**Key Insights.**

In the key metrics, the Month-over-Month (MoM) measures for the loan data reveal several significant trends. There is a drastic decrease of 98.11% in loan applications, indicating a sharp decline in the number of individuals or entities applying for loans. Similarly, the total amount of loans funded has decreased by 98.16%, suggesting that not only are fewer people applying for loans, but the amount of money being approved and disbursed is also significantly lower. Furthermore, the total amount received from loan payments has dropped by 97.99%. This could imply that borrowers are paying off less of their loans, possibly due to financial hardship, changes in repayment schedules, or a lower volume of loans being serviced.

The good loans for a percentage of 75.50% while the bad loans occupy 24.50% of the total loans. The high percentage of good loans indicates that a strong segment of borrowers are meeting their repayment obligations effectively. The 24.5% suggest the level of risk. In the loan repayments, its quite evident that a higher percentage of females repay the loan, followed by the non-binary, and finally the Male.

**Demographic Analysis.**

On the demographic analysis the data is divided into various categories, such as race, gender, company type and credit score. The gender field includes Male, Female, and non-binary. The race field contains values such as Asian, Black, Hispanic, Other and White.

Pivot charts representing the data in these demographics have been included.

**Recommendations.**

Several recommendations can be made based on the insights. First and foremost, it's critical to update loan application techniques by creating focused marketing campaigns meant to draw in prospective borrowers. These efforts should particularly concentrate on demographic groups with solid payback histories, such female borrowers. This endeavor can be further strengthened by raising awareness of the loan products that are offered through a variety of channels, such as social media and local events. Regular market analysis and monitoring of the economy will enable lending procedures to be adjusted in response to borrower needs and obstacles.