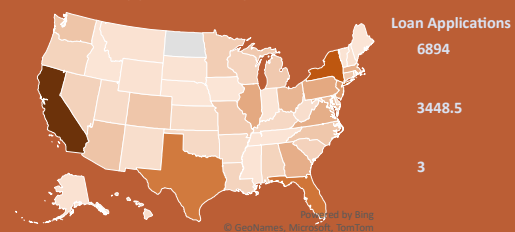
MoM

2.7%

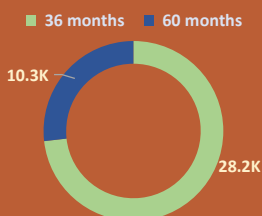
Total Loan Applications by Month



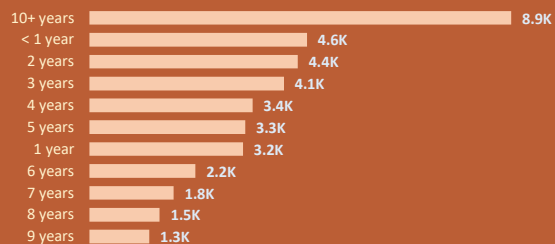
Total Loan Applications by State



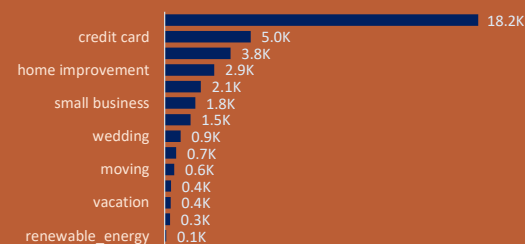
Total Loan Applications by Term



Total Loan Applications by Emp Length



Total Loan Applications by Purpose



Total Loan Applications by Home Ownership

