Bank Loan Insights

Key Insights

Overall Loan Performance

- A total of **38,576 loan applications** were received.

- The **total funded amount** was **$435.8M**, while the **total amount received** was **$473.1M**, indicating that the bank has recovered more than it disbursed.

- The **average interest rate** across loans was **12%**, and the **average Debt-to-Income (DTI) ratio** was **13.3%**, reflecting the general financial health of borrowers.

Good Loans vs. Bad Loans

- **86.7%** of loans were classified as **Good Loans** (Fully Paid or Current).

- **13.8%** of loans were classified as **Bad Loans** (Charged Off).

- The total **funded amount for Bad Loans** was **$65.5M**, but only **$37.3M** was received back, indicating a **shortfall of $28.2M**, which poses a financial risk.

Regional Insights

- **California** had the highest number of loan applications, followed by **Texas**, highlighting key markets for the bank's lending activities.

Loan Term Distribution

- The majority (**73.2%**) of loans were taken for a **36-month term**, while only **26.8%** were taken for **60 months**, indicating a preference for shorter loan durations.
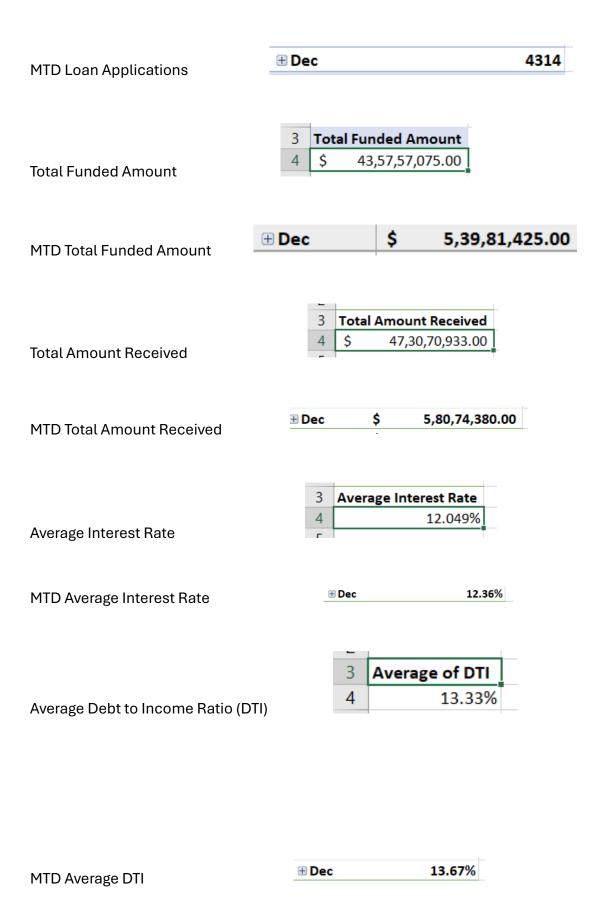
Loan Purpose Breakdown

- **Debt consolidation** was the most common reason for taking loans, with **18.2K applications**.

- For all other loan purposes, applications remained **below or around 5K**, showing that borrowers primarily seek loans for consolidating existing debt.

Excel EDA & Analysis

What is the count of total loan applications?

3	Total Loan Applications
4	38576

MTD Loan Applications	⊞ Dec		4314

3	**Total Funded Amount**	
4	$	43,57,57,075.00

Total Funded Amount

MTD Total Funded Amount	⊞ **Dec**	**$**	**5,39,81,425.00**

3	**Total Amount Received**	
4	$	47,30,70,933.00

Total Amount Received

MTD Total Amount Received	⊞ **Dec**	**$**	**5,80,74,380.00**

3	**Average Interest Rate**
4	12.049%

Average Interest Rate

MTD Average Interest Rate	⊞ **Dec**	**12.36%**

3	**Average of DTI**
4	13.33%

Average Debt to Income Ratio (DTI)

MTD Average DTI	⊞ **Dec**	**13.67%**

Good Loan Issued

Good Loan Percentage

```
=(COUNTIFS(Bank_loan[loan_status],"Current") + COUNTIFS(Bank_loan[loan_status],"Fully Paid"))/COUNTA(Bank_loan[loan_status])*100
```

Good Loan Percentage
86.18

Total Good Loan Application
33243

Total Good Loan Applications

Good Loan Funded Amount

	A	B
1	loan_status	(Multiple Items)
2		
3	Sum of loan_amount	
4	370224850	
5		

Good Loan Amount Received

	A	B
1	loan_status	(Multiple Items)
2		
3	Sum of total_payment	
4	435786170	

Bad Loan Issued

	A	B
1	loan_status	Charged Off
2		
3	Count of Bad Loans	
4	5333	

Total Bad Loan Applications

Bad Loan Percentage

Bad Loan Percentage
13.82

Bad Loan Percentage

Bad Loan Funded Amount

	A	B
1	loan_status	Charged Off
2		
3	**Bad Loan Funded Amount**	
4	65532225	

Bad Loan Amount Received

	A	B
1	loan_status	Charged Off
2		
3	**Bad Loan Amount Received**	
4	37284763	

Loan Status Amount

Row Labels	Total Loan Count	Total Amount Received	Total Funded Amount	Average of int_rate	Average DTI
Fully Paid	32,145.0	41,15,86,256.0	351358350	11.641%	13.17%
Charged Off	5,333.0	3,72,84,763.0	65532225	13.879%	14.00%
Current	1,098.0	2,41,99,914.0	18866500	15.099%	14.72%

Bank Loan Report: - Overview

Total Amount Received	Total Loan count	Total Funded Amount	Total Amount Received
Jan	2332	25031650	27578836
Feb	2279	24647825	27717745
Mar	2627	28875700	32264400
Apr	2755	29800800	32495533
May	2911	31738350	33750523
Jun	3184	34161475	36164533
Jul	3366	35813900	38827220
Aug	3441	38149600	42682218
Sep	3536	40907725	43983948
Oct	3796	44893800	49399567
Nov	4035	47754825	50132030
Dec	4314	53981425	58074380

State Wise Loan Report

Total Amount Received	Total Loan Count	Total Funded Amount	Total Amount Received
CA	6894	78484125	83901234
NY	3701	42077050	46108181
FL	2773	30046125	31601905
TX	2664	31236650	34392715
NJ	1822	21657475	23425159
IL	1486	17124225	18875941
PA	1482	15826525	17462908
VA	1375	15982650	17711443
GA	1355	15480325	16728040
MA	1310	15051000	16676279
OH	1188	12991375	14330148
MD	1027	11911400	12985170
AZ	833	9206000	10041986
WA	805	8855525	9531739
CO	770	8976000	9845810
NC	759	8787575	9534813
CT	730	8435575	9357612
MI	685	7829900	8543660
MO	660	7151175	7692732
MN	592	6302600	6750746
NV	482	5307375	5451443
SC	464	5080475	5462458
WI	446	5070450	5485161
OR	436	4720150	4966903
AL	432	4949225	5492272
LA	426	4498900	5001160

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Term wise loan report

Total Amount Received	Total Loan Count	Total Funded Amount	Total Amount Received
36	28237	273041225	294709458
60	10339	162715850	178361475

Employee working durations wise reports

Total Amount Received	Total Loan Count	Total Funded Amount	Total Amount Received
< 1 year	4575	44210625	47545011
1 year	3229	32883125	35498348
10+ years	8870	116115950	125871616
2 years	4382	44967975	49206961
3 years	4088	43937850	47551832
4 years	3428	37600375	40964850
5 years	3273	36973625	40397571
6 years	2228	25612650	27908658
7 years	1772	20811725	22584136
8 years	1476	17558950	19025777
9 years	1255	15084225	16516173

Purpose

	Total Amount Received	Total Loan Count	Total Loan Count	Total Funded Amount	Total Amount Received
4	Debt consolidation	18214	47.22%	232459675	253801871
5	credit card	4998	12.96%	58885175	65214084
6	other	3824	9.91%	31155750	33289676
7	home improvement	2876	7.46%	33350775	36380930
8	major purchase	2110	5.47%	17251600	18676927
9	small business	1776	4.60%	24123100	23814817
10	car	1497	3.88%	10223575	11324914
11	wedding	928	2.41%	9225800	10266856
12	medical	667	1.73%	5533225	5851372
13	moving	559	1.45%	3748125	3999899
14	house	366	0.95%	4824925	5185538
15	vacation	352	0.91%	1967950	2116738
16	educational	315	0.82%	2161650	2248380
17	renewable_energy	94	0.24%	845750	898931

Homeownership

	Total Amount Received	Total Loan Count	Total Loan Count	Total Funded Amount	Total Amount Received
4	RENT	18439	47.80%	185768475	201823056
5	MORTGAGE	17198	44.58%	219329150	238474438
6	OWN	2838	7.36%	29597675	31729129
7	OTHER	98	0.25%	1044975	1025257
8	NONE	3	0.01%	16800	19053