

BANK LOAN REPORT | SUMMARY



Total Loan Applications

38.6K

MTD

MoM

4.3K

6.9%

Total Funded Amount

\$435.8M

MTD

MoM

\$54.0M

13.0%

Total Amount Received

\$473.1M

MTD

MoM

\$58.1M

15.8%

Avg Interest Rate

12.05%

MTD

MoM

12.36%

3.5%

Avg DTI

13.33%

MTD

MoM

13.7%

2.7%

Summary

Overview

Details

State

All

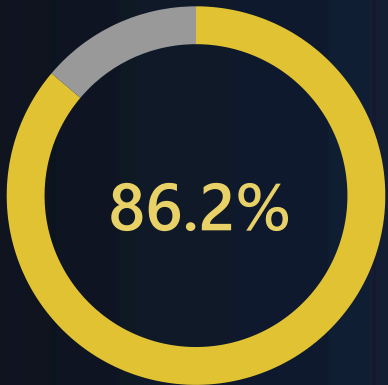
Grade

All

Purpose

All

Good vs Bad Loan



Good Loan Applications

33.2K

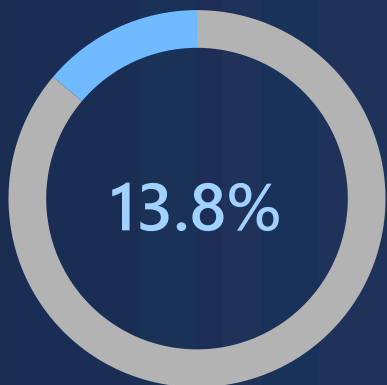
Good Loan Funded Amount

\$370.2M

Good Loan Received Amount

\$435.8M

Good vs Bad Loan



Bad Loan Applications

5.3K

Bad Loan Funded Amount

\$65.5M

Bad Loan Received Amount

\$37.3M

LOAN STATUS

loan_status	Total Loan Applications	Total Funded Amount	Total Amount Received	MTD Funded Amount	MTD Amount Received	Avg Interest Rate	Avg DTI
Charged Off	5333	\$6,55,32,225	\$3,72,84,763	\$87,32,775	\$53,24,211	13.88%	14.00%
Current	1098	\$1,88,66,500	\$2,41,99,914	\$39,46,625	\$49,34,318	15.10%	14.72%
Fully Paid	32145	\$35,13,58,350	\$41,15,86,256	\$4,13,02,025	\$4,78,15,851	11.64%	13.17%
Total	38576	\$43,57,57,075	\$47,30,70,933	\$5,39,81,425	\$5,80,74,380	12.05%	13.33%



BANK LOAN REPORT | OVERVIEW

Summary

Overview

Details

Select Measure

Total Loan Applicati... ▾

State

All ▾

Grade

All ▾

Good vs Bad Loan

All ▾

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MTD

MoM

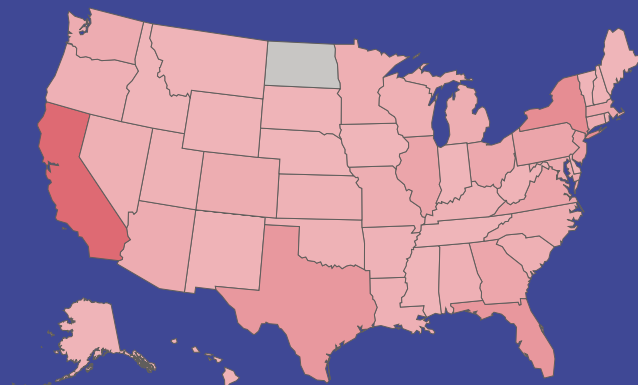
13.7%

2.7%

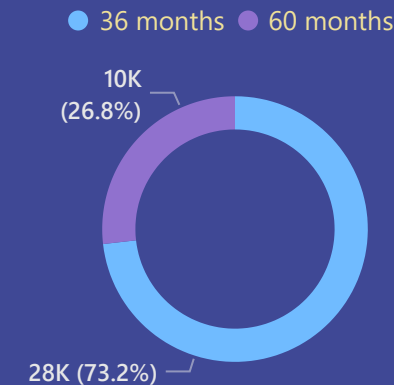
Total Loan Applications by Month



Total Loan Applications by State



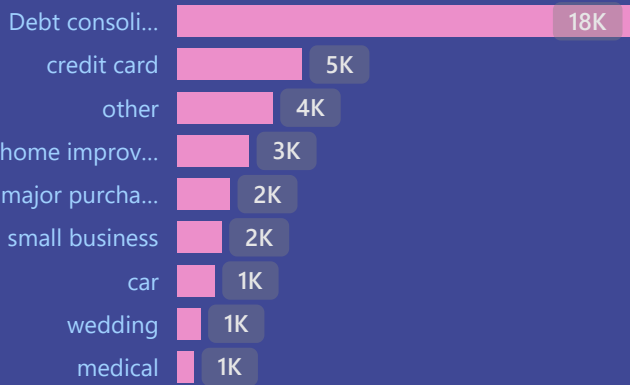
Total Loan Applications by term



Total Funded Amount by emp_length



Total Loan Applications by purpose



Total Loan Applications by Home Ownership



BANK LOAN REPORT | DETAILS



Total Loan Applications

38.6K

MTD

MoM

4.3K

6.9%

Total Funded Amount

\$435.8M

MTD

MoM

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MoM

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MTD

MoM

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Summary

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State

All



Grade

All



Good vs Bad Loan

All



Id	Purpose	Home Ownership	Grade	Sub Grade	Issue Date	Total Funded Amount	Int Rate	Installment	Amount Received
54734	Debt consolidation	RENT	B	B4	09 August 2021	\$25,000	0.12	829.10	\$29,330
55742	credit card	RENT	B	B5	08 May 2021	\$7,000	0.11	228.22	\$8,216
57245	Debt consolidation	OWN	C	C2	10 March 2021	\$1,200	0.13	40.50	\$1,458
57416	Debt consolidation	RENT	C	C3	09 November 2021	\$10,800	0.14	366.86	\$13,208
58915	Debt consolidation	RENT	B	B3	08 April 2021	\$7,500	0.10	162.34	\$5,844
59006	credit card	MORTGAGE	C	C5	09 September 2021	\$3,000	0.14	102.92	\$3,705
61390	credit card	MORTGAGE	A	A5	10 February 2021	\$4,000	0.08	125.13	\$4,452
61419	Debt consolidation	RENT	D	D2	10 February 2021	\$5,600	0.15	194.02	\$6,475
62102	Debt consolidation	RENT	B	B1	10 April 2021	\$3,200	0.10	103.08	\$3,414
65426	car	MORTGAGE	B	B1	09 August 2021	\$4,000	0.11	131.22	\$2,755
65640	home improvement	MORTGAGE	C	C2	08 May 2021	\$5,000	0.11	87.19	\$3,154
66431	Debt consolidation	RENT	B	B5	09 February 2021	\$2,525	0.12	84.12	\$3,028
66749	Debt consolidation	MORTGAGE	C	C4	08 December 2021	\$10,625	0.13	360.43	\$12,975
66943	Debt consolidation	RENT	B	B4	10 August 2021	\$2,800	0.11	61.57	\$3,144
66964	Debt consolidation	MORTGAGE	D	D3	08 June 2021	\$7,500	0.13	253.58	\$9,129
67503	Debt consolidation	MORTGAGE	A	A4	09 October 2021	\$10,000	0.09	316.11	\$11,280
68163	small business	MORTGAGE	A	A3	10 February 2021	\$3,000	0.07	92.82	\$3,342
68381	Debt consolidation	RENT	A	A5	08 March 2021	\$6,625	0.09	209.54	\$7,542
68817	major purchase	MORTGAGE	C	C1	08 March 2021	\$10,000	0.11	327.53	\$11,709
68926	moving	RENT	D	D2	08 August 2021	\$2,300	0.13	77.69	\$2,797
Total						\$43,57,57,075	4,647.96	1,26,09,065.74	\$47,30,70,933

BANK LOAN REPORT

PROBLEM STATEMENT

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)

DASHBOARD 3: DETAILS

In our Bank Loan Report project, we recognize the need for a comprehensive 'Details Dashboard' that provides a consolidated view of all the essential information within our loan data. This Details Dashboard aims to offer a holistic snapshot of key loan-related metrics and data points, enabling users to access critical information efficiently.