**Bank loan Report Document**

**KPIs**

* **Total number of loan Applications**

SELECT COUNT(id) AS Total\_loan\_Applications

FROM financial\_loan;



* **MTD Loan Applications**

SELECT COUNT(id) AS Total\_loan \_Applications

FROM financial\_loan

WHERE MONTH(str\_to\_date(issue\_date))= 12;



* **PMTD Loan Applications**

SELECT COUNT(id) AS PMTD\_Total\_loan\_Applications

FROM financial\_loan

WHERE MONTH(str\_to\_date(issue\_date, ‘%d-%m-%Y)) = 11;



* **Total Funded Amount**

SELECT SUM(loan\_amount) AS Total\_funded\_amount

FROM financial\_loan;



* **MTD Funded Amount**

SELECT SUM(loan\_amount) AS Total\_funded\_Amount

FROM financial\_loan

WHERE MONTH(str\_to\_date(issue\_date, ‘%d-%m-%Y’)) = 12



* **PMTD Funded Amount**

SELECT SUM(loan\_amount) AS PMTD\_Total\_funded\_Amount

FROM financial\_loan

WHERE MONTH(str\_to\_date(issue\_date, ‘%d-%m-%Y’)) = 11



* **Total Amount Received**

SELECT SUM(total\_payment) AS Total\_Amount\_recieved

FROM financial\_loan;



* **MTD Total Amount Received**

SELECT SUM(total\_payment) AS Total\_Amount\_recieved

FROM financial\_loan

WHERE MONTH(str\_to\_date(issue\_date, '%d-%m-%Y')) = 12;



* **PMTD Total Amount Received**

SELECT SUM(total\_payment) AS PMTD\_Total\_Amount\_recieved

FROM financial\_loan

WHERE MONTH(str\_to\_date(issue\_date, '%d-%m-%Y')) = 11;



* **Average Interest Rate**

SELECT AVG(int\_rate) AS Avg\_Int\_rate

FROM financial\_loan;



* **MTD Avg Interest rate**

SELECT ROUND(AVG(int\_rate), 4) \* 100 AS MTD\_Average\_int\_rate

FROM financial\_loan

WHERE MONTH(str\_to\_date(issue\_date, '%d-%m-%Y')) = 12;



* **PMTD Avg Interest rate**

SELECT ROUND(AVG(int\_rate), 4) \* 100 AS PMTD\_Average\_int\_rate

FROM financial\_loan

WHERE MONTH(str\_to\_date(issue\_date, '%d-%m-%Y')) = 11;



* **Average Debt-to-Income Ratio (DTI)**

SELECT ROUND(AVG(dti), 4) \* 100 AS Avg\_dti

FROM financial\_loan;



* **MTD Debt-to-Income Ratio**

SELECT ROUND(AVG(dti), 4) \* 100 AS MTD\_Avg\_dti

FROM financial\_loan

WHERE MONTH(str\_to\_date(issue\_date, '%d-%m-%Y'));



* **PMTD Debt-to-Income ratio**

SELECT ROUND(AVG(dti), 4) \* 100 AS MTD\_Avg\_dti

FROM financial\_loan

WHERE MONTH(str\_to\_date(issue\_date, '%d-%m-%Y')) = 12



**GOOD LOAN**

* **Good loan Application percentage**

SELECT

(COUNT(CASE WHEN loan\_status = 'Fully Paid' OR loan\_status = 'Current' THEN id END) \* 100)

/

COUNT(id) AS Good\_loan\_percentage

FROM financial\_loan;



* **Good loan Application**

SELECT COUNT(loan\_status) As Good\_loan\_Application

FROM financial\_loan

WHERE loan\_status = 'Fully Paid'

OR loan\_status = 'Current';



* **Good loan funded Amount**

SELECT SUM(loan\_amount) AS loan\_funded\_amount

FROM financial\_loan

WHERE loan\_status = 'Fully Paid'

OR loan\_status = 'Current' ;



* **Good loan total amount received**

SELECT SUM(total\_payment) AS total\_amount\_received

FROM financial\_loan

WHERE loan\_status = 'Fully paid'

OR loan\_status = 'Current';

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**Bad Loans**

* **Bad loan Application %**

SELECT

(COUNT(CASE WHEN loan\_status = 'Charged Off' THEN id END) \* 100)

/

COUNT(id) AS Bad\_loan\_percentage

FROM financial\_loan;



* **Bad Loan Applications**

SELECT COUNT(loan\_status) AS Bad\_loan\_Application

FROM financial\_loan

WHERE loan\_status = 'Charged Off';



* **Bad loan funded Amount**

SELECT SUM(loan\_amount) AS Bad\_loan\_amount

FROM financial\_loan

WHERE loan\_status = 'Charged Off';



* **Bad loan Total received Amount**

SELECT SUM(total\_payment) AS Total\_amount\_received

FROM financial\_loan;



**BANK LOAN STATUS**

SELECT

loan\_status,

COUNT(id) AS Total\_loan\_Applications,

SUM(loan\_amount) AS Total\_funded\_amount,

SUM(total\_payment) AS Total\_Amount\_recieved,

ROUND(AVG(int\_rate), 4) \* 100 AS MTD\_Average\_int\_rate,

ROUND(AVG(dti), 4) \* 100 AS Avg\_dti

FROM

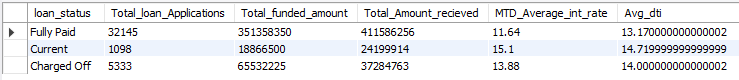
financial\_loan

GROUP BY

loan\_status

ORDER BY

loan\_status DESC;



* **MTD**

SELECT

loan\_status,

SUM(loan\_amount) AS MTD\_Funded\_Amount,

SUM(total\_payment) AS MTD\_Amount\_recieved

FROM

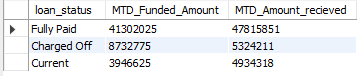
financial\_loan

WHERE

MONTH(str\_to\_date(issue\_date, '%d-%m-%Y')) = 12

GROUP BY

loan\_status;



**CHARTS**

* **Monthly Trends by Issue Date**

SELECT

MONTH(STR\_TO\_DATE(issue\_date, '%d-%m-%Y')) AS MonthNumber,

DATE\_FORMAT(STR\_TO\_DATE(issue\_date, '%d-%m-%Y'), '%M') AS MonthName,

COUNT(id) AS Total\_loan\_Applications,

SUM(loan\_amount) AS Total\_funded\_amount,

SUM(total\_payment) AS Total\_Amount\_received

FROM

financial\_loan

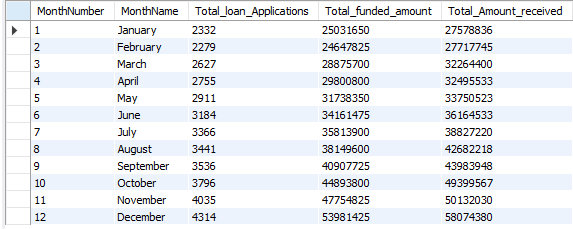
GROUP BY

MonthNumber,

MonthName

ORDER BY

MonthNumber;



* **Regional Analysis by State**

SELECT

address\_state,

SUM(loan\_amount) AS Total\_funded\_amount,

COUNT(id) AS Total\_loan\_Applications,

SUM(total\_payment) AS Total\_Amount\_received

FROM

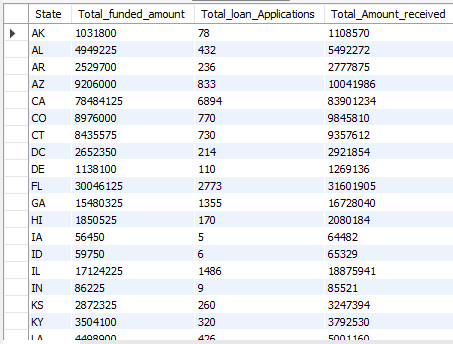
financial\_loan

GROUP BY

address\_state

ORDER BY

address\_state;



* **Loan Term Analysis**

SELECT

term AS loan\_term,

SUM(loan\_amount) AS Total\_funded\_amount,

COUNT(id) AS Total\_loan\_Applications,

SUM(total\_payment) AS Total\_Amount\_received

FROM

financial\_loan

GROUP BY

loan\_term

ORDER BY

loan\_term;



* **Employee Length Analysis**

SELECT

emp\_length,

SUM(loan\_amount) AS Total\_funded\_amount,

COUNT(id) AS Total\_loan\_Applications,

SUM(total\_payment) AS Total\_Amount\_received

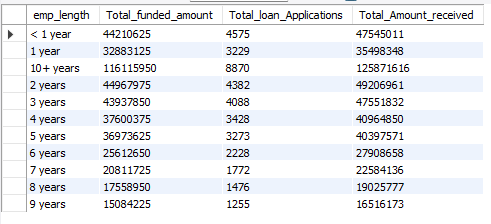
FROM financial\_loan

GROUP BY

emp\_length

ORDER BY

emp\_length;



* **Loan Purpose Breakdown**

SELECT

purpose,

SUM(loan\_amount) AS Total\_funded\_amount,

COUNT(id) AS Total\_loan\_Applications,

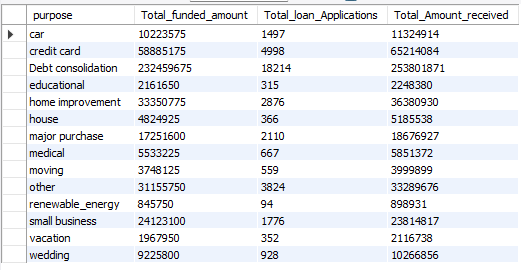
SUM(total\_payment) AS Total\_Amount\_received

FROM

financial\_loan

GROUP BY

purpose;



* **Home Ownership Analysis**

SELECT

home\_ownership,

SUM(loan\_amount) AS Total\_funded\_amount,

COUNT(id) AS Total\_loan\_Applications,

SUM(total\_payment) AS Total\_Amount\_received

FROM

financial\_loan

GROUP BY

home\_ownership

ORDER BY

home\_ownership;

