

## A.BANK LOAN SUMMARY

### KPI's

#### 1.Total loan Applications:

```
select count(distinct(id)) Total_Loan_Applications from financeloan
```

| Total_Loan_Applications |
|-------------------------|
| 38576                   |

#### MTD Loan Application

```
select count(id) MTD_application from financeloan where month(issue_date)=12  
and year(issue_date)=2021
```

| MTD_application |
|-----------------|
| 4314            |

#### PMTD Loan Application

```
select count(id) as PMTD_total_application from financial where month(issue_date)=11
```

| PMTD_total_application |
|------------------------|
| 4035                   |

#### 2.Total Funded Amount:

```
select sum(loan_amount) as total_Funded_amount from financial
```

| total_Funded_amount |
|---------------------|
| 435757075           |

#### MTD

```
select sum(loan_amount) as MTDtotal_Funded_amount from financial  
where month(issue date)=12
```

| total_Funded_amount |
|---------------------|
| 53981425            |

## PMTD

```
select sum(loan_amount) as PMTDtotal_Funded_amount from financial
where month(issue_date)=11 and year(issue_date)=2021
```

|   | total_Funded_amount |
|---|---------------------|
| ▶ | 47754825            |

## 3.TotalAmountRecived:

```
select sum(total_payment) total_Amount_Receved from financial
```

|   | total_Amount_Receved |
|---|----------------------|
| ▶ | 473070933            |

## MTD

```
select sum(total_payment) total_Amount_Receved from financial
where month(issue_date)=12
```

|   | total_Amount_Receved |
|---|----------------------|
| ▶ | 58074380 58074380    |

## PMTD

```
select sum(total_payment) PMTDtotal_Amount_Receved from financial
where month(issue_date)=11
```

|   | PMTDtotal_Amount_Receved |
|---|--------------------------|
| ▶ | 50132030                 |

## 4.Average interest rate:

```
select round(avg(int_rate), 5)*100 average_intreset_rate from financial
```

|   | average_intreset_rate |
|---|-----------------------|
| ▶ | 12.049                |

## MTD

```
select round(avg(int_rate), 5)* 100 MTD_average_intreset_rate from financial
where month(issue_date)=12
```

|   | MTD_average_intreset_rate |
|---|---------------------------|
| ▶ | 12.356                    |

## PMTD

```
select round(avg(int_rate), 5)* 100 pMTD_average_intreset_rate from financial
where month(issue_date)=11
```

|   | pMTD_average_intreset_rate |
|---|----------------------------|
| ▶ | 11.942                     |

## 5.Average Debt-to-income-ratio(DTI):

```
select round(avg(dti), 4)* 100 avg_dti from financial
```

|   | avg_dti |
|---|---------|
| ▶ | 13.33   |

## MTD

```
select round(avg(dti), 5)* 100 MTDavg_dti from financial
where month(issue_date)=12
```

|   | MTDavg_dti |
|---|------------|
| ▶ | 13.666     |

## PMTD

```
select round(avg(dti), 5)* 100 PMTDavg_dti from financial
where month(issue_date)=11
```

|   | PMTDavg_dti |
|---|-------------|
| ▶ | 13.303      |

## Dashboard: Summary

### GOOD LOAN ISSUED:

#### 1. Good Loan 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
```

|   | good_loan_percentage |
|---|----------------------|
| ▶ | 86.1753              |

#### 2. Good loan application:

```
select count(id) good_loan_application from financial  
where loan_status in ('fully paid','current');
```

|   | good_loan_application |
|---|-----------------------|
| ▶ | 33243                 |

#### 3. Good loan funded amount:

```
select sum(loan_amount) good_loan_funded_amount from financial  
where loan_status in ('fully paid','current');
```

|   | good_loan_funded_amount |
|---|-------------------------|
| ▶ | 370224850               |

#### 4. Good Loan total received amount:

```
select sum(total_payment) good_loan_total_received_amount from financial  
where loan_status in ('fully paid','current');
```

|   | good_loan_total_received_amount |
|---|---------------------------------|
| ▶ | 435786170                       |

## BAD LOAN ISSUE:

### 1.Totalpercentage:

```
select  
(count( case when loan_status= 'charged off' then id END)*10  
/  
count(id) as bad_loan_percentage from financial;
```

|   | bad_loan_percentage |
|---|---------------------|
| ▶ | 13.8247             |

### 2.bad loan application:

```
select count(id) bad_loan_application from financial  
where loan_status='charged off';
```

|   | bad_loan_application |
|---|----------------------|
| ▶ | 5333                 |

### 3.Bad loan funded amount:

```
select sum(loan_amount) bad_loan_funded_amount from financial  
where loan_status in ('charged off');
```

|   | bad_loan_funded_amount |
|---|------------------------|
| ▶ | 65532225               |

### 4.bad loan received amount:

```
select sum(total_payment) bad_loan_total_received_amount from financial  
where loan_status in ('charged off');
```

|   | bad_loan_total_received_amount |
|---|--------------------------------|
| ▶ | 37284763                       |

## LOAN STATUS:

```
select loan_status,  
count(id) Total_Application,  
sum(total_payment) TotalAmountReceved,  
sum(loan_amount) TotalAmountFunded,  
round(avg(int_rate*100),2) Intreset_Rate,  
round(avg(dti*100),2) DTI  
FROM financial  
group by loan_status;
```

|   | loan_status | Total_Application | TotalAmountReceved | TotalAmountFunded | Intreset_Rate | DTI   |
|---|-------------|-------------------|--------------------|-------------------|---------------|-------|
| ▶ | Charged Off | 5333              | 37284763           | 65532225          | 13.88         | 14    |
|   | Fully Paid  | 32145             | 411586256          | 351358350         | 11.64         | 13.17 |
|   | Current     | 1098              | 24199914           | 18866500          | 15.1          | 14.72 |

## MTD for loan status:

```
SELECT  
loan_status,  
sum(total_payment) as MTD_Toatl_Amount_Receved,  
sum(loan_amount) MTD_Toatl_Amount_Funded  
from financial where MONTH(ISSUE_DATE)=12  
group by loan_status;
```

|   | loan_status | MTD_Toatl_Amount_Receved | MTD_Toatl_Amount_Funded |
|---|-------------|--------------------------|-------------------------|
| ▶ | Fully Paid  | 47815851                 | 41302025                |
|   | Charged Off | 5324211                  | 8732775                 |
|   | Current     | 4934318                  | 3946625                 |

## Dashboard 2:Overview

### Charts:

#### 1.Monthly Trends by issue date:

```
select
month(issue_date),
monthname(issue_date) Month_Name,
count(id) Total_loan_application,
sum(loan_amount) Total_funded_amount,
sum(total_payment) Total_amount_receieved
from financial
group by monthname(issue_date),month(issue_date)
order by month(issue_date);
```

|   | month(issue_date) | Month_Name | Total_loan_application | Total_funded_amount | Total_amount_receieved |
|---|-------------------|------------|------------------------|---------------------|------------------------|
| ▶ | 1                 | January    | 2332                   | 25031650            | 27578836               |
|   | 2                 | February   | 2279                   | 24647825            | 27717745               |
|   | 3                 | March      | 2627                   | 28875700            | 32264400               |
|   | 4                 | April      | 2755                   | 29800800            | 32495533               |
|   | 5                 | May        | 2911                   | 31738350            | 33750523               |
|   | 6                 | June       | 3184                   | 34161475            | 36164533               |
|   | 7                 | July       | 3366                   | 35813900            | 38827220               |
|   | 8                 | August     | 3441                   | 38149600            | 42682218               |
|   | 9                 | September  | 3536                   | 40907725            | 43983948               |
|   | 10                | October    | 3796                   | 44893800            | 49399567               |
|   | 11                | November   | 4035                   | 47754825            | 50132030               |
|   | 12                | December   | 4314                   | 53981425            | 58074380               |

#### 2.Regional Analysis by state:

```
select
address_state,
count(id) Total_loan_application,
sum(loan_amount) Total_funded_amount,
sum(total_payment) Total_amount_receieved
from financial
group by address_state
order by address_state desc;
```



|   | address_state | Total_loan_application | Total_funded_amount | Total_amount_receieved |
|---|---------------|------------------------|---------------------|------------------------|
| ▶ | WY            | 79                     | 890750              | 1046050                |
|   | WV            | 167                    | 1830525             | 1991936                |
|   | WI            | 446                    | 5070450             | 5485161                |
|   | WA            | 805                    | 8855525             | 9531739                |
|   | VT            | 54                     | 504100              | 534973                 |
|   | VA            | 1375                   | 15982650            | 17711443               |
|   | UT            | 252                    | 2849225             | 2952412                |
|   | TX            | 2664                   | 31236650            | 34392715               |
|   | TN            | 17                     | 162175              | 141522                 |
|   | SD            | 63                     | 606150              | 656514                 |
|   | SC            | 464                    | 5080475             | 5462458                |
|   | RI            | 196                    | 1883025             | 2001774                |
|   | PA            | 1482                   | 15826525            | 17462908               |
|   | OR            | 156                    | 1788150             | 1866000                |

### 3.Loan term analysis:

```
select term,
count(id) Total_loan_application,
sum(loan_amount) Total_funded_amount,
sum(total_payment) Total_amount_receieved
from financial group by term order by term ;
```

|   | term      | Total_loan_application | Total_funded_amount | Total_amount_receieved |
|---|-----------|------------------------|---------------------|------------------------|
| ▶ | 36 months | 28237                  | 273041225           | 294709458              |
|   | 60 months | 10339                  | 162715850           | 178361475              |

### 4.employee length analysis:

```
select emp_length,
count(id) Total_loan_application,
sum(loan_amount) Total_funded_amount,
sum(total_payment) Total_amount_receieved
from financial group by emp_length order by emp_length ;
```

|   | emp_length   | Total_loan_application | Total_funded_amount | Total_amount_receieved |
|---|--------------|------------------------|---------------------|------------------------|
| ▶ | < 1 year     | 4575                   | 44210625            | 47545011               |
|   | 1 year       | 3229                   | 32883125            | 35498348               |
|   | 10+ y 1 year | 8870                   | 116115950           | 125871616              |
|   | 2 years      | 4382                   | 44967975            | 49206961               |
|   | 3 years      | 4088                   | 43937850            | 47551832               |
|   | 4 years      | 3428                   | 37600375            | 40964850               |
|   | 5 years      | 3273                   | 36973625            | 40397571               |
|   | 6 years      | 2228                   | 25612650            | 27908658               |
|   | 7 years      | 1772                   | 20811725            | 22584136               |
|   | 8 years      | 1476                   | 17558950            | 19025777               |
|   | 9 years      | 1255                   | 15084225            | 16516173               |



## 5.loan purpose breakdown:

```
select purpose,  
count(id) Total_loan_application,  
sum(loan_amount) Total_funded_amount,  
sum(total_payment) Total_amount_receieved  
from financial group by purpose order by count(id) desc;
```

|   | purpose            | Total_loan_application | Total_funded_amount | Total_amount_receieved |
|---|--------------------|------------------------|---------------------|------------------------|
| ► | Debt consolidation | 18214                  | 232459675           | 253801871              |
|   | credit card        | 4998                   | 58885175            | 65214084               |
|   | other              | 3824                   | 31155750            | 33289676               |
|   | home improvement   | 2876                   | 33350775            | 36380930               |
|   | major purchase     | 2110                   | 17251600            | 18676927               |
|   | small business     | 1776                   | 24123100            | 23814817               |
|   | car                | 1497                   | 10223575            | 11324914               |
|   | wedding            | 928                    | 9225800             | 10266856               |
|   | medical            | 667                    | 5533225             | 5851372                |
|   | moving             | 559                    | 3748125             | 3999899                |
|   | house              | 366                    | 4824925             | 5185538                |
|   | vacation           | 352                    | 1967950             | 2116738                |
|   | educational        | 315                    | 2161650             | 2248380                |
|   | renewable_energy   | 94                     | 845750              | 898931                 |

## 6.home ownership analysis:

```
select home_ownership,  
count(id) Total_loan_application,  
sum(loan_amount) Total_funded_amount,  
sum(total_payment) Total_amount_receieved  
from financial group by home_ownership order by count(id) desc;
```

|   | home_ownership | Total_loan_application | Total_funded_amount | Total_amount_receieved |
|---|----------------|------------------------|---------------------|------------------------|
| ► | RENT           | 18439                  | 185768475           | 201823056              |
|   | MORTGAGE       | 17198                  | 219329150           | 238474438              |
|   | OWN            | 2838                   | 29597675            | 31729129               |
|   | OTHER          | 98                     | 1044975             | 1025257                |
|   | NONE           | 3                      | 16800               | 19053                  |

## Dashboard3: overview

Grid view :whole dataset in excel format

