

Loan Analytics Intelligence

Executive Summary

Generated March 2026

Key Performance Indicators

19,702 TOTAL LOANS	\$327.3M TOTAL BALANCE	0.9% CHARGE OFF RATE	5.4% PORTFOLIO YIELD
2.5% DELINQUENCY RATE	8.4% LOAN GROWTH RATE	\$13.9M DELINQUENT BALANCE	95.8% CURRENT LOANS PCT

Key Insights

Strong Portfolio Growth 8.4% YoY growth - portfolio at \$327.3M
Delinquency Approaching Threshold 2.45% delinquency rate nearing 2.5% threshold
Competitive Rate Advantage Rates average 85-170bps below market across products
Credit Card Risk Elevated Credit card delinquency at 4.5% - highest among products

Decisions Requiring Action

Delinquency Intervention Credit card delinquency at 4.5% - highest among products	WARNING
Delinquency Intervention Delinquency rate at 2.45% approaching threshold - \$13.9M in past-due loans	WARNING

Strategic Recommendations

- Enhanced Collections for Credit Cards**
Focus collection efforts on credit card portfolio.
Expected: Reduce credit card delinquency by 0.5-1.0%
- Leverage Auto Loan Rate Advantage**
Launch marketing campaign capitalizing on 85bps rate advantage.
Expected: Increase auto loan originations by 10-15%

3 Cross-Sell to Single-Product Members

Target 3,421 single-product members with auto loan offers.

Expected: \$412K annual revenue potential

Recent Actions Taken

✓ Loan Marketing Campaign — Pricing Optimization • action_taken

Decision Pipeline Status



Loan Analytics Intelligence • Decision Pipeline v2.0
DataVisuals™