



CT - Stacked Column Chart

### Insights :

- The **High-income band** receives the **largest share of total bank loans**, significantly higher than Mid and Low income groups.
- Within the High-income band, **both Female and Male borrowers contribute substantially**, with a noticeable combined loan volume approaching **\$1bn**.
- The **Mid-income band** shows a moderate loan amount, much smaller than High-income but clearly above Low-income.
- The **Low-income band** receives the **least amount of loans**, indicating limited borrowing capacity or stricter lending criteria.
- Across all income bands, **Male borrowers (dark blue)** show slightly higher loan volumes compared to **Female borrowers (light blue)**, especially visible within the High-income category.
- The distribution pattern highlights a **stronger lending focus toward higher-income customers**, with sharply reduced lending as income decreases.

### Steps to Reproduce :

#### 1. Select Column Chart

- From Build Visuals, choose Stacked Column Chart

#### 2. Add Data Fields

- Drag Income Band → X-axis.
- Drag Loan Amount (Sum) → Values.
- Drag GenderId → Legend to separate Male and Female.

#### 3. Sort the Chart

- Select the visual → More options ( ... ).
- Choose Sort by → Loan Amount (optional).
- Sort Descending to show highest-income band first.

#### 4. Format the Visual → Data Colors

- Turn Data Colors ON.
- Assign colors (optional but recommended):

- Female → Light Blue
- Male → Dark Blue

#### 5. Format the Visual → Data Labels

- Turn Data Labels ON.
- Choose:
  - Data value
  - Display units: Billions (bn)
  - Label position: Inside end or Outside end

6. Format → Y-Axis

- Set Display Units → Billions
- Adjust Gridlines and Axis title if needed.

7. Format the Visual → Title

- Turn Title ON.
- Set: “Bank Loans by Income Band and GenderId”.
- Customize:
  - Font color (white for dark backgrounds)
  - Font size
  - Alignment

8. Format → Background / Border (Optional)

- Turn Background ON for dark theme.
- Add Border or Shadow for emphasis.