

Bank Loan dashboard Analysis

KPI's

Total Loan Applications

```
4 • SELECT count(id) AS Tot_loan_applications FROM loan_data;
```

Result Grid	Filter Rows:	Export:	Wrap Cell Content:
Tot_loan_data			
▶ 38576			

MTD Loan Applications

```
9 • SELECT count(id) AS MTD_loan_app FROM loan_data  
10 WHERE MONTH(issue_date) = 12 AND YEAR(issue_date) = 2021;
```

Result Grid	Filter Rows:	Export:	Wrap Cell Content:
MTD_loan_app			
▶ 4314			

PMTD Loan Applications

```
13 • SELECT count(id) AS PMTD_loan_applications FROM loan_data  
14 WHERE MONTH(issue_date) = 11 AND YEAR(issue_date) = 2021;
```

Result Grid	Filter Rows:	Export:	Wrap Cell Content:
PMTD_loan_applications			
▶ 4035			

Total Funded Amount

17 • `SELECT SUM(loan_amount) AS Tot_funded_amt FROM loan_data;`

Result Grid		Filter Rows:	Export:	Wrap Cell Content:
	Tot_funded_amt			
▶	435757075			

MTD Total Funded Amount

20 • `SELECT SUM(loan_amount) AS MTD_Tot_funded_amt FROM loan_data`
21 `WHERE MONTH(issue_date) = 12 AND YEAR(issue_date) = 2021;`

Result Grid		Filter Rows:	Export:	Wrap Cell Content:
	MTD_Tot_funded_amt			
▶	53981425			

PMTD Total Funded Amount

24 • `SELECT SUM(loan_amount) AS PMTD_Tot_funded_amt FROM loan_data`
25 `WHERE MONTH(issue_date) = 11 AND YEAR(issue_date) = 2021;`

Result Grid		Filter Rows:	Export:	Wrap Cell Content:
	PMTD_Tot_funded_amt			
▶	47754825			

Total Amount Received

28 • `SELECT SUM(total_payment) AS Tot_Amt_rcvd FROM loan_data;`

Result Grid		Filter Rows:	Export:	Wrap Cell Content:
	Tot_rcvd_Amt			
▶	473070933			

MTD Total Amount Received

31 • `SELECT SUM(total_payment) AS MTD_Tot_Amt_rcvd FROM loan_data`
32 `WHERE MONTH(issue_date) = 12 AND YEAR(issue_date) = 2021;`

Result Grid		Filter Rows:	Export:	Wrap Cell Content:
	MTD_Tot_Amt_rcvd			
▶	58074380			

PMTD Total Amount Received

```
35 • SELECT SUM(total_payment) AS PMTD_Tot_Amt_rcvd FROM loan_data
36 WHERE MONTH(issue_date) = 11 AND YEAR(issue_date) = 2021;
```

Result Grid		Filter Rows:	Export:	Wrap Cell Content:
	PMTD_Tot_Amt_rcvd			
▶	50132030			

Average Interest Rate

```
39 • SELECT ROUND(avg(int_rate) *100, 2) AS Avg_int_rate FROM loan_data;
40
```

Result Grid		Filter Rows:	Export:	Wrap Cell Content:
	Avg_int_rate			
▶	12.05			

MTD Average Interest Rate

```
42 • SELECT ROUND(avg(int_rate) *100, 2) AS MTD_Avg_int_rate FROM loan_data
43 WHERE MONTH(issue_date) = 12 AND YEAR(issue_date) = 2021;
```

Result Grid		Filter Rows:	Export:	Wrap Cell Content:
	MTD_Avg_int_rate			
▶	12.36			

PMTD Average Interest Rate

```
46 • SELECT ROUND(avg(int_rate) *100, 2) AS PMTD_Avg_int_rate FROM loan_data
47 WHERE MONTH(issue_date) = 11 AND YEAR(issue_date) = 2021;
```

Result Grid		Filter Rows:	Export:	Wrap Cell Content:
	PMTD_Avg_int_rate			
▶	11.94			

Average DTI

```
50 • SELECT ROUND(avg(dti) *100, 2) AS Avg_dti FROM loan_data;
```

Result Grid		Filter Rows:	Export:	Wrap Cell Content:
	Avg_dti			
▶	13.33			

MTD Average DTI

```

53 • SELECT ROUND(avg(dti) *100, 2) AS MTD_Avg_dti FROM loan_data
54 WHERE MONTH(issue_date) = 12 AND YEAR(issue_date) = 2021;

```

Result Grid		Filter Rows:	Export:	Wrap Cell Content:
	MTD_Avg_dti			
▶	13.67			

PMTD Average DTI

```

57 • SELECT ROUND(avg(dti) *100, 2) AS PMTD_Avg_dti FROM loan_data
58 WHERE MONTH(issue_date) = 11 AND YEAR(issue_date) = 2021;

```

Result Grid		Filter Rows:	Export:	Wrap Cell Content:
	PMTD_Avg_dti			
▶	13.3			

Good Loan Percentage

```

61 • SELECT ROUND(COUNT(CASE WHEN loan_status = 'Fully Paid' OR loan_status = 'Current' THEN id END) * 100
62 / COUNT(id), 2) AS Good_loan_Percentage
63 FROM loan_data;

```

Result Grid		Filter Rows:	Export:	Wrap Cell Content:
	Good_loan_Percentage			
▶	86.18			

Good Loan Applications

```

66 • SELECT COUNT(id) AS Good_loan_applications FROM loan_data WHERE loan_status = 'Fully Paid' OR loan_status = 'Current';

```

Result Grid		Filter Rows:	Export:	Wrap Cell Content:
	Good_loan_applications			
▶	33243			

Good Loan Funded Amount

```

69 • SELECT SUM(loan_amount) AS Good_loan_Funded_Amount FROM loan_data WHERE loan_status = 'Fully Paid' OR loan_status = 'Current';

```

Result Grid		Filter Rows:	Export:	Wrap Cell Content:
	Good_loan_Funded_Amount			
▶	370224850			

Good Loan Received Amount

```

72 • SELECT SUM(total_payment) AS Good_loan_received_amount FROM loan_data
73 WHERE loan_status = 'Fully Paid' OR loan_status = 'Current';

```

Result Grid			Filter Rows:	<input type="text"/>	Export:		Wrap Cell Content:	
	Good_loan_received_amount							
▶	435786170							

Bad Loan Percentage

```

76 • SELECT ROUND(COUNT(CASE WHEN loan_status = 'Charged off' THEN id END) * 100
77 / COUNT(id), 2) AS Bad_loan_Percentage
78 FROM loan_data;

```

Result Grid			Filter Rows:	<input type="text"/>	Export:		Wrap Cell Content:	
	Bad_loan_Percentage							
▶	13.82							

Bad Loan Applications

```

81 • SELECT COUNT(id) AS Bad_loan_applications FROM loan_data WHERE loan_status = 'Charged off';

```

Result Grid			Filter Rows:	<input type="text"/>	Export:		Wrap Cell Content:	
	Bad_loan_applications							
▶	5333							

Bad Loan Funded Amount

```

84 • SELECT SUM(loan_amount) AS Bad_loan_Funded_Amount FROM loan_data WHERE loan_status = 'Charged off';

```

Result Grid			Filter Rows:	<input type="text"/>	Export:		Wrap Cell Content:	
	Bad_loan_Funded_Amount							
▶	65532225							

Bad Loan Received Amount

```

87 • SELECT SUM(total_payment) AS Bad_loan_received_amount FROM loan_data
88 WHERE loan_status = 'Charged off';

```

Result Grid			Filter Rows:	<input type="text"/>	Export:		Wrap Cell Content:	
	Bad_loan_received_amount							
▶	37284763							

Loan Status

```

91 • SELECT loan_status,
92         COUNT(id) AS Total_Applications_received,
93         SUM(total_payment) AS Total_Amount_received,
94         SUM(loan_amount) AS Total_Funded_Amount,
95         AVG(int_rate) AS Avg_int_rate,
96         AVG(dti) AS Avg_dti
97 FROM loan_data
98 GROUP BY loan_status;

```

loan_status	Total_Applications_received	Total_Amount_received	Total_Funded_Amount	Avg_int_rate	Avg_dti
Charged Off	5333	37284763	65532225	0.13878574910931935	0.140047327957998
Fully Paid	32145	411586256	351358350	0.11641070773059622	0.13167350754394155
Current	1098	24199914	18866500	0.1509932604735884	0.14724344262295075

MTD Loan Status

```

101 • SELECT loan_status,
102         SUM(total_payment) AS MTD_Total_Amount_received,
103         SUM(loan_amount) AS MTD_Total_Funded_Amount
104 FROM loan_data
105 WHERE MONTH(issue_date)=12
106 GROUP BY loan_status;

```

loan_status	MTD_Total_Amount_received	MTD_Total_Funded_Amount
Fully Paid	47815851	41302025
Charged Off	5324211	8732775
Current	4934318	3946625

PMTD Loan Status

```

109 • SELECT loan_status,
110         SUM(total_payment) AS PMTD_Total_Amount_received,
111         SUM(loan_amount) AS PMTD_Total_Funded_Amount
112 FROM loan_data
113 WHERE MONTH(issue_date)=11
114 GROUP BY loan_status;

```

loan_status	PMTD_Total_Amount_received	PMTD_Total_Funded_Amount
Fully Paid	42420451	37375675
Charged Off	3994065	7511175
Current	3717514	2867975

Monthly Trends by Issue date

```

117 • SELECT MONTH(issue_date) AS Month_Number,
118         monthname(issue_date) AS Month_Name,
119         COUNT(id) AS Total_Loan_Applications,
120         SUM(total_payment) AS Total_Amount_received,
121         SUM(loan_amount) AS Total_Funded_Amount
122 FROM loan_data
123 GROUP BY Month(issue_date), Month_Name
124 Order BY Month(issue_date);

```

Result Grid

Filter Rows:

Export:

Wrap Cell Content:

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

Regional Analysis by State

```

127 • SELECT Address_state,
128         COUNT(id) AS Total_Loan_Applications,
129         SUM(total_payment) AS Total_Amount_received,
130         SUM(loan_amount) AS Total_Funded_Amount
131 FROM loan_data
132 GROUP BY Address_state
133 Order BY Address_state;

```

Result Grid	Filter Rows:	Export:	Wrap Cell Content:
Address_state	Total_Loan_Applications	Total_Amount_received	Total_Funded_Amount
AK	78	1108570	1031800
AL	432	5492272	4949225
AR	236	2777875	2529700
AZ	833	10041986	9206000
CA	6894	83901234	78484125
CO	770	9845810	8976000
CT	730	9357612	8435575
DC	214	2921854	2652350
DE	110	1269136	1138100
FL	2773	31601905	30046125
GA	1355	16728040	15480325
HI	170	2080184	1850525
IA	5	64482	56450
ID	6	65329	59750
IL	1486	18875941	17124225
IN	9	85521	86225
KS	260	3247394	2872325
KY	320	3792530	3504100
LA	426	5001160	4498900

MA	1310	16676279	15051000
MD	1027	12985170	11911400
ME	3	10808	9200
MI	685	8543660	7829900
MN	592	6750746	6302600
MO	660	7692732	7151175
MS	19	149342	139125
MT	79	892047	829525
NC	759	9534813	8787575
NE	5	24542	31700
NH	161	2101386	1917900
NJ	1822	23425159	21657475
NM	183	2084485	1916775
NV	482	5451443	5307375
NY	3701	46108181	42077050
OH	1188	14330148	12991375
OK	293	3712649	3365725
OR	436	4966903	4720150
PA	1482	17462908	15826525
RI	196	2001774	1883025
SC	464	5462458	5080475
SD	63	656514	606150
TN	17	141522	162175
TX	2664	34392715	31236650
UT	252	2952412	2849225
VA	1375	17711443	15982650
VT	54	534973	504100
WA	805	9531739	8855525
WI	446	5485161	5070450
WV	167	1991936	1830525
WY	79	1046050	890750

Loan Term Analysis

```

136 • SELECT emp_length,
137         COUNT(id) AS Total_Loan_Applications,
138         SUM(total_payment) AS Total_Amount_received,
139         SUM(loan_amount) AS Total_Funded_Amount
140 FROM loan_data
141 GROUP BY emp_length
142 Order BY emp_length;

```

<div> <div>Result Grid</div> <div> <div>Filter Rows:</div> <div>Export:</div> <div>Wrap Cell Content:</div> </div> </div>				
	emp_length	Total_Loan_Applications	Total_Amount_received	Total_Funded_Amount
▶	< 1 year	4575	47545011	44210625
	1 year	3229	35498348	32883125
	10+ years	8870	125871616	116115950
	2 years	4382	49206961	44967975
	3 years	4088	47551832	43937850
	4 years	3428	40964850	37600375
	5 years	3273	40397571	36973625
	6 years	2228	27908658	25612650
	7 years	1772	22584136	20811725
	8 years	1476	19025777	17558950
	9 years	1255	16516173	15084225

Loan Purpose Breakdown

```

145 • SELECT purpose,
146         COUNT(id) AS Total_Loan_Applications,
147         SUM(total_payment) AS Total_Amount_received,
148         SUM(loan_amount) AS Total_Funded_Amount
149 FROM loan_data
150 GROUP BY purpose
151 ORDER BY purpose;

```

Result Grid	Filter Rows:	Export:	Wrap Cell Content:
purpose	Total_Loan_Applications	Total_Amount_received	Total_Funded_Amount
car	1497	11324914	10223575
credit card	4998	65214084	58885175
Debt consolidation	18214	253801871	232459675
educational	315	2248380	2161650
home improvement	2876	36380930	33350775
house	366	5185538	4824925
major purchase	2110	18676927	17251600
medical	667	5851372	5533225
moving	559	3999899	3748125
other	3824	33289676	31155750
renewable_energy	94	898931	845750
small business	1776	23814817	24123100
vacation	352	2116738	1967950
wedding	928	10266856	9225800

Home Ownership Analysis

```

154 • SELECT Home_ownership,
155         COUNT(id) AS Total_Loan_Applications,
156         SUM(total_payment) AS Total_Amount_received,
157         SUM(loan_amount) AS Total_Funded_Amount
158 FROM loan_data
159 GROUP BY Home_ownership
160 ORDER BY Home_ownership;

```

Result Grid	Filter Rows:	Export:	Wrap Cell Content:
Home_ownership	Total_Loan_Applications	Total_Amount_received	Total_Funded_Amount
MORTGAGE	17198	238474438	219329150
NONE	3	19053	16800
OTHER	98	1025257	1044975
OWN	2838	31729129	29597675
RENT	18439	201823056	185768475

