



# Bank loan Analysis

## Power BI Dashboard



# SUMMARY

## BANK LOAN REPORT | SUMMARY



Summary

Overview

Details

State

All

Grade

All

Purpose

All

Total Loan Application

38.6K

MTD

4.3K

MoM

6.9%

Total Funded Amount

\$435.8M

MTD

\$54.0M

MoM

13.0%

Total Funded Recieved

\$473.1M

MTD

\$58.1M

MoM

15.8%

Avg Intrest Rate

12.0%

MTD

12.4%

MoM

3.5%

Avg DTI

13.3%

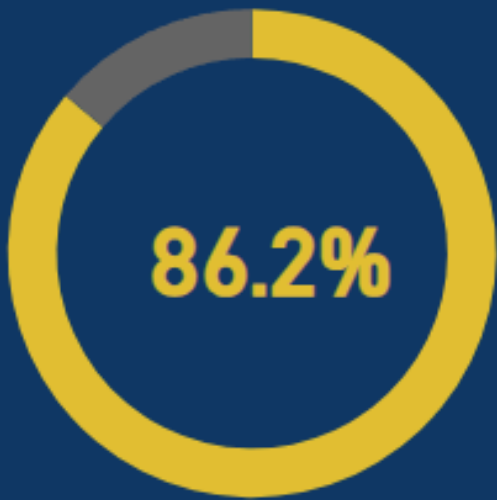
MTD

13.7%

MoM

2.7%

### GOOD LOAN ISSUED



Good Loan Applications

33.2K

Good Loan Funded Amount

\$370.2M

Good Loan Recieved Amount

\$435.8M

### BAD LOAN ISSUED



Bad Loan Applications

5.3K

Bad Loan Funded Amount

\$65.5M

Bad Loan Recieved Amount

\$37.3M

### LOAN STATUS

loan status	Total Loan Application	Total Funded Amount	Total Amount Recieved	MTD Funded Amount	MTD Total Amount Recieved	Avg Intrest 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%
Grand Total	38576	\$43,57,57,075	\$47,30,70,933	\$5,39,81,425	\$5,80,74,380	12.05%	13.33%

# OVERVIEW

## BANK LOAN REPORT | OVERVIEW



Summary

Overview

Details

Select Measure

Total Loan Application

State

All

Grade

All

Good vs Bad Loan

All

Total Loan Application

38.6K

MTD

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MoM

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MoM

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Avg Intrest Rate

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MTD

12.4%

MoM

3.5%

Avg DTI

13.3%

MTD

13.7%

MoM

2.7%

Total Loan Application by Month

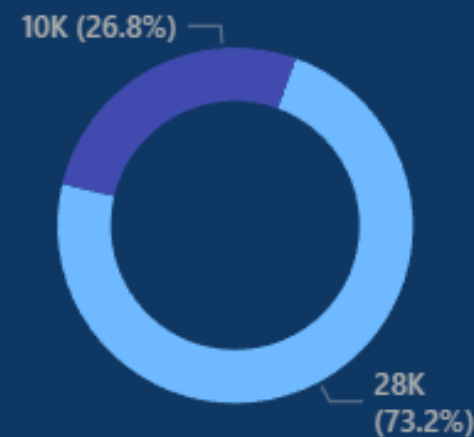


state

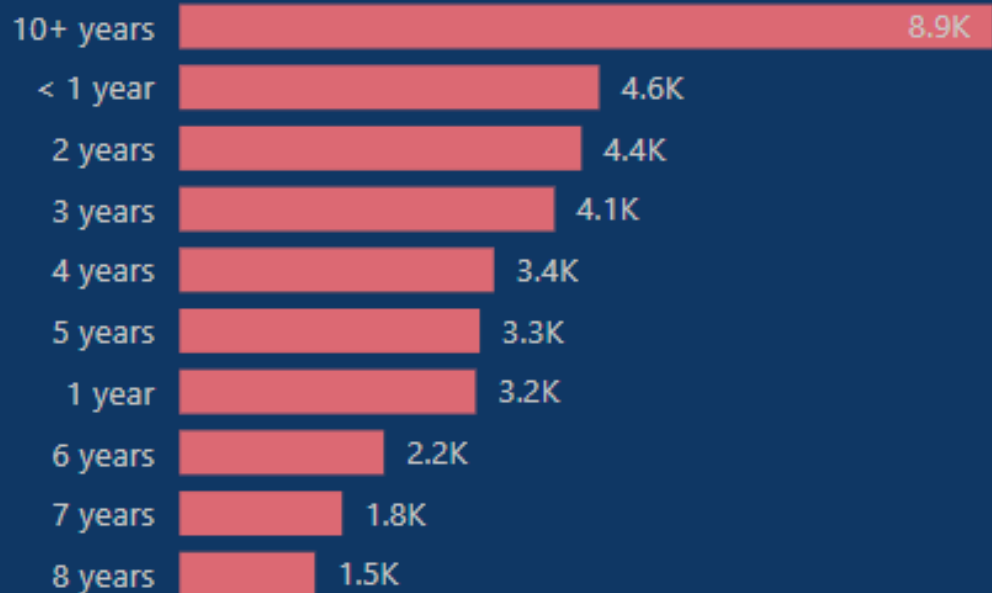


Total Loan Application by Term

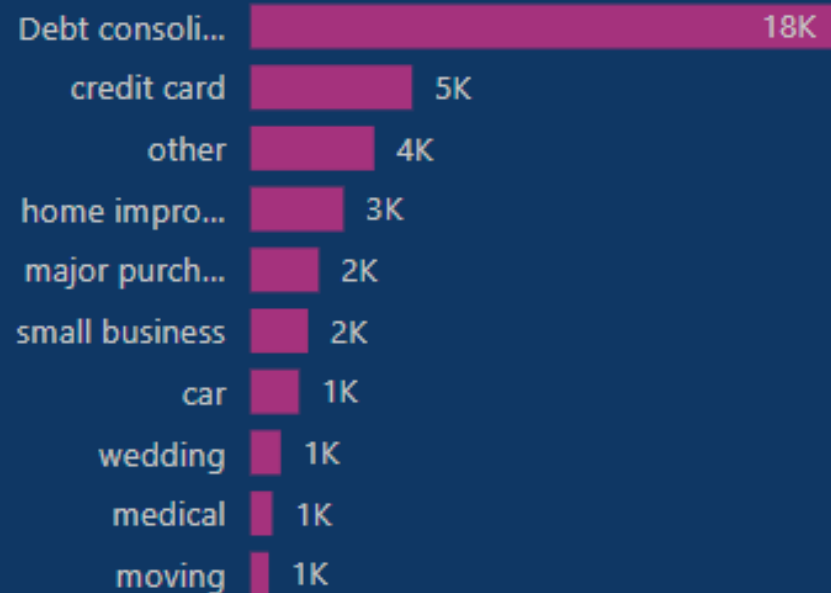
36 months 60 months



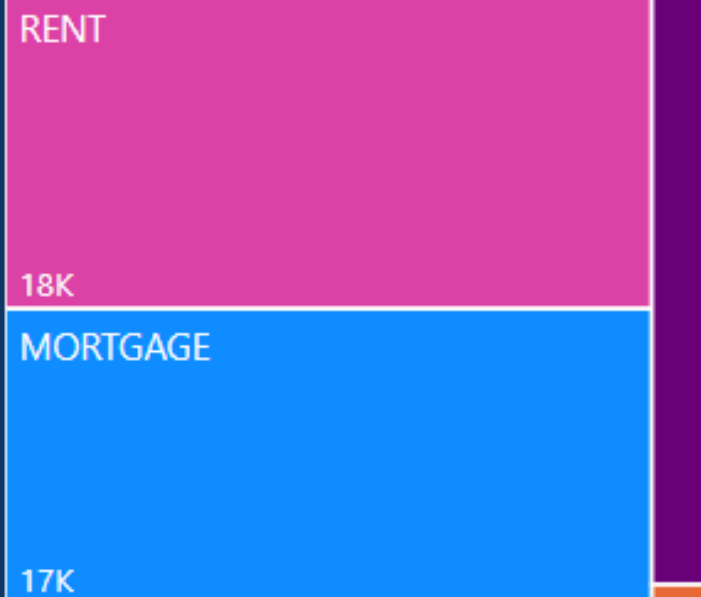
Total Loan Application by Employee Length

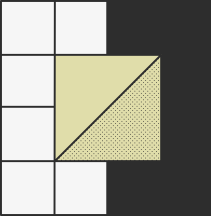


Total Loan Application by purpose



Total Loan Application by Home Ownership





# DETAILS

## BANK LOAN REPORT | DETAILS



Total Loan Application

**38.6K**

MTD 4.3K MoM 6.9%

Total Funded Amount

**\$435.8M**

MTD \$54.0M MoM 13.0%

Total Funded Recieved

**\$473.1M**

MTD \$58.1M MoM 15.8%

Avg Intrest Rate

**12.0%**

MTD 12.4% MoM 3.5%

Avg DTI

**13.3%**

MTD 13.7% MoM 2.7%

Summary

Overview

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State

All

Grade

All

Good vs Bad Loan

All

Id	Purpose	Home Ownership	Grade	Sub Grade	Issue Date	Funded Amount	Int Rate	Installment	Amount Recieved
1068350	car	MORTGAGE	A	A1	01 January 2021	\$3,500	0.06	107	\$3,835
1072053	car	RENT	E	E1	01 January 2021	\$3,000	0.19	109	\$3,939
1069243	car	RENT	C	C5	05 January 2021	\$12,000	0.16	422	\$3,522
178977	small business	MORTGAGE	B	B4	08 January 2021	\$25,000	0.10	802	\$7,222
190846	home improvement	RENT	E	E2	08 January 2021	\$25,000	0.14	851	\$7,662
191730	Debt consolidation	RENT	E	E4	08 January 2021	\$20,000	0.14	687	\$24,741
192299	other	RENT	D	D4	08 January 2021	\$16,000	0.13	538	\$19,362
192311	Debt consolidation	RENT	B	B4	08 January 2021	\$10,000	0.10	321	\$10,995
192616	Debt consolidation	MORTGAGE	B	B5	08 January 2021	\$12,000	0.10	387	\$13,865
193452	small business	RENT	A	A5	08 January 2021	\$10,000	0.08	315	\$11,344
193586	major purchase	RENT	C	C2	08 January 2021	\$9,000	0.11	293	\$10,545
193630	Debt consolidation	RENT	A	A4	08 January 2021	\$4,000	0.08	125	\$4,443
194565	Debt consolidation	RENT	B	B3	08 January 2021	\$12,000	0.09	383	\$13,801
194762	Debt consolidation	RENT	E	E1	08 January 2021	\$15,450	0.13	524	\$17,924
195618	other	MORTGAGE	D	D2	08 January 2021	\$6,000	0.12	200	\$7,104
195655	Debt consolidation	OWN	B	B3	08 January 2021	\$18,000	0.09	575	\$20,706
196027	Debt consolidation	RENT	B	B2	08 January 2021	\$3,000	0.09	95	\$3,433
196148	Debt consolidation	RENT	B	B2	08 January 2021	\$15,000	0.09	477	\$17,164
196380	car	RENT	A	A4	08 January 2021	\$11,000	0.08	345	\$12,247