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MAIN VIEW

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DATA VIEW

RISK VIEW

SUMMARY  
VIEW

# WELCOME to BANKING ANALYSIS

## Overall Loan Overview

### Issue Date

1/1/2021	10/10/2021	10/12/2021
10/1/2021	10/11/2021	10/2/2021

### Last Payment Date

10/1/2021	10/11/2021	10/2/2021
10/10/2021	10/12/2021	10/3/2021

### Next Payment Date

10/1/2022	10/11/2021	10/2/2021
10/10/2021	10/12/2021	10/3/2021

### Total Application

38.6K

### Total Payment

473.1M

### Total Amount

435.8M

### Total State

50

### Average Rate

12.0%

### Average DTI

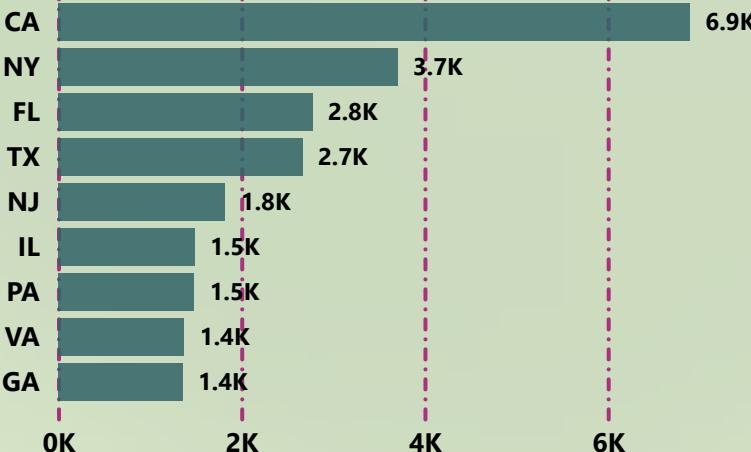
13.3%

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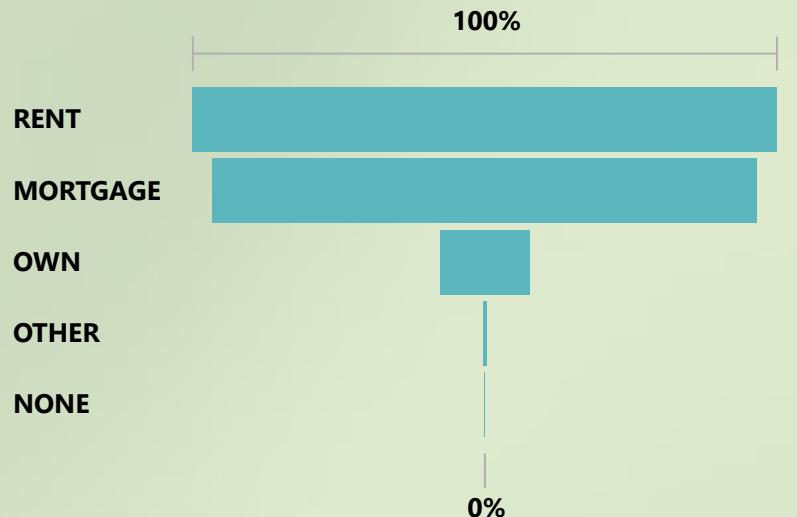
# Loan Activity Insights

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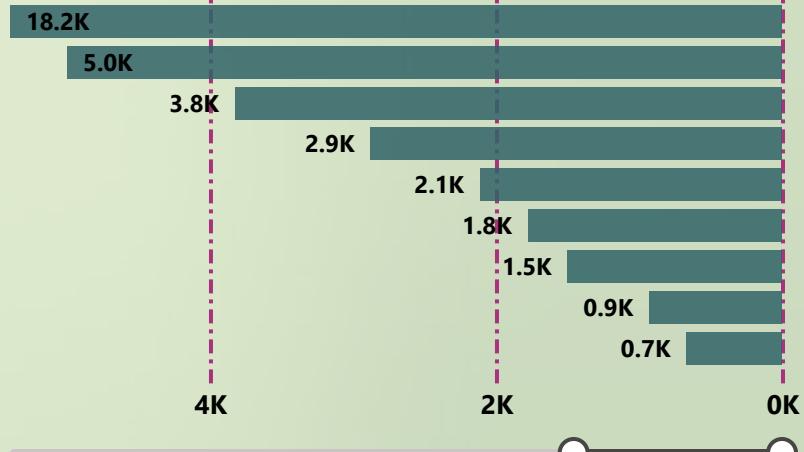
IDs by State



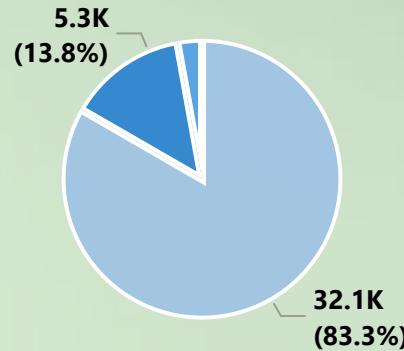
Ownership Status Count



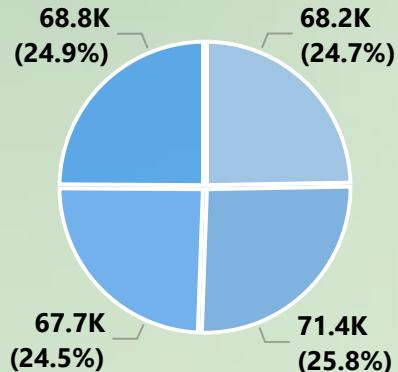
Purpose Analysis (ID Count)



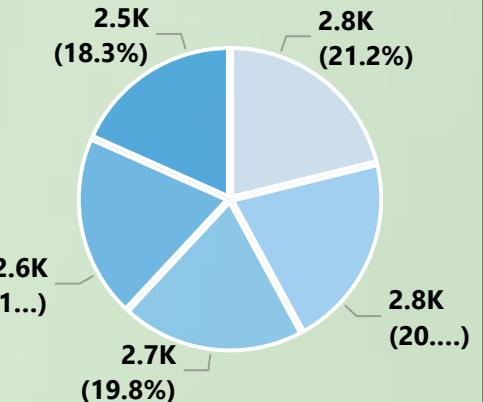
IDs by Loan-Status



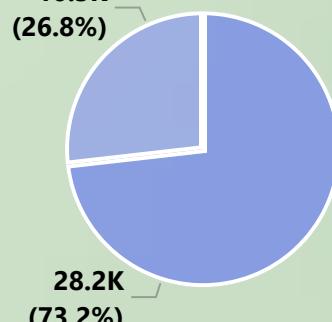
Quarter Income AVG(Year)



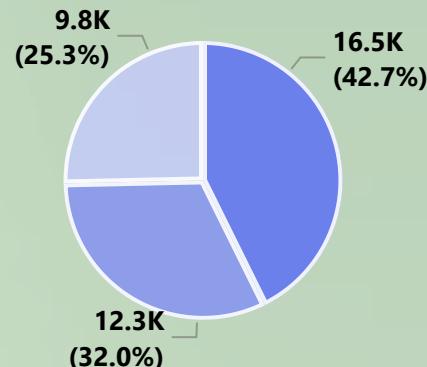
IDs by Sub-Grade



IDs by Term



IDs by Verification Status



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# Loan Details List

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Verification Status-Slicer

Not Verified

Month Slicer

All

Total Application  
**16.5K**

Total Payment  
**150.9M**

Total Amont  
**139.7M**

Average Rate  
**11.2%**

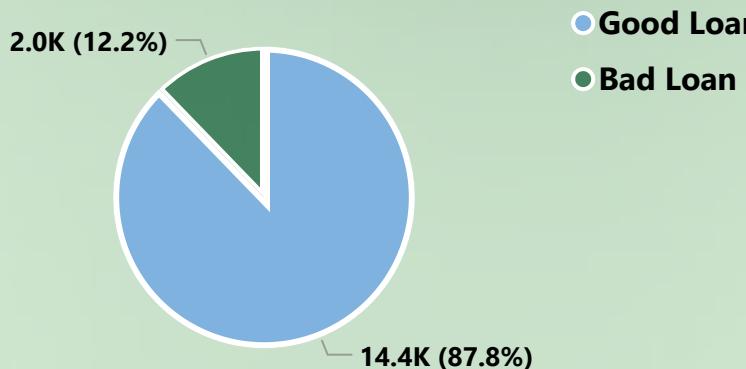
Average DTI  
**13.0%**

Total State  
**50**

ID Count Over Time



Loan Issued



issue_date	Total Amont	Total Application	Total Recived Amount	loan_status	verification_status
10/1/2021	804475	69	478007	Charged Off	Not Verified
10/1/2021	4989100	465	5827201	Fully Paid	Not Verified
10/10/2021	331900	42	211697	Charged Off	Not Verified
10/10/2021	2518100	311	2909670	Fully Paid	Not Verified
10/11/2021	289250	36	184947	Charged Off	Not Verified
10/11/2021	2844025	339	2899539	Fully Paid	Not Verified
10/12/2021	346525	40	215407	Charged Off	Not Verified
10/12/2021	2868975	358	3193338	Fully Paid	Not Verified
10/2/2021	549775	50	325517	Charged Off	Not Verified
10/2/2021	5168350	505	6032069	Fully Paid	Not Verified
10/3/2021	577600	56	322129	Charged Off	Not Verified
10/3/2021	5471325	559	6363752	Fully Paid	Not Verified
10/4/2021	438800	50	241456	Charged Off	Not Verified
10/4/2021	4495200	466	5207177	Fully Paid	Not Verified
10/5/2021	455225	52	294349	Charged Off	Not Verified
Total	139697450	16464	150911437		

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# Credit Decision Simulator

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Reliability Score

**64.36**

Approved Loans

**12K**

Rejected Loans

**563**

Credit Decision Slicer

All

Loan Status Slicer

All

What-IF Score

**48.00**

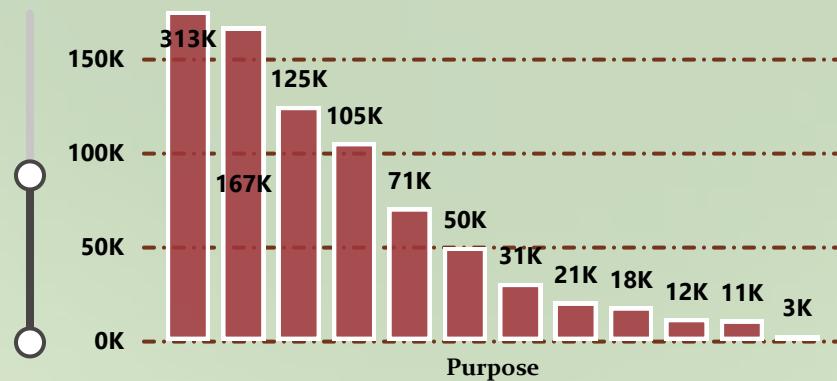
Impact Score

**-16.36**

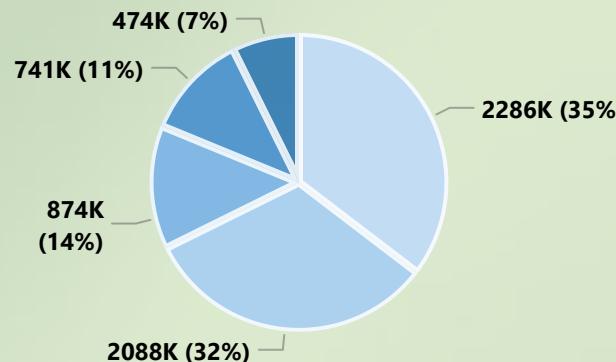
What-IF Decision

Review

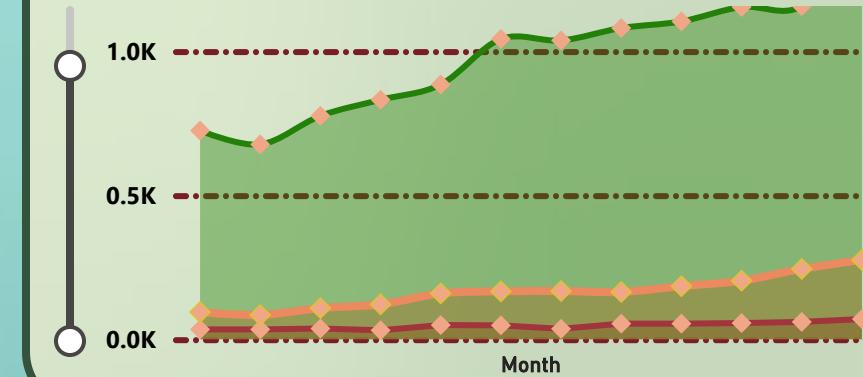
Purpose Reliability Score



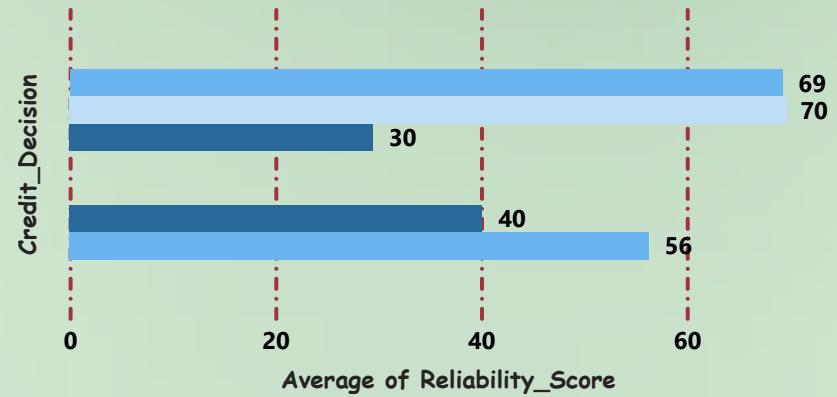
Loan Distribution



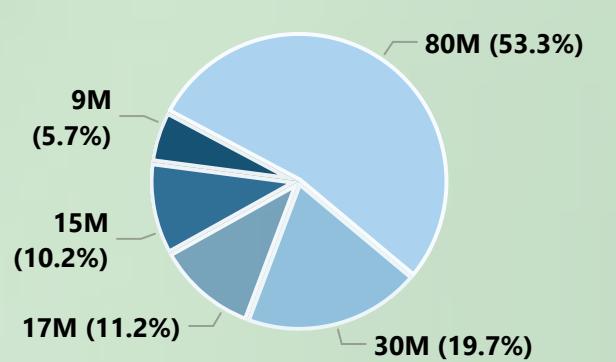
Decision History



Credit Reliability



Loan Purpose Split



Member ID	Review Loan	Rejected Loan	Approve Loan	Month
852	94	34	724	January
794	84	34	676	February
920	108	37	775	March
983	121	31	831	April
1092	159	49	884	May
14384	1969	563	11852	

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# Financial Loans Summary

## MAIN VIEW

This page presents the main data and indicators of bank loans. The loan disbursement, last and next payment dates are displayed in a calendar format, KPIs show the number of applications, payments, total

## INSIGHT VIEW

This page presents the distribution and analysis of loans by various characteristics. The number of applications by state, ownership status, loan purpose, and loan status are displayed. Pie charts show the

## DATA VIEW

This page presents the dynamics of loans over time. The page displays KPIs, changes in the number of applications, the ratio of good and bad loans, and the table presents important fields, helping to analyze

## RISK VIEW

This page presents the reliability, the number of loans accepted and rejected, and how the score changes when the conditions change, and the graphs reveal the risks and risk categories. By performing analysis,