BANK LOAN REPORT

DASHBOARD 1: SUMMARY

Objective:
To monitor and assess the bank's lending activities and performance. This dashboard provides insights into key loan-related metrics and trends, enabling data-driven decisions and effective portfolio management.

Key Performance Indicators (KPIs)

1. Total Loan Applications

- Total applications received during the period

- Month-to-Date (MTD) applications

- Month-over-Month (MoM) changes

2. Total Funded Amount

- Total amount disbursed as loans

- MTD Funded Amount

- MoM changes

3. Total Amount Received

- Total amount received from borrowers

- MTD Amount Received

- MoM changes

4. Average Interest Rate

- Overall average interest rate

- MTD average

- MoM variations

5. Average Debt-to-Income Ratio (DTI)

- Average DTI of borrowers

- MTD average

- MoM fluctuations

Good Loan KPIs

Definition: Loans with status **'Fully Paid'** or **'Current'**

- Good Loan Application Percentage

- Total Good Loan Applications

- Good Loan Funded Amount

- Good Loan Total Received Amount

Bad Loan KPIs

Definition: Loans with status **'Charged Off'**

- Bad Loan Application Percentage

- Total Bad Loan Applications

- Bad Loan Funded Amount

- Bad Loan Total Received Amount

Loan Status Grid View

Purpose: To provide a comprehensive overview of loans categorized by status.

Metrics:

- Total Loan Applications

- Total Funded Amount

- Total Amount Received

- MTD Funded Amount

- MTD Amount Received

- Average Interest Rate

- Average DTI

DASHBOARD 2: OVERVIEW

Objective: Visual representation of critical loan-related metrics for trend analysis and decision-making.

Charts and Visualizations

1. Monthly Trends by Issue Date (Line Chart)

- Metrics: Total Loan Applications, Total Funded Amount, Total Amount Received

- X-Axis: Month

- Y-Axis: Metric values

- Objective: Identify seasonality and long-term trends

2. Regional Analysis by State (Filled Map)

- Metrics: Total Loan Applications, Total Funded Amount, Total Amount Received

- Objective: Identify high activity regions and regional disparities

3. Loan Term Analysis (Donut Chart)

- Metrics: Total Loan Applications, Funded Amount, Amount Received

- Segments: Loan Terms (36 months, 60 months, etc.)

- Objective: Distribution of loans by term

4. Employee Length Analysis (Bar Chart)

- Metrics: Total Loan Applications, Funded Amount, Amount Received

- X-Axis: Employment Length

- Y-Axis: Metric values

- Objective: Understand impact of employment history

5. Loan Purpose Breakdown (Bar Chart)

- Metrics: Total Loan Applications, Funded Amount, Amount Received

- X-Axis: Loan Purpose

- Objective: Primary reasons borrowers seek financing

6. Home Ownership Analysis (Tree Map)

- Metrics: Total Loan Applications, Funded Amount, Amount Received

- Hierarchy: Home Ownership Categories (Own, Rent, Mortgage)

- Objective: Hierarchical view of home ownership impact

DASHBOARD 3: DETAILS

Objective: Consolidated view of all essential loan information for quick access and detailed insights.

Focus Areas:

- Holistic snapshot of loan portfolio

- Borrower profiles and loan performance

- Quick access to critical KPIs

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