# Unlocking Lending Insights | Cloud Data Analytics

Prepared for: TheLook Fintech Executive Team

**TheLook**

Fintech

## Overview

TheLook Fintech's data team is developing a two-part data analytics project to help the treasury department analyze key metrics like cash flow, loan purpose, and borrower location. A report and interactive dashboard were developed, focusing on the total number of loans issued and key metrics needed to assess loan health and make data-driven decisions.

## Objective

🎯 **Target Goal #1:** Conduct an analysis of the Fintech dataset including a preliminary report identifying the total number of loans issued by day and year.

🎯 **Target Goal #2:** Build an interactive dashboard to allow the treasury team to access key performance metrics.

🎯 **Impact:** This project provides valuable insights to inform lending decisions, mitigate risk, and tailor financial offerings.

## Next Steps

➔ **Gather feedback from users on the functionality and usefulness of the dashboard.** Use this feedback to iterate and improve the dashboard.

➔ **Consider using data analysis to segment borrowers based on their characteristics and loan behavior.** This could help TheLook Fintech tailor their lending products, outreach strategies, and communications to different borrower groups.

## Results

- **The results of the data analysis demonstrate that the total number of loans has increased steadily from 2012 through 2019.**
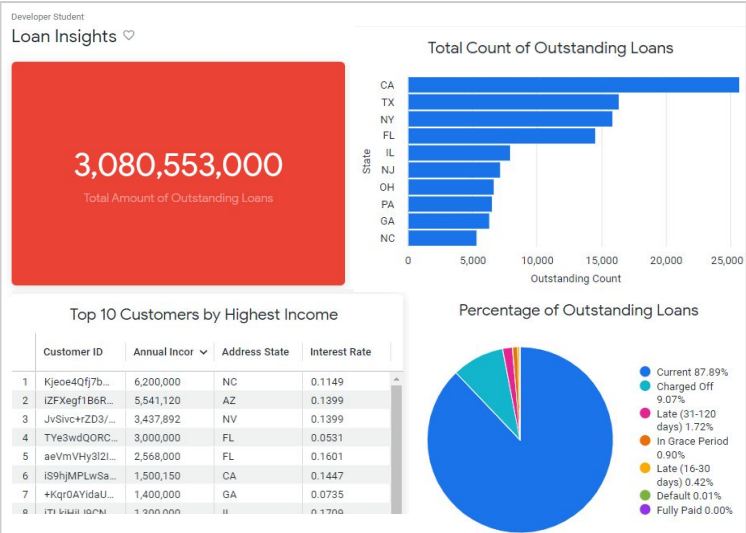
**Figure 1 –** *Loan Count by Year 2012–2019*

| Row | issue_year | loan_count |
|---|---|---|
| 1 | 2019 | 51737 |
| 2 | 2018 | 49333 |
| 3 | 2017 | 44435 |
| 4 | 2016 | 43368 |
| 5 | 2015 | 41919 |
| 6 | 2014 | 23453 |
| 7 | 2013 | 13460 |
| 8 | 2012 | 2594 |

**Note:** Table shows the total number of loans for each year from 2012–2019. The highest loan count was 51737 and the lowest was 2594.

- **Data analysis reveals three key aspects of the loan portfolio—total outstanding balance, borrower locations, and homeowner income index—displayed on the interactive dashboard.**

**Figure 2 –** *Interactive Dashboard*



*Developer Student*
*Loan Insights* ♡

**3,080,553,000**
*Total Amount of Outstanding Loans*

Total Count of Outstanding Loans

Top 10 Customers by Highest Income

| | Customer ID | Annual Incon | Address State | Interest Rate |
|---|---|---|---|---|
| 1 | Kjeoe4Qfj7b... | 6,200,000 | NC | 0.1149 |
| 2 | iZFXegf1B6R... | 5,541,120 | AZ | 0.1399 |
| 3 | JvSivc+rZD3/... | 3,437,892 | NV | 0.1399 |
| 4 | TYe3wdQORC... | 3,000,000 | FL | 0.0531 |
| 5 | aeVmVHy3l2l... | 2,568,000 | FL | 0.1601 |
| 6 | iS9hjMPLwSa... | 1,500,150 | CA | 0.1447 |
| 7 | +Kqr0AYidaU... | 1,400,000 | GA | 0.0735 |
| 8 | iTLkiHiIi9CN | 1,300,000 | IL | 0.1709 |

Percentage of Outstanding Loans

- Current 87.89%
- Charged Off 9.07%
- Late (31-120 days) 1.72%
- In Grace Period 0.90%
- Late (16-30 days) 0.42%
- Default 0.01%
- Fully Paid 0.00%

***Note**:* Dashboard includes a single-value visualization, bar chart, table highlighting key metrics, and pie chart.