

Detailed analysis of
Bank Loan Data using
MS SQL Server,
POWER BI dashboard
and Excel.



BANK LOAN ANALYSIS

Presented by-Sujal Jain

FUNCTIONALITIES USED

SQL - MS SQL SERVER

- ✓ Creating Database
- ✓ Creating Table
- ✓ Select
- ✓ Datename
- ✓ Datepart
- ✓ Cast
- ✓ Decimal
- ✓ Month
- ✓ Hour
- ✓ Quarter
- ✓ Day
- ✓ Group by
- ✓ Order by
- ✓ Decimal
- ✓ Limit
- ✓ Count
- ✓ Distinct
- ✓ CTE
- ✓ Partition

POWER BI

- ✓ Connecting to SQL Server
- ✓ Data Cleaning
- ✓ Data Modelling
- ✓ Data Processing
- ✓ Power Query
- ✓ Date Tables
- ✓ Time Intelligence Func
- ✓ DAX
- ✓ Date Function
- ✓ Text Function
- ✓ Filter Function
- ✓ Calculate
- ✓ SUM/SUMX
- ✓ Creating KPI's
- ✓ New Card Visual
- ✓ Creating Charts
- ✓ Formatting visuals
- ✓ Creating Functions
- ✓ Navigations

SOFTWARE USED

-MS OFFICE/ EXCEL

-MS SQL SERVER

-SQL SERVER MANAGEMENT STUDIO

-POWER BI

PROBLEM STATEMENT

DASHBOARD 1: SUMMARY

Key Performance Indicators (KPIs) Requirements:

- 1.Total Loan Applications:** We need to calculate the total number of loan applications received during a specified period. Additionally, it is essential to monitor the Month-to-Date (MTD) Loan Applications and track changes Month- over-Month (MoM).
- 2.Total Funded Amount:** Understanding the total amount of funds disbursed as loans is crucial. We also want to keep an eye on the MTD Total Funded Amount and analyse the Month-over-Month (MoM) changes in this metric.
- 3.Total Amount Received:** Tracking the total amount received from borrowers is essential for assessing the bank's cash flow and loan repayment. We should analyse the Month-to-Date (MTD) Total Amount Received and observe the Month-over- Month (MoM) changes.
- 4.Average Interest Rate:** Calculating the average interest rate across all loans, MTD, and monitoring the Month-over-Month (MoM) variations in interest rates will provide insights into our lending portfolio's overall cost.
- 5.Average Debt-to-Income Ratio (DTI):** Evaluating the average DTI for our borrowers helps us gauge their financial health. We need to compute the average DTI for all loans, MTD, and track Month-over-Month (MoM) fluctuations.

PROBLEM STATEMENT

DASHBOARD 1: SUMMARY

Good Loan v Bad Loan KPI's

Good Loan:

- 1.Good Loan Application Percentage**
- 2.Good Loan Applications**
- 3.Good Loan Funded Amount**
- 4.Good Loan Total Received Amount**

Bad Loan:

- 1.Bad Loan Application Percentage**
- 2.Bad Loan Applications**
- 3.Bad Loan Funded Amount**
- 4.Bad Loan Total Received Amount**

Loan Status Grid View

In order to gain a comprehensive overview of our lending operations and monitor the performance of loans, we aim to create a grid view report categorized by 'Loan Status.' By providing insights into metrics such as 'Total Loan Applications,' 'Total Funded Amount,' 'Total Amount Received,' 'Month-to-Date (MTD) Funded Amount,' 'MTD Amount Received,' 'Average Interest Rate,' and 'Average Debt-to-Income Ratio (DTI),' this grid view will empower us to make data-driven decisions and assess the health of our loan portfolio.

PROBLEM STATEMENT

CHARTS

1.Monthly Trends by Issue Date (Line Chart): To identify seasonality and long-term trends in lending activities.

2.Regional Analysis by State (Filled Map): To identify regions with significant lending activity and assess regional disparities.

3.Loan Term Analysis (Donut Chart): To allow the client to understand the distribution of loans across various term lengths.

4.Employee Length Analysis (Bar Chart): How lending metrics are distributed among borrowers with different employment lengths, helping us assess the impact of employment history on loan applications.

5.Loan Purpose Breakdown (Bar Chart): Will provide a visual breakdown of loan metrics based on the stated purposes of loans, aiding in the understanding of the primary reasons borrowers seek financing.

6.Home Ownership Analysis (Tree Map): For a hierarchical view of how home ownership impacts loan applications and disbursements.

PROBLEM STATEMENT

DASHBOARD 3: DETAILS

GRID

Need for a comprehensive 'Details Dashboard' that provides a consolidated view of all the essential information within our loan data. This Details Dashboard aims to offer a holistic snapshot of key loan-related metrics and data points, enabling users to access critical information efficiently.

Objective:

The primary objective of the Details Dashboard is to provide a comprehensive and user-friendly interface for accessing vital loan data. It will serve as a one-stop solution for users seeking detailed insights into our loan portfolio, borrower profiles, and loan performance.

SQL QUERIES

A. BANK LOAN REPORT | SUMMARY

KPI's:

```
-- Total Loan Applications
SELECT COUNT(id) AS Total_Loan_Applications FROM bank_loan_data

select count(id) as MTD_Total_Loan_Applications FROM bank_loan_data
where month(issue_date)=12

select count(id) as PMTD_Total_Loan_Applications FROM bank_loan_data
where month(issue_date)=11
```

| | | |
|-------|------------------------------|----------|
| 100 % | Results | Messages |
| | Total_Loan_Applications | |
| 1 | 38576 | |
| | MTD_Total_Loan_Applications | |
| 1 | 4314 | |
| | PMTD_Total_Loan_Applications | |
| 1 | 4035 | |

SQL QUERIES

```
-- Total Funded Amount
```

```
= select sum(loan_amount) as Total_Funded_Amount from Bank_Loan_Data  
=  
= select sum(loan_amount) as MTD_Total_Funded_Amount from bank_loan_data  
  where month(issue_date)=12  
=  
= select sum(loan_amount) as PMTD_Total_Funded_Amount from bank_loan_data  
  where month(issue_date)=11
```

0 %

Results Messages

Total_Funded_Amount

435757075

MTD_Total_Funded_Amount

53981425

PMTD_Total_Funded_Amount

47754825

SQL QUERIES

-- Total Amount Received

```
select sum(total_payment) as Total_Amount_Received from Bank_Loan_Data  
select sum(total_payment) as MTD_Total_Amount_Received from bank_loan_data  
where month(issue_date)=12  
select sum(total_payment) as PMTD_Total_Amount_Received from bank_loan_data  
where month(issue_date)=11
```

100 %

Results Messages

| Total_Amount_Received | |
|-----------------------|-----------|
| 1 | 473070933 |

| MTD_Total_Amount_Received | |
|---------------------------|----------|
| 1 | 58074380 |

| PMTD_Total_Amount_Received | |
|----------------------------|----------|
| 1 | 50132030 |

SQL QUERIES

```
-- Average Interest Rates
```

```
= select avg(int_rate)*100 as Average_Interest_Rates from Bank_Loan_Data
```

```
= select avg(int_rate)*100 as MTD_Average_Interest_Rates from Bank_Loan_Data  
where month(issue_date)=12
```

```
= select avg(int_rate)*100 as PMTD_Average_Interest_Rates from Bank_Loan_Data  
where month(issue_date)=11
```

0 % ▾

Results Messages

| Average_Interest_Rates |
|------------------------|
|------------------------|

| |
|------------------|
| 12.0488314172048 |
|------------------|

| MTD_Average_Interest_Rates |
|----------------------------|
|----------------------------|

| |
|------------------|
| 12.3560408676042 |
|------------------|

| PMTD_Average_Interest_Rates |
|-----------------------------|
|-----------------------------|

| |
|------------------|
| 11.9417175498261 |
|------------------|

SQL QUERIES

-- Average DTI

```
= select avg(dti)*100 as Average_DTI from Bank_Loan_Data
```

```
= select avg(dti)*100 as MTD_Average_DTI from Bank_Loan_Data  
where month(issue_date)=12
```

```
= select avg(dti)*100 as PMTD_Average_DTI from Bank_Loan_Data  
where month(issue_date)=11
```

100 %

Results Messages

| | Average_DTI |
|---|------------------|
| 1 | 13.3274331211432 |

| | MTD_Average_DTI |
|---|------------------|
| 1 | 13.6655377880425 |

| | PMTD_Average_DTI |
|---|------------------|
| 1 | 13.3027335836364 |

SQL QUERIES

GOOD LOAN ISSUED

```
-- Good Loan Percentage
SELECT
    (COUNT(CASE WHEN loan_status = 'Fully Paid' OR loan_status = 'Current' THEN id END) * 100.0) /
    COUNT(id) AS Good_Loan_Percentage
FROM bank_loan_data

-- Good Loan Applications
SELECT COUNT(id) AS Good_Loan_Applications FROM bank_loan_data
WHERE loan_status = 'Fully Paid' OR loan_status = 'Current'

-- Good Loan Funded Amount
SELECT SUM(loan_amount) AS Good_Loan_Funded_amount FROM bank_loan_data
WHERE loan_status = 'Fully Paid' OR loan_status = 'Current'

-- Good Loan Amount Received
SELECT SUM(total_payment) AS Good_Loan_amount_received FROM bank_loan_data
WHERE loan_status = 'Fully Paid' OR loan_status = 'Current'
```

100 %

Results Messages

| | Good_Loan_Percentage |
|---|---------------------------|
| 1 | 86.175342181667 |
| | Good_Loan_Applications |
| 1 | 33243 |
| | Good_Loan_Funded_amount |
| 1 | 370224850 |
| | Good_Loan_amount_received |
| 1 | 435786170 |

SQL QUERIES

BAD LOAN ISSUED

```
--Bad Loan Percentage
SELECT
    (COUNT(CASE WHEN loan_status = 'Charged Off' THEN id END) * 100.0) /
    COUNT(id) AS Bad_Loan_Percentage
FROM bank_loan_data

--Bad Loan Applications
SELECT COUNT(id) AS Bad_Loan_Applications FROM bank_loan_data
WHERE loan_status = 'Charged Off'

--Bad Loan Funded Amount
SELECT SUM(loan_amount) AS Bad_Loan_Funded_amount FROM bank_loan_data
WHERE loan_status = 'Charged Off'

--Bad Loan Amount Received
SELECT SUM(total_payment) AS Bad_Loan_amount_received FROM bank_loan_data
WHERE loan_status = 'Charged Off'
```

100 %

Results Messages

| | Bad_Loan_Percentage |
|---|--------------------------|
| 1 | 13.824657818332 |
| | Bad_Loan_Applications |
| 1 | 5333 |
| | Bad_Loan_Funded_amount |
| 1 | 65532225 |
| | Bad_Loan_amount_received |
| 1 | 37284763 |

SQL QUERIES

LOAN STATUS

--LOAN STATUS

SELECT

loan_status,
COUNT(id) AS Total_Loan_Applications,
SUM(total_payment) AS Total_Amount_Received,
SUM(loan_amount) AS Total_Funded_Amount,
AVG(int_rate * 100) AS Interest_Rate,
AVG(dti * 100) AS DTI

FROM bank_loan_data GROUP BY loan_status

SELECT

loan_status,
SUM(total_payment) AS MTD_Total_Amount_Received,
SUM(loan_amount) AS MTD_Total_Funded_Amount

FROM bank_loan_data

WHERE MONTH(issue_date) = 12

GROUP BY loan_status

0 %

Results Messages

| loan_status | Total_Loan_Applications | Total_Amount_Received | Total_Funded_Amount | Interest_Rate | DTI |
|-------------|-------------------------|-----------------------|---------------------|------------------|------------------|
| Fully Paid | 32145 | 411586256 | 351358350 | 11.6410707918092 | 13.1673507557434 |
| Charged Off | 5333 | 37284763 | 65532225 | 13.8785749318289 | 14.0047328005517 |
| Current | 1098 | 24199914 | 18866500 | 15.0993260800947 | 14.7243442736843 |

| loan_status | MTD_Total_Amount_Received | MTD_Total_Funded_Amount |
|-------------|---------------------------|-------------------------|
| Fully Paid | 47815851 | 41302025 |
| Charged Off | 5324211 | 8732775 |
| Current | 4934318 | 3946625 |

SQL QUERIES

A. BANK LOAN REPORT | OVERVIEW

```
--MONTH
SELECT
    MONTH(issue_date) AS Month_Munber,
    DATENAME(MONTH, issue_date) AS Month_name,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Amount_Received
FROM bank_loan_data
GROUP BY MONTH(issue_date), DATENAME(MONTH, issue_date)
ORDER BY MONTH(issue_date)
```

100 %

Results Messages

| | Month_Munber | Month_name | Total_Loan_Applications | Total_Funded_Amount | Total_Amount_Received |
|----|--------------|------------|-------------------------|---------------------|-----------------------|
| 1 | 1 | January | 2332 | 25031650 | 27578836 |
| 2 | 2 | February | 2279 | 24647825 | 27717745 |
| 3 | 3 | March | 2627 | 28875700 | 32264400 |
| 4 | 4 | April | 2755 | 29800800 | 32495533 |
| 5 | 5 | May | 2911 | 31738350 | 33750523 |
| 6 | 6 | June | 3184 | 34161475 | 36164533 |
| 7 | 7 | July | 3366 | 35813900 | 38827220 |
| 8 | 8 | August | 3441 | 38149600 | 42682218 |
| 9 | 9 | September | 3536 | 40907725 | 43983948 |
| 10 | 10 | October | 3796 | 44893800 | 49399567 |
| 11 | 11 | November | 4035 | 47754825 | 50132030 |
| 12 | 12 | December | 4314 | 53981425 | 58074380 |

SQL QUERIES

```
--STATE
SELECT
    address_state AS State,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Amount_Received
FROM bank_loan_data
GROUP BY address_state
ORDER BY address_state
```

100 %

Results Messages

| | State | Total_Loan_Applications | Total_Funded_Amount | Total_Amount_Received |
|----|-------|-------------------------|---------------------|-----------------------|
| 1 | AK | 78 | 1031800 | 1108570 |
| 2 | AL | 432 | 4949225 | 5492272 |
| 3 | AR | 236 | 2529700 | 2777875 |
| 4 | AZ | 833 | 9206000 | 10041986 |
| 5 | CA | 6894 | 78484125 | 83901234 |
| 6 | CO | 770 | 8976000 | 9845810 |
| 7 | CT | 730 | 8435575 | 9357612 |
| 8 | DC | 214 | 2652350 | 2921854 |
| 9 | DE | 110 | 1138100 | 1269136 |
| 10 | FL | 2773 | 30046125 | 31601905 |
| 11 | GA | 1355 | 15480325 | 16728040 |
| 12 | HI | 170 | 1850525 | 2080184 |
| 13 | IA | 5 | 56450 | 64482 |
| 14 | ID | 6 | 59750 | 65329 |
| 15 | IL | 1486 | 17124225 | 18875941 |
| 16 | IN | 9 | 86225 | 85521 |
| 17 | KS | 260 | 2872325 | 3247394 |
| 18 | KY | 320 | 3504100 | 3792530 |

SQL QUERIES

--TERM

☐ SELECT

```
term AS Term,  
COUNT(id) AS Total_Loan_Applications,  
SUM(loan_amount) AS Total_Funded_Amount,  
SUM(total_payment) AS Total_Amount_Received  
FROM bank_loan_data  
GROUP BY term  
ORDER BY term
```

100 %

☒ Results ☐ Messages

| | Term | Total_Loan_Applications | Total_Funded_Amount | Total_Amount_Received |
|---|-----------|-------------------------|---------------------|-----------------------|
| 1 | 36 months | 28237 | 273041225 | 294709458 |
| 2 | 60 months | 10339 | 162715850 | 178361475 |

SQL QUERIES

--EMPLOYEE LENGTH

```
SELECT
    emp_length AS Employee_Length,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Amount_Received
FROM bank_loan_data
GROUP BY emp_length |
ORDER BY COUNT(id)
```

100 %

Results Messages

| | Employee_Length | Total_Loan_Applications | Total_Funded_Amount | Total_Amount_Received |
|----|-----------------|-------------------------|---------------------|-----------------------|
| 1 | 9 years | 1255 | 15084225 | 16516173 |
| 2 | 8 years | 1476 | 17558950 | 19025777 |
| 3 | 7 years | 1772 | 20811725 | 22584136 |
| 4 | 6 years | 2228 | 25612650 | 27908658 |
| 5 | 1 year | 3229 | 32883125 | 35498348 |
| 6 | 5 years | 3273 | 36973625 | 40397571 |
| 7 | 4 years | 3428 | 37600375 | 40964850 |
| 8 | 3 years | 4088 | 43937850 | 47551832 |
| 9 | 2 years | 4382 | 44967975 | 49206961 |
| 10 | < 1 year | 4575 | 44210625 | 47545011 |
| 11 | 10+ years | 8870 | 116115950 | 125871616 |

SQL QUERIES

-- PURPOSE

SELECT

```
    purpose AS PURPOSE,  
    COUNT(id) AS Total_Loan_Applications,  
    SUM(loan_amount) AS Total_Funded_Amount,  
    SUM(total_payment) AS Total_Amount_Received
```

FROM bank_loan_data

GROUP BY purpose

ORDER BY COUNT(id) desc

100 %

Results Messages

| | PURPOSE | Total_Loan_Applications | Total_Funded_Amount | Total_Amount_Received |
|----|--------------------|-------------------------|---------------------|-----------------------|
| 1 | Debt consolidation | 18214 | 232459675 | 253801871 |
| 2 | credit card | 4998 | 58885175 | 65214084 |
| 3 | other | 3824 | 31155750 | 33289676 |
| 4 | home improvement | 2876 | 33350775 | 36380930 |
| 5 | major purchase | 2110 | 17251600 | 18676927 |
| 6 | small business | 1776 | 24123100 | 23814817 |
| 7 | car | 1497 | 10223575 | 11324914 |
| 8 | wedding | 928 | 9225800 | 10266856 |
| 9 | medical | 667 | 5533225 | 5851372 |
| 10 | moving | 559 | 3748125 | 3999899 |
| 11 | house | 366 | 4824925 | 5185538 |
| 12 | vacation | 352 | 1967950 | 2116738 |
| 13 | educational | 315 | 2161650 | 2248380 |
| 14 | renewable_energy | 94 | 845750 | 898931 |

SQL QUERIES

-- PURPOSE

SELECT

```
    purpose AS PURPOSE,  
    COUNT(id) AS Total_Loan_Applications,  
    SUM(loan_amount) AS Total_Funded_Amount,  
    SUM(total_payment) AS Total_Amount_Received
```

FROM bank_loan_data

GROUP BY purpose

ORDER BY COUNT(id) desc

100 %

Results Messages

| | PURPOSE | Total_Loan_Applications | Total_Funded_Amount | Total_Amount_Received |
|----|--------------------|-------------------------|---------------------|-----------------------|
| 1 | Debt consolidation | 18214 | 232459675 | 253801871 |
| 2 | credit card | 4998 | 58885175 | 65214084 |
| 3 | other | 3824 | 31155750 | 33289676 |
| 4 | home improvement | 2876 | 33350775 | 36380930 |
| 5 | major purchase | 2110 | 17251600 | 18676927 |
| 6 | small business | 1776 | 24123100 | 23814817 |
| 7 | car | 1497 | 10223575 | 11324914 |
| 8 | wedding | 928 | 9225800 | 10266856 |
| 9 | medical | 667 | 5533225 | 5851372 |
| 10 | moving | 559 | 3748125 | 3999899 |
| 11 | house | 366 | 4824925 | 5185538 |
| 12 | vacation | 352 | 1967950 | 2116738 |
| 13 | educational | 315 | 2161650 | 2248380 |
| 14 | renewable_energy | 94 | 845750 | 898931 |

SQL QUERIES

```
--HOME OWNERSHIP
```

```
= SELECT
```

```
    home_ownership AS Home_Ownership,  
    COUNT(id) AS Total_Loan_Applications,  
    SUM(loan_amount) AS Total_Funded_Amount,  
    SUM(total_payment) AS Total_Amount_Received
```

```
FROM bank_loan_data
```

```
GROUP BY home_ownership
```

```
ORDER BY COUNT(id) desc
```

100 %

Results Messages

| | Home_Ownership | Total_Loan_Applications | Total_Funded_Amount | Total_Amount_Received |
|---|----------------|-------------------------|---------------------|-----------------------|
| 1 | RENT | 18439 | 185768475 | 201823056 |
| 2 | MORTGAGE | 17198 | 219329150 | 238474438 |
| 3 | OWN | 2838 | 29597675 | 31729129 |
| 4 | OTHER | 98 | 1044975 | 1025257 |
| 5 | NONE | 3 | 16800 | 19053 |

POWER BI DASHBOARD

BANK LOAN REPORT | SUMMARY



Summary

Overview

Details

State

All

Grade

All

Purpose

All

Total Loan Applications

38.6K

MTD

4.3K

MoM

6.9%

Total Funded Amount

\$435.8M

MTD

\$54.0M

MoM

13.04%

Total Amount Received

\$473.1M

MTD

\$58.1M

MoM

15.8%

Avg Interest Rate

12.05%

MTD

\$0.1

MoM

3.5%

Avg DTI

13.33%

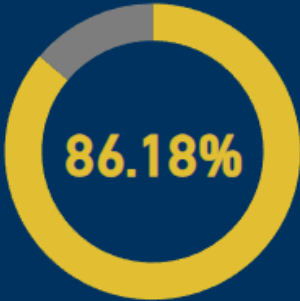
MTD

13.7%

MoM

2.73%

GOOD LOAN ISSUED



Good Loan Applications

33K

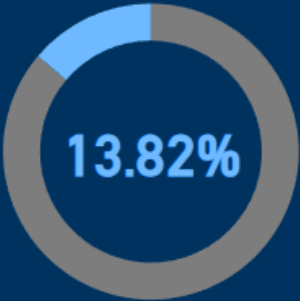
Good Loan Funded Amount

\$370.2M

Good Loan Received Amount

\$435.8M

BAD LOAN ISSUED



Bad Loan Applications

5K

Bad Loan Funded Amount

\$65.5M

Bad Loan Received Amount

\$37.3M

LOAN STATUS

| Loan Status | Total Loan Applications | Total Funded Amount | Total Amount Received | MTD Total Funded Amount | MTD Total Amount Received | Avg Interest Rate | Avg DTI |
|-------------|-------------------------|---------------------|-----------------------|-------------------------|---------------------------|-------------------|---------|
| Fully Paid | 32145.0 | \$35,13,58,350.0 | \$41,15,86,256.0 | \$4,13,02,025 | \$4,78,15,851 | 11.64% | 13.17% |
| Charged Off | 5333.0 | \$6,55,32,225.0 | \$3,72,84,763.0 | \$87,32,775 | \$53,24,211 | 13.88% | 14.00% |
| Current | 1098.0 | \$1,88,66,500.0 | \$2,41,99,914.0 | \$39,46,625 | \$49,34,318 | 15.10% | 14.72% |
| Total | 38576.0 | \$43,57,57,075.0 | \$47,30,70,933.0 | \$5,39,81,425 | \$5,80,74,380 | 12.05% | 13.33% |



Summary

Overview

Details

Select Measure

Total Loan Applications

State

All

Grade

All

Good vs Bad Loan

All

BANK LOAN REPORT | OVERVIEW

Total Loan Applications

38.6K

MTD

4.3K

MoM

6.9%

Total Funded Amount

\$435.8M

MTD

\$54.0M

MoM

13.04%

Total Amount Received

\$473.1M

MTD

\$58.1M

MoM

15.8%

Avg Interest Rate

12.05%

MTD

\$0.1

MoM

3.5%

Avg DTI

13.33%

MTD

13.7%

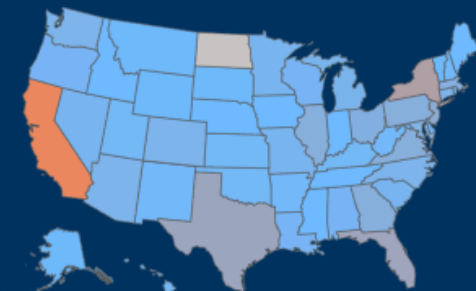
MoM

2.73%

Total Loan Applications by Month

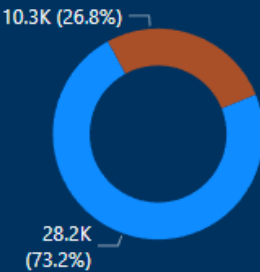


Total Loan Applications by State

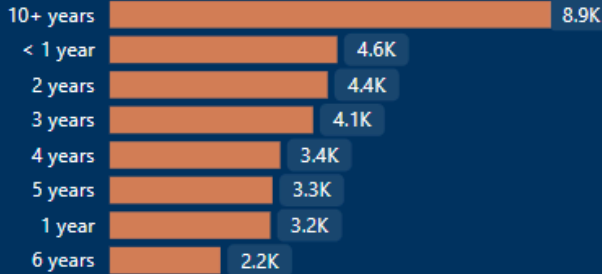


Total Loan Applications by Term

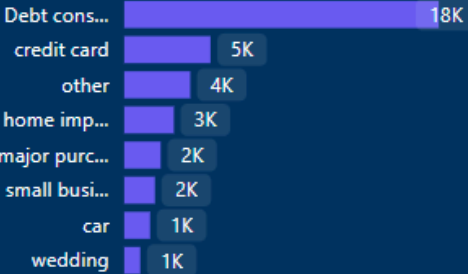
36 months 60 months



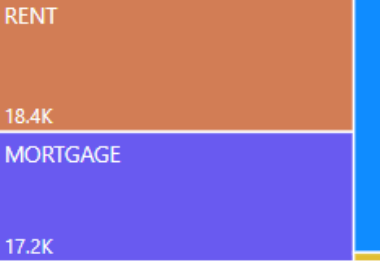
Total Loan Applications by Employee length



Total Loan Applications by Purpose



Total Loan Applications by Home Ownership



BANK LOAN REPORT | OVERVIEW



Total Loan Applications

38.6K

MTD

4.3K

MoM

6.9%

Total Funded Amount

\$435.8M

MTD

\$54.0M

MoM

13.04%

Total Amount Received

\$473.1M

MTD

\$58.1M

MoM

15.8%

Avg Interest Rate

12.05%

MTD

\$0.1

MoM

3.5%

Avg DTI

13.33%

MTD

13.7%

MoM

2.73%

Summary

Overview

Details

State

All



Grade

All



Good vs Bad Loan

All



| Id | Purpose | Home Ownership | Grade | Sub Grade | Issue Date | Funded Amount | Int Rate | Installment | Amount Received |
|-------|--------------------|----------------|-------|-----------|-------------------|---------------|----------|-------------|-----------------|
| 54734 | Debt consolidation | RENT | B | B4 | 09 August 2021 | \$25,000.0 | 0.12 | 829.10 | \$29,330.0 |
| 55742 | credit card | RENT | B | B5 | 08 May 2021 | \$7,000.0 | 0.11 | 228.22 | \$8,216.0 |
| 57245 | Debt consolidation | OWN | C | C2 | 10 March 2021 | \$1,200.0 | 0.13 | 40.50 | \$1,458.0 |
| 57416 | Debt consolidation | RENT | C | C3 | 09 November 2021 | \$10,800.0 | 0.14 | 366.86 | \$13,208.0 |
| 58915 | Debt consolidation | RENT | B | B3 | 08 April 2021 | \$7,500.0 | 0.10 | 162.34 | \$5,844.0 |
| 59006 | credit card | MORTGAGE | C | C5 | 09 September 2021 | \$3,000.0 | 0.14 | 102.92 | \$3,705.0 |
| 61390 | credit card | MORTGAGE | A | A5 | 10 February 2021 | \$4,000.0 | 0.08 | 125.13 | \$4,452.0 |
| 61419 | Debt consolidation | RENT | D | D2 | 10 February 2021 | \$5,600.0 | 0.15 | 194.02 | \$6,475.0 |
| 62102 | Debt consolidation | RENT | B | B1 | 10 April 2021 | \$3,200.0 | 0.10 | 103.08 | \$3,414.0 |
| 65426 | car | MORTGAGE | B | B1 | 09 August 2021 | \$4,000.0 | 0.11 | 131.22 | \$2,755.0 |
| 65640 | home improvement | MORTGAGE | C | C2 | 08 May 2021 | \$5,000.0 | 0.11 | 87.19 | \$3,154.0 |
| 66431 | Debt consolidation | RENT | B | B5 | 09 February 2021 | \$2,525.0 | 0.12 | 84.12 | \$3,028.0 |
| 66749 | Debt consolidation | MORTGAGE | C | C4 | 08 December 2021 | \$10,625.0 | 0.13 | 360.43 | \$12,975.0 |
| 66943 | Debt consolidation | RENT | B | B4 | 10 August 2021 | \$2,800.0 | 0.11 | 61.57 | \$3,144.0 |
| 66964 | Debt consolidation | MORTGAGE | D | D3 | 08 June 2021 | \$7,500.0 | 0.13 | 253.58 | \$9,129.0 |
| 67503 | Debt consolidation | MORTGAGE | A | A4 | 09 October 2021 | \$10,000.0 | 0.09 | 316.11 | \$11,280.0 |
| 68163 | small business | MORTGAGE | A | A3 | 10 February 2021 | \$3,000.0 | 0.07 | 92.82 | \$3,342.0 |
| 68381 | Debt consolidation | RENT | A | A5 | 08 March 2021 | \$6,625.0 | 0.09 | 209.54 | \$7,542.0 |
| 68817 | major purchase | MORTGAGE | C | C1 | 08 March 2021 | \$10,000.0 | 0.11 | 327.53 | \$11,709.0 |
| 68926 | moving | RENT | D | D2 | 08 August 2021 | \$2,300.0 | 0.13 | 77.69 | \$2,797.0 |
| 69001 | credit card | MORTGAGE | A | A5 | 09 September 2021 | \$15,000.0 | 0.09 | 476.58 | \$17,136.0 |
| 69124 | Debt consolidation | MORTGAGE | B | B4 | 08 March 2021 | \$18,000.0 | 0.10 | 584.12 | \$21,028.0 |

EXCEL DASHBOARD



SUMMARY

OVERVIEW

DETAILS

grade

| | | |
|---|---|---|
| F | A | B |
| C | D | E |
| G | | |

purpose

| |
|------------------|
| car |
| credit card |
| Debt consolid... |
| educational |

BANK LOAN REPORT | SUMMARY

Total Loan Applications

38.6K

MTD
4.3K

MoM
6.9%

Total Funded Amount

\$435.8

MTD
\$54.0

MoM
13.0%

Total Amount Received

\$473.1

MTD
\$58.1

MoM
15.8%

Avg Int Rate

12.05%

MTD
12.36

MoM
3.5%

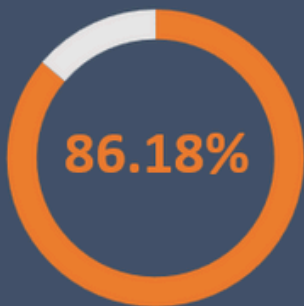
Avg DTI

13.33%

MTD
13.67

MoM
2.7%

GOOD LOAN ISSUED



Good Loan Total Applications

33.2K

Good Loan Funded Amount

\$370.2

Good Loan Amount Received

\$435.8

BAD LOAN ISSUED



Bad Loan Total Applications

5.3K

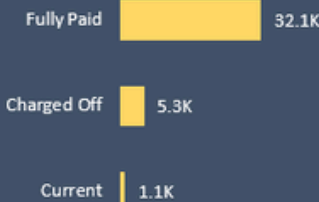
Bad Loan Funded Amount

\$65.5M

Bad Loan Amount Received

\$37.3M

LOAN APPLICATIONS



FUNDED AMOUNT



AMOUNT RECEIVED



INTEREST RATE





SUMMARY

OVERVIEW

DETAILS

grade

F

A

B

C

D

E

G

purpose

car

credit card

Debt consolid...

educational

BANK LOAN REPORT | OVERVIEW

Total Loan Applications

38.6K

MTD

4.3K

MoM

6.9%

Total Funded Amount

\$435.8

MTD

\$54.0

MoM

13.0%

Total Amount Received

\$473.1

MTD

\$58.1

MoM

15.8%

Avg Int Rate

12.05%

MTD

12.36

MoM

3.5%

Avg DTI

13.33%

MTD

13.67

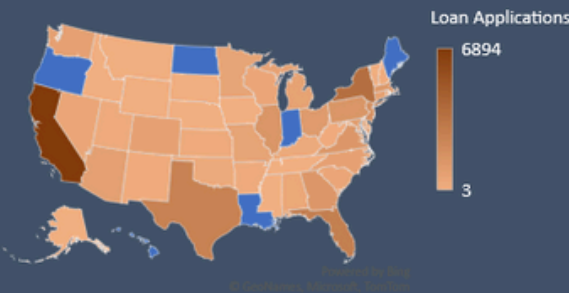
MoM

2.7%

Total Loan Applications by Month



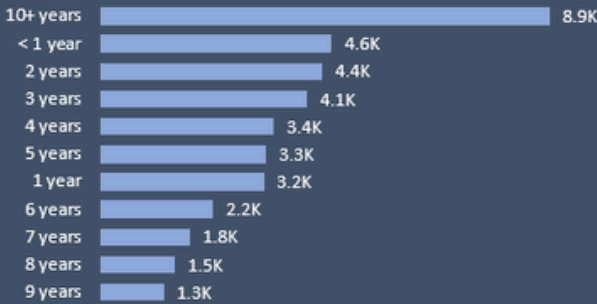
Total Loan Applications by State



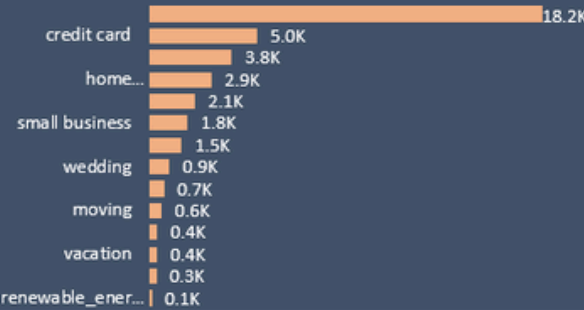
Total Loan Applications by Term



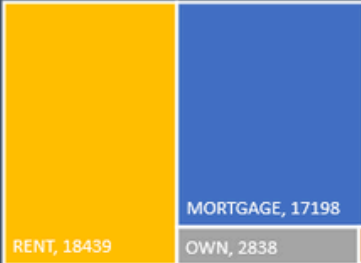
Total Loan Applications by Emp Length



Total Loan Applications by Purpose



Total Loan Applications by Home Ownership



Thank you!

