Advanced Bank Loan Data Analysis: Empowering Decision-Making through Dynamic Insights

Problem Statement: Advanced Dashboard Development for Loan Data Analysis. The current approach to loan data analysis lacks depth and interactivity, hindering the ability to derive meaningful insights for informed decision-making. Traditional reporting methods fall short in providing a comprehensive view of lending operations, borrower behavior, and loan performance metrics. There is a pressing need for advanced dashboard design to address these limitations and unlock the full potential of our loan data.

Objective: Our objective is to craft a suite of interconnected dashboards that deliver dynamic and comprehensive insights into our loan data, empowering decision-makers with actionable intelligence derived from robust data analysis. These dashboards are meticulously designed to offer a holistic perspective on our lending operations, borrower demographics, loan performance, and financial metrics, facilitating strategic decision-making based on data-driven insights.

Dashboard 1: Executive Summary

Purpose: This dashboard provides an overview of critical Key Performance Indicators (KPIs) essential for evaluating the overall efficiency and performance of our lending endeavors.

Key Features:

- **Total Loan Application**s: Monitor total and Month-to-Date (MTD) applications, scrutinizing Month-over-Month (MoM) trends for actionable insights.
- **Total Funded Amount**: Evaluate the cumulative disbursed funds and track MTD disbursements, analyzing MoM variations to discern funding patterns.
- **Total Amount Received**: Assess cash inflows via total and MTD received amounts from borrowers, scrutinizing MoM fluctuations for financial health assessment.
- **Average Interest Rate**: Determine the cost of lending by computing and tracking the average interest rate across all loans, including MTD and MoM changes.
- **Average Debt-to-Income Ratio (DTI)**: Evaluate borrowers' financial resilience by calculating the average DTI for all loans and monitoring

BANK LOAN REPORT | SUMMARY

Introduction

Summary

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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%

Average Interest Rate
12.0%
MTD	MoM
12.4%	3.5%

Average DTI
13.3%
MTD	MoM
13.7%	2.7%

Good Loan Issued
86.2%
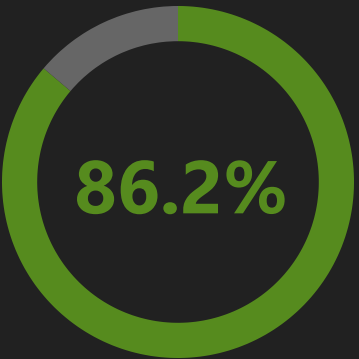
Good Loan Applications
33.2K

Good Loan Funded Amount
$370.2M

Good Loan Received Amount
$435.8M

Bad Loan Issued
13.8%
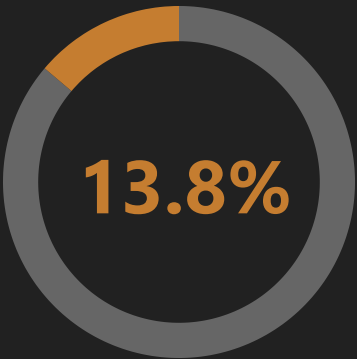
Bad Loan Applications
5.3K

Bad Loan Funded Amount
$65.5M

Bad Loan Received Amount
$37.3M

State :
All

Grade :
All

Good vs Bad Loan :
All

LOAN STATUS

Loan Status	Total Loan Applications	Total Funded Amount	Total Amount Received	MTD Funded Amount	MTD Received Amount	Avg. Interest Rate	Avg. DTI
Fully Paid	32145	$35,13,58,350	$41,15,86,256	$4,13,02,025	$4,78,15,851	11.64%	13.17%
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%
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

Total Loan Applications	Total Funded Amount	Total Amount Received	Average Interest Rate	Average DTI
38.6K	**$435.8M**	**$473.1M**	**12.0%**	**13.3%**
MTD 4.3K MoM 6.9%	MTD $54.0M MoM 13.0%	MTD $58.1M MoM 15.8%	MTD 12.4% MoM 3.5%	MTD 13.7% MoM 2.7%

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Select Measure :
Total Loan Applicati... ▼

State :
All ▼

Grade :
All ▼

Good vs Bad Loan :
All ▼

Total Loan Applications by Month

2.3K 2.3K 2.6K 2.8K 2.9K 3.2K 3.4K 3.4K 3.5K 3.8K 4.0K 4.3K

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
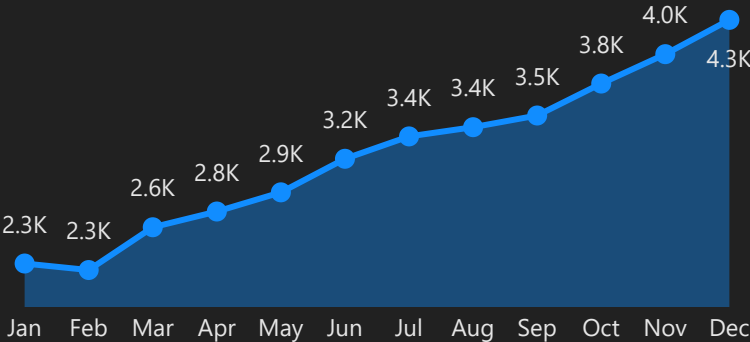
Total Loan Applications by State

Total Loan Applications by Term

● 36 months ● 60 months

10K (26.8%)

28K (73.2%)
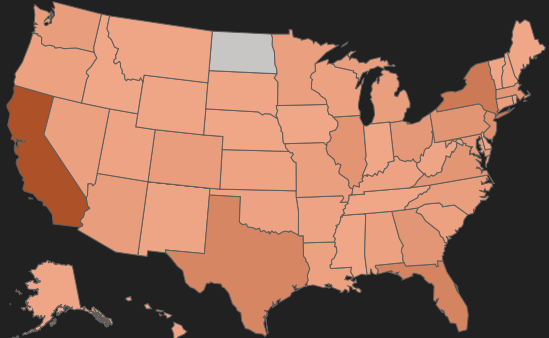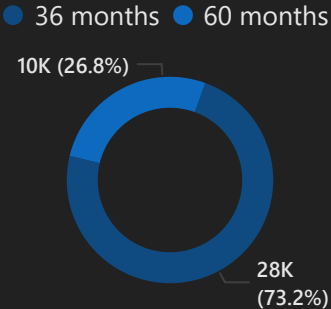
Total Loan Applications by Employee Length

10+ years	8.9K
< 1 year	4.6K
2 years	4.4K
3 years	4.1K
4 years	3.4K
5 years	3.3K
1 year	3.2K
6 years	2.2K
7 years	1.8K
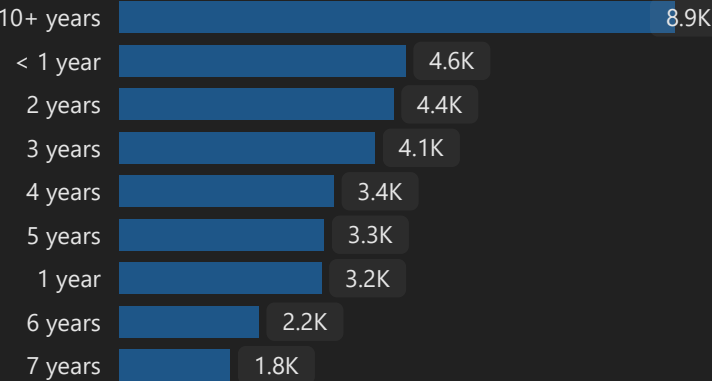
Total Loan Applications by Purpose

Debt consol...	18K
credit card	5K
other	4K
home impr...	3K
major purch...	2K
small busin...	2K
car	1K
wedding	1K
medical	1K
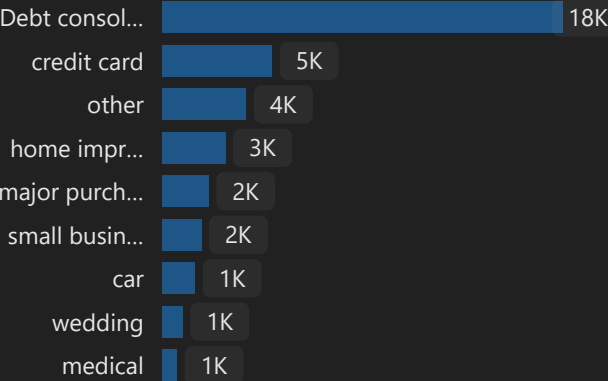
Total Loan Applications by Home Ownership

RENT
18K

MORTGAGE
17K

BANK LOAN REPORT | DETAILS

Total Loan Applications	Total Funded Amount	Total Amount Received	Average Interest Rate	Average DTI
38.6K	**$435.8M**	**$473.1M**	**12.0%**	**13.3%**
MTD 4.3K MoM 6.9%	MTD $54.0M MoM 13.0%	MTD $58.1M MoM 15.8%	MTD 12.4% MoM 3.5%	MTD 13.7% MoM 2.7%

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State :
All

Grade :
All

Good vs Bad Loan :
All

ID	Purpose	Home Ownership	Grade	Sub Grade	Issued Date	Funded Amount	Interest Rate	Installment	Received Amount
632417	small business	OWN	F	F1	11 May 2021	$35,000	0.20	932.17	$10,430
653921	renewable_energy	MORTGAGE	D	D5	11 March 2021	$35,000	0.16	851.51	$39,846
668166	credit card	MORTGAGE	G	G2	11 February 2021	$35,000	0.20	936.66	$53,494
670409	Debt consolidation	RENT	F	F3	11 February 2021	$35,000	0.19	907.73	$49,122
672549	credit card	MORTGAGE	E	E3	11 February 2021	$35,000	0.17	872.48	$52,349
672680	Debt consolidation	OWN	E	E1	11 February 2021	$35,000	0.16	858.59	$35,479
673070	Debt consolidation	MORTGAGE	E	E4	11 February 2021	$35,000	0.18	879.47	$3,511
673667	credit card	MORTGAGE	D	D5	11 February 2021	$35,000	0.16	851.51	$41,509
674426	Debt consolidation	MORTGAGE	F	F1	11 March 2021	$35,000	0.18	893.54	$53,612
674448	Debt consolidation	MORTGAGE	G	G2	11 February 2021	$35,000	0.20	936.66	$56,199
674846	home improvement	MORTGAGE	C	C4	11 February 2021	$35,000	0.14	1,192.83	$41,819
674982	Debt consolidation	MORTGAGE	G	G4	11 February 2021	$35,000	0.21	951.21	$14,374
675763	home improvement	MORTGAGE	E	E4	11 February 2021	$35,000	0.18	879.47	$43,703
676268	Debt consolidation	MORTGAGE	C	C1	11 February 2021	$35,000	0.13	1,173.91	$41,341
676756	Debt consolidation	MORTGAGE	E	E3	11 February 2021	$35,000	0.17	872.48	$49,760
678088	home improvement	MORTGAGE	E	E4	11 March 2021	$35,000	0.18	879.47	$41,630
678292	Debt consolidation	MORTGAGE	E	E2	11 February 2021	$35,000	0.17	865.52	$45,468