## Created by- Saddam Ansari @Aspiring Data Analyst

# **Bank Loan Analysis Report** | **Summary**



02-01-2020 🛗 | 31-12-2021 🛗

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**Purpose** 

All

**Employee Len...** 

#### **Total Loan Applications**

66.38K

MTD MoM 2.54K 5.05% **Total Funded Amount** 

\$2.11bn

MoM MTD \$79.98M 4.75% **Total Received Amount** 

\$3bn

MTD MoM 7.42% \$115.11M

**Total Interest Amount** 

\$890.0M

MTD MoM \$35.13M 14.02% MTD

9.78%

10.11% MoM

-6.98%

**AVG Interest %** 

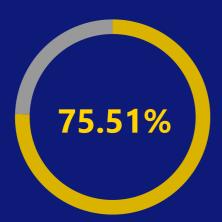
**AVG DTI %** 

1.24%

MTD 1.26%

MoM 1.27%

## **Good Loan issued**



**Good Loan Applications** 

50.13K

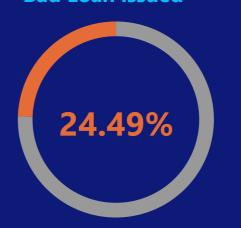
**Good Loan Funded Amount** 

\$1.57bn

**Good Loan Received Amount** 

\$2.24bn

### **Bad Loan issued**



**Bad Loan Applications** 

16.25K

**Bad Loan Funded Amount** 

\$537.17M

**Bad Loan Received Amount** 

\$758.97M

### **Loan Status**

Loan Status	Total Loan Applications	Total Funded Amount	Total Received Amount ▼	YTD Funded Amount	YTD Received Amount	MTD Funded Amount	MTD Received Amount	AVG Interest Rate	AVG DTI
Fully Paid	50.13K	\$1.57bn	\$2.24bn	\$537.85M	\$769.21M	\$58.82M	\$86.60M	10.42%	1.21%
Charged Off	16.25K	\$0.54bn	\$0.76bn	\$186.16M	\$259.37M	\$21.17M	\$28.51M	9.17%	1.31%
Total	66.38K	\$2.11bn	\$3.00bn	\$724.01M	\$1,028.58M	\$79.98M	\$115.11M	10.11%	1.24%

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MoM MTD \$35.13M 14.02% **AVG Interest %** 

10.11%

MoM MTD 9.78% -6.98% **AVG DTI %** 

1.24%

\$1,219.49M (57.83%)

MoM MTD 1.27% 1.26%

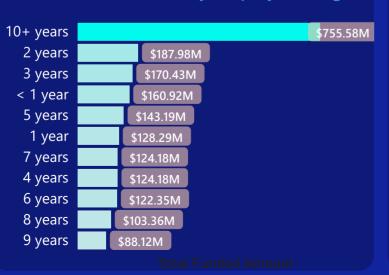
**Total Funded Amount by Month** 



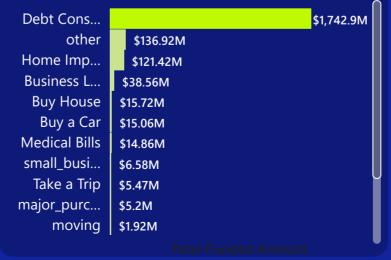


**Total Funded Amount by Term** Short Term ■ Long Term \$889.08M (42.17%)

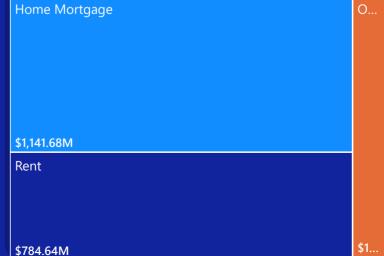
# **Total Funded Amount by Employee Lenght**



## **Total Funded Amount by Purpose**



### Total Funded Amount by home ownership



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MTD MoM \$35.13M 14.02% **AVG Interest %** 

10.11%

MoM MTD -6.98% 9.78%

**AVG DTI %** 

1.24%

MTD MoM 1.26% 1.27%

Loan ID	Customer Name	Gender	Purpose	Home Ownership	Grad	Sub Grad	Term	Funded Amount	Int Rate	Monthly Instalment	Recei
0000757f	Eudora Jancic	Male	Debt Consolidation	Rent	Α	A2	Short Term	\$25,808.2	17.81%	2249	
00045ecd	Shaun Indgs	Male	Debt Consolidation	Own Home	В	B2	Short Term	\$26,098.6	-2.08%	544	
000582b2	Doro Ponter	Female	Debt Consolidation	Rent	Α	A2	Long Term	\$35,376	20.48%	2038	
00069ff1	Adolph Foale	Male	Home Improvements	Home Mortgage	С	C2	Short Term	\$3,152.6	150.01%	1664	
0008cacc	Samuel	Male	other	Own Home	В	B4	Short Term	\$17,520.8	-2.22%	357	
000a0abe	Jennifer	Male	other	Home Mortgage	С	C4	Short Term	\$7,717.6	85.34%	2410	
000bc65a	Dylan	Male	<b>Debt Consolidation</b>	Rent	Α	A2	Short Term	\$64,220.2	-4.75%	767	
000bc65a	Rozele Jaine	Male	Debt Consolidation	Rent	Α	A2	Short Term	\$64,220.2	-4.75%	767	
000c0c27	Ailey Jessop	Male	<b>Debt Consolidation</b>	Own Home	В	B2	Short Term	\$14,218.6	0.13%	401	
000ea0cb	Lena	Female	Debt Consolidation	Rent	Α	A2	Short Term	\$46,365	0.70%	1396	
0010c319	Kelcie Demongeot	Male	<b>Debt Consolidation</b>	Rent	Α	A2	Short Term	\$32,568.8	-2.65%	617	
00110d61	Ashli Biernat	Male	Debt Consolidation	Own Home	В	B2	Long Term	\$40,781.4	0.62%	730	
0011a0d9	Flore O'Mohun	Female	<b>Debt Consolidation</b>	Rent	Α	A2	Short Term	\$15,525.4	0.20%	442	
0012f85f	Daniella Print	Male	Debt Consolidation	Rent	Α	A2	Short Term	\$8,676.8	6.51%	429	
001312a5	Nichols Hairsnape	Male	major_purchase	Home Mortgage	С	C3	Long Term	\$76,269.6	-4.67%	559	
00154692	Ibrahim	Female	Debt Consolidation	Home Mortgage	С	C2	Short Term	\$13,059.2	3.42%	512	
00163613	Armando	Female	<b>Debt Consolidation</b>	Rent	Α	A2	Short Term	\$11,090.2	2.18%	389	
0016d326	Esmeralda	Male	Home Improvements	Home Mortgage	С	C2	Short Term	\$8,877	20.53%	854	
0016d326	Lefty Arnould	Male	Home Improvements	Home Mortgage	С	C2	Short Term	\$8,877	20.53%	854	
00172630	Mercie Zottoli	Male	Debt Consolidation	Home Mortgage	С	C2	Short Term	\$26,738.8	-1.25%	631	
0018f629	Betsy Stoate	Male	Debt Consolidation	Rent	Α	A2	Short Term	\$6,639.6	129.36%	3047	