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BANKING LOANS

This Tableau Accelerator allows you to:

- **Assess your performance on loans**
- **Identify drivers of revenue**
- **Get a clear picture on when your different loans will expire**
- **Mitigate delinquent and defaulted loans**
- **Deep-dive to Borrower level-of-detail**
- **Drill-back at 'Loan' level of detail, directly in your Loan Application and take immediate actions**

Answer key business questions

- What volume of loans do we manage?
- What is our new business?
- How much revenue have our loans generated?
- What are our top loan types?
- What are our delinquent and default loans?

Monitor and improve KPIs

Client Liabilities

- **Total Client Liabilities**: Total outstanding amount by borrowers, excluding fees and interest AFTER payment of the current period (expressed in currency)
- **Total New Loans**: Total Amount borrowed for new loans during the period (expressed in currency)
- **Full Loan Amount**: Total amount borrowed for the loan (expressend in currency)

Interests & Amortization

- **Full Loan Interests**: Total amount of interests to be paid for the loan (expressed in currency)
- **Total Interests**: Total amount of monthly interests to be paid during the period (expressed in currency)
- **Total Amortization:** Total repayment of the borrowed amount during the period (expressed in currency)

Revenues

- **Full Loan Fees**: Total amount of fees to be paid for the loan (expressend in currency)
- **Total Fees**: Total amount of monthly fees to be paid during the period (expressend in currency)
- **Total Revenue**: Total revenue (interests and fees) generated by the current loans during the period
- **Revenue Rate**: Revenue rate generated by borrowers (expressed in %)

Loans

- **Nb Loans**: Total number of active loans during the period
- **Nb New Loans**: Total number of new loans, starting during the period

Delinquent and Defaulted Loans

- **Nb Delinquent Loans**: Total number of delinquent loans during the period (having Nb of days Past Due between 60 and 270)
- **Loan Delinquency Rate**: Share of Client Liabilities which is delinquent (expressed in %)
- **Total Delinquent Loans**: Total outstanding amount of Delinquent loans, excluding fees and interest AFTER payment of the current period (expressed in currency)
- **Nb Defaulted Loans**: Total number of defaulted loans during the period (having Nb of days Past Due over 270)
- **Defaulted Loans Rate**: Share of Client Liabilities which is defaulted (expressed in %)
- **Total Defaulted Loans**: Total outstanding amount of defaulted loans, excluding fees and interest AFTER payment of the current period (expressed in currency)

Required attributes

- **Month Snapshot** *(date)*: Month of the snapshot
- **Borrower** *(string)*: Fullname of the borrower
- **Branch** *(string)*: Name of the Branch/Agency
- **Loan #** *(string)*: ID of the Loan
- **Loan Start Date** *(date)*: Start date of the Loan
- **Loan End Date** *(date)*: End date of the Loan
- **Loan Type** *(string)*: Type of the loan (Credit cards, Auto Loan, Student loan, Personal Loan, Mortgage, Small Business Loan, ...)
- **Loan Amount (total)** *(numeric)*: Total Amount borrowed, excluding fees and interests
- **Loan Interests (total)** *(numeric)*: Total Interests of the loan
- **Loan Fees (total)** *(numeric)*: Total Fees of the loan
- **Is Delinquent Loan** *(string)*: Contains "Y" if the loan is considered as Delinquent (usually between 60 and 270 days past due) and "N" if the loan is not delinquent (either less than 60 days past due or more than 270)
- **Is Default Loan** *(string)*: Contains "Y" if the loan is considered as Default (usually after 270 days past due) and "N" if the loan is not Default.
- **Client Liabilities (end of month)** *(numeric)*: Client Liabilities AFTER the current month payment: Remaining balance of the original loan.
- **Loan Interests (for the month)** *(numeric)*: The amount of interests paid this month.
- **Loan Fees (for the month)** *(numeric)*: The amount of fees paid this month.
- **Loan Amortization (for the month)** *(numeric)*: Repayment of initial loan paid this month.