Loan Portfolio Analysis Report

# Executive Summary

Portfolio Overview:  
• Total loans analyzed: 242,375  
• Average loan amount: ₦38,948  
• Total portfolio value: ₦9,440,132,500  
• On-time payment rate: 83.1%  
• Current default rate: 21.2%  
  
Key Findings:  
• 0 missing values in critical fields require immediate attention  
• 1026 duplicate loan records identified  
• Geographic performance varies significantly across states  
• Risk scoring model shows limited predictive power  
• Data quality issues impact portfolio assessment accuracy

# Portfolio Performance Metrics

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| --- | --- |
| Metric | Value |
| Total Loans | 242,375 |
| Average Loan Amount | ₦38,948 |
| Portfolio Value | ₦9,440,132,500 |
| On-time Payment Rate | 83.1% |
| Default Rate | 21.2% |
| Returning Customers | 170,095 |
| New Customers | 72,280 |

# Geographic Performance

Top performing states by repayment rate:  
• zamfara: 100.0%  
• BAUCHI: 100.0%  
• EBONYI: 100.0%  
  
Lowest performing states:  
• kWARA: 0.0%  
• ZAMFARA: 0.0%

# Risk Score Analysis

Risk quartile performance for returning customers:  
• Q1 (Lowest Risk): 83.7% repayment rate  
• Q2: 76.2% repayment rate   
• Q3: 79.0% repayment rate  
• Q4 (Highest Risk): 76.0% repayment rate  
  
The current risk scoring model shows limited differentiation between risk segments.

# Data Quality Assessment

Critical Issues Identified:  
• 0 missing values in essential fields  
• 1026 duplicate loan records  
• Date inconsistencies in disbursement and due date fields  
• Outliers detected in loan amounts and declared income  
  
Impact: These issues compromise portfolio risk assessment accuracy and regulatory reporting.

# Strategic Recommendations

Immediate Actions:  
1. Implement data validation rules for loan origination  
2. Establish duplicate detection and prevention protocols  
3. Review and enhance risk scoring methodology  
4. Create data quality monitoring dashboard  
  
Medium-term Initiatives:  
5. Develop predictive default models using additional variables  
6. Implement geographic risk adjustments  
7. Establish automated data quality checks  
8. Create early warning systems for portfolio deterioration  
  
Long-term Strategy:  
9. Build comprehensive customer lifetime value models  
10. Implement dynamic pricing based on risk profiles  
11. Develop portfolio optimization algorithms  
12. Establish advanced analytics capabilities