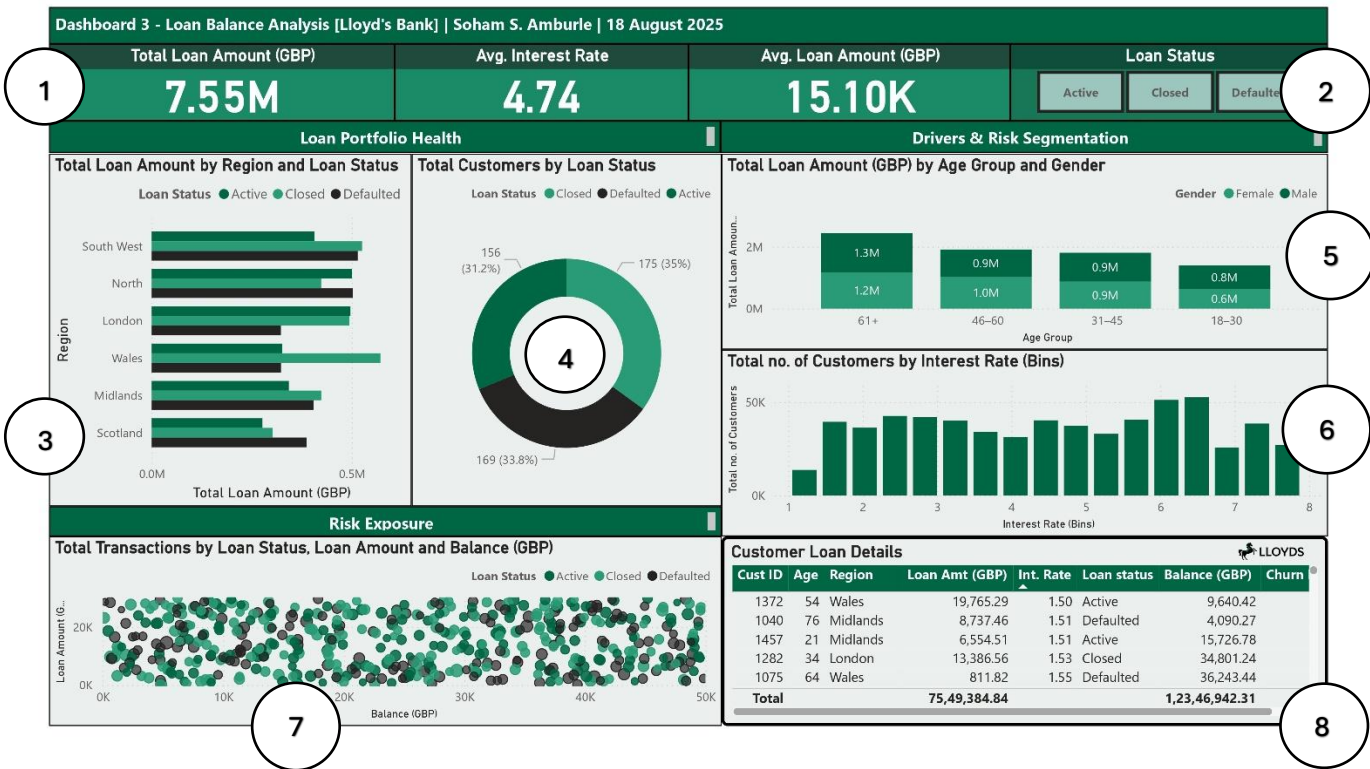


Lloyd's Customer 360 Analysis – Dashboard 4 – Transaction Behaviour

The **Loan Balance Analysis dashboard** provides decision-makers with a comprehensive view of Lloyd's retail banking loan portfolio, enabling both a high-level and granular understanding of lending performance. It combines **portfolio KPIs, demographic insights, regional breakdowns, interest rate distributions, and risk exposure analysis** into a single interactive view.

By integrating **slicer for loan status filtering** and a **customer-level drill-down table**, the dashboard allows stakeholders to quickly move from overall portfolio health to specific customer details. This approach not only highlights **loan exposure and repayment patterns** but also uncovers **risk clusters, demographic trends, and financial stress signals**.

Ultimately, the dashboard equips decision-makers with actionable intelligence to strengthen **credit risk management, optimize loan offerings, and design targeted retention strategies** that improve customer satisfaction and portfolio resilience.



Description -

- Cards:**
 - Total Loan Amount (GBP):** Highlights the overall size of the bank's lending portfolio.
 - Average Interest Rate:** Shows the typical cost of lending across the portfolio.
 - Average Loan Amount (GBP):** Provides insight into the average loan size per customer.
- Slicers:**
 - Loan Status:** Allows users to filter all visuals by loan status (Active, Closed, Defaulted), enhancing drill-down capability and comparative analysis.
- Total Loan Amount by Region and Loan Status (Clustered Bar Chart):** Displays the geographical distribution of loan amounts and their associated statuses, helping identify regions with high exposure or higher rates of loan default.
- Total Customers by Loan status (Donut Chart):** Presents a breakdown of customers across loan statuses, enabling quick evaluation of customer distribution and portfolio health.
- Total Loan Amount (GBP) by Age Group and Gender (Stacked Column Chart):** Provides demographic insights into loan distribution, showing which age groups and genders hold the largest share of loans.

6. **Total no. of Customers by Interest Rate (Bins) (Clustered Column Chart):** Groups customers by interest rate ranges, helping assess how loan pricing impacts the customer base and detect clusters in higher or lower rates.
7. **Total Transactions by Loan Status, Loan Amount and Balance (GBP) (Scatter Plot):** Maps customer loan amounts against account balances, segmented by loan status. This highlights high-risk customers (e.g., high loan with low balance) and provides early warning signals of financial stress.
8. **Customer Loan Details (Table):** A detailed view at the customer level, including **Customer ID, Age, Region, Loan Amount, Interest Rate, Loan Status, Balance, and Churn Label**. This enables granular analysis and supports actionable strategies for customer management.

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