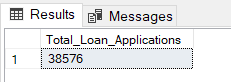
**BANK LOAN REPORT QUARY DOCUMENT**

**BANK LOAN REPORTS SUMMARY: -**

**KPI’s:**

**Total Loan Applications**

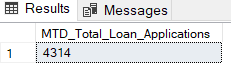
**Select Count(id) AS Total\_Loan\_Applications From Bank\_loan\_Datas**

****

* We need to calculate the total number of loan applications received during a specified period. Additionally, it is essential to monitor the Month-to-Date (MTD) Loan Applications and track changes Month-over-Month (MoM).

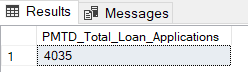
**Select Count(id) AS MTD\_Total\_Loan\_Applications From Bank\_loan\_Datas**

**Where MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021**

****

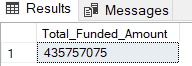
**Select Count(id) AS PMTD\_Total\_Loan\_Applications From Bank\_loan\_Datas**

**Where MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021**

****

**Total Funded Amount**

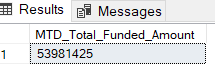
**Select SUM(Loan\_Amount) As Total\_Funded\_Amount From Bank\_loan\_Datas**

****

* Understanding the total amount of funds disbursed as loans is crucial. We also want to keep an eye on the MTD Total Funded Amount and analyse the Month-over-Month (MoM) changes in this metric.

**Select SUM(Loan\_Amount) As MTD\_Total\_Funded\_Amount From Bank\_loan\_Datas**

**Where MONTH(Issue\_Date) = 12 AND YEAR(Issue\_Date) = 2021**

****

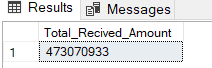
**Select SUM(Loan\_Amount) As PMTD\_Total\_Funded\_Amount From Bank\_loan\_Datas**

**Where MONTH(Issue\_Date) = 11 AND YEAR(Issue\_Date) = 2021**

****

**Total Amount Received**

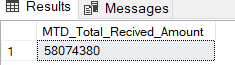
**Select SUM(Total\_Payment) AS Total\_Recived\_Amount From Bank\_loan\_Datas**

****

* Tracking the total amount received from borrowers is essential for assessing the bank's cash flow and loan repayment. We should analyse the Month-to-Date (MTD) Total Amount Received and observe the Month-over-Month (MoM) changes.

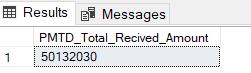
**Select SUM(Total\_Payment) AS MTD\_Total\_Recived\_Amount From Bank\_loan\_Datas**

**Where MONTH(Issue\_Date) = 12 AND YEAR(Issue\_Date) = 2021**

****

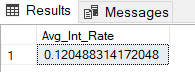
**Select SUM(Total\_Payment) AS PMTD\_Total\_Recived\_Amount From Bank\_loan\_Datas**

**Where MONTH(Issue\_Date) = 11 AND YEAR(Issue\_Date) = 2021**

****

**Average Interest Rate**

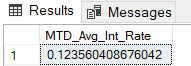
**Select AVG(Int\_Rate) AS Avg\_Int\_Rate From Bank\_loan\_Datas**

****

* Calculating the average interest rate across all loans, MTD, and monitoring the Month-over-Month (MoM) variations in interest rates will provide insights into our lending portfolio's overall cost.

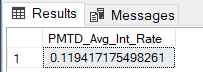
**Select AVG(Int\_Rate) AS MTD\_Avg\_Int\_Rate From Bank\_loan\_Datas**

**Where MONTH(Issue\_Date) = 12 AND YEAR(Issue\_Date) = 2021**

****

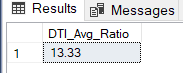
**Select AVG(Int\_Rate) AS PMTD\_Avg\_Int\_Rate From Bank\_loan\_Datas**

**Where MONTH(Issue\_Date) = 11 AND YEAR(Issue\_Date) = 2021**

****

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

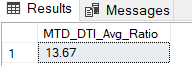
**Select Round(AVG(Dti),4)\*100 As DTI\_Avg\_Ratio From Bank\_loan\_Datas**

****

* Evaluating the average DTI (Debt to income ratio) for our borrowers helps us gauge their financial health. We need to compute the average DTI for all loans, MTD, and track Month-over-Month (MoM) fluctuations.

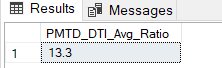
**Select Round(AVG(Dti),4)\*100 As MTD\_DTI\_Avg\_Ratio From Bank\_loan\_Datas**

**Where MONTH(Issue\_date) = 12 AND YEAR(Issue\_Date) = 2021**

****

**Select Round(AVG(Dti),4)\*100 As PMTD\_DTI\_Avg\_Ratio From Bank\_loan\_Datas**

**Where MONTH(Issue\_date) = 11 AND YEAR(Issue\_Date) = 2021**

****

**Good Loan v Bad Loan KPI’s:**

**Good Loan Application Percentage**

**Select**

**(Count**

**(CASE**

**WHEN Loan\_Status = 'Fully Paid' OR Loan\_Status = 'Current'**

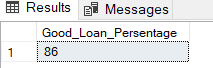
**THEN ID**

**END)\*100)**

**/**

**COUNT(id) As Good\_Loan\_Persentage**

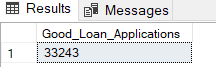
**From Bank\_loan\_Datas**

****

**Good Loan Applications**

**Select COUNT(Id) As Good\_Loan\_Applications from Bank\_loan\_Datas**

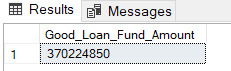
**Where Loan\_Status in ('Fully Paid','Current')**

****

**Good Loan Funded Amount**

**Select SUM(Loan\_Amount) As Good\_Loan\_Fund\_Amount from Bank\_loan\_Datas**

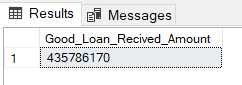
**Where Loan\_Status in ('Fully Paid','Current')**

****

**Good Loan Total Received Amount**

**Select SUM(Total\_Payment) As Good\_Loan\_Recived\_Amount from Bank\_loan\_Datas**

**Where Loan\_Status in ('Fully Paid','Current')**

****

Select

**Bad Loan Application Percentage**

**Select**

**(Count**

**(CASE**

**WHEN Loan\_Status = 'Charged Off'**

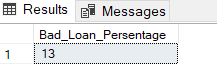
**THEN ID**

**END)\*100)**

**/**

**COUNT(id) As Bad\_Loan\_Persentage**

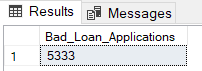
**From Bank\_loan\_Datas**

****

**Bad Loan Applications**

**Select COUNT(Id) As Bad\_Loan\_Applications from Bank\_loan\_Datas**

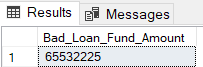
**Where Loan\_Status = 'Charged Off'**

****

**Bad Loan Funded Amount**

**Select SUM(Loan\_Amount) As Bad\_Loan\_Fund\_Amount from Bank\_loan\_Datas**

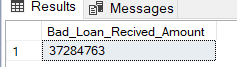
**Where Loan\_Status = 'Charged Off'**

****

**Bad Loan Total Received Amount**

**Select SUM(Total\_Payment) As Bad\_Loan\_Recived\_Amount from Bank\_loan\_Datas**

**Where Loan\_Status = 'Charged Off'**

****

**Loan Status Grid View:**

**Select**

**Loan\_Status,**

**COUNT(id) AS Loan\_Count,**

**SUM(total\_Payment) AS Total\_Amount\_Recived,**

**SUM(Loan\_Amount) AS Total\_Fund\_Amount,**

**AVG(Int\_Rate \*100) AS Intrest\_Rate,**

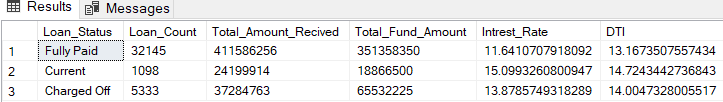
**AVG(Dti \*100) AS DTI**

**FROM**

**Bank\_loan\_Datas**

**Group By**

**Loan\_Status**

****

**Month to Date(MTD) Fund Amount and Received Amount**

**Select**

**Loan\_Status,**

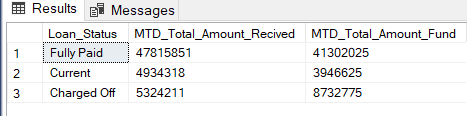
**SUM(Total\_Payment) As MTD\_Total\_Amount\_Recived,**

**SUM(Loan\_Amount) As MTD\_Total\_Amount\_Fund**

**From Bank\_loan\_Datas**

**Where MONTH(Issue\_Date) = 12**

**Group By Loan\_Status**

****

**Monthly Trends by Issue Date**

**Select**

**MONTH(Issue\_Date) AS Month\_Number,**

**DATENAME(Month, Issue\_Date) AS MONTH,**

**COUNT(Id) AS Total\_Loan\_Applications,**

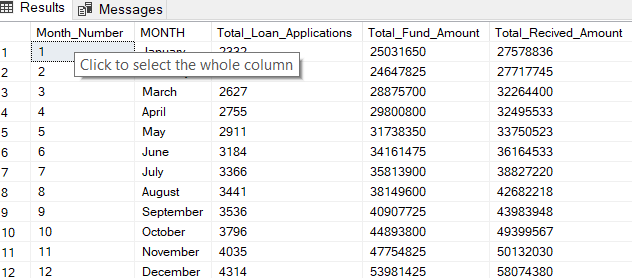
**SUM(Loan\_Amount) AS Total\_Fund\_Amount,**

**SUM(Total\_Payment) As Total\_Recived\_Amount**

**From Bank\_loan\_Datas**

**Group By MONTH(Issue\_Date) , DATENAME(Month, Issue\_Date)**

**Order By Month\_Number**

****

**Regional Analysis by State**

**Select**

**Address\_State,**

**COUNT(Id) AS Total\_Loan\_Applications,**

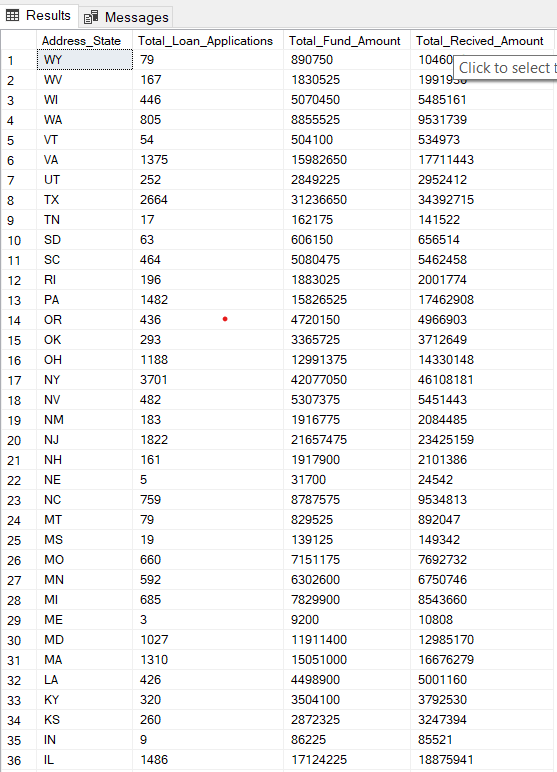
**SUM(Loan\_Amount) AS Total\_Fund\_Amount,**

**SUM(Total\_Payment) As Total\_Recived\_Amount**

**From Bank\_loan\_Datas**

**Group By Address\_State**

**Order By Address\_State DESC**

****

**Loan Term Analysis**

**Select**

**Term,**

**COUNT(Id) AS Total\_Loan\_Applications,**

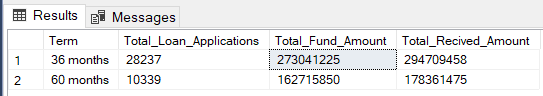
**SUM(Loan\_Amount) AS Total\_Fund\_Amount,**

**SUM(Total\_Payment) As Total\_Recived\_Amount**

**From Bank\_loan\_Datas**

**Group By Term**

**Order By Term**

****

**Employee Length Analysis**

**Select**

**Emp\_Length,**

**COUNT(Id) AS Total\_Loan\_Applications,**

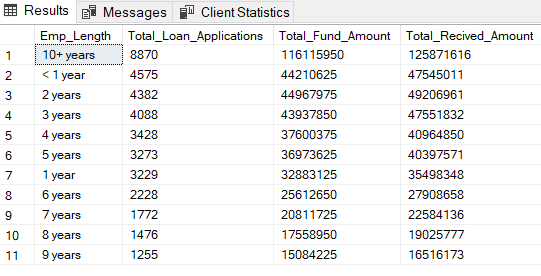
**SUM(Loan\_Amount) AS Total\_Fund\_Amount,**

**SUM(Total\_Payment) As Total\_Recived\_Amount**

**From Bank\_loan\_Datas**

**Group By Emp\_Length**

**Order By Emp\_Length**

****

**Loan Purpose Breakdown**

**Select**

**Purpose,**

**COUNT(Id) AS Total\_Loan\_Applications,**

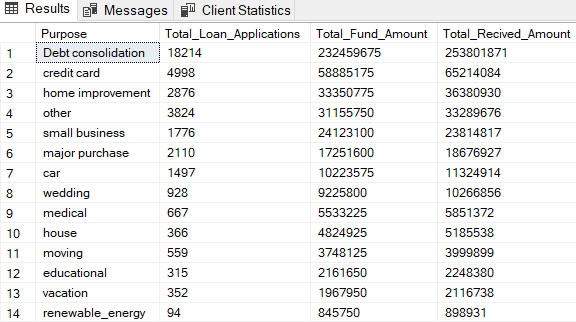
**SUM(Loan\_Amount) AS Total\_Fund\_Amount,**

**SUM(Total\_Payment) As Total\_Recived\_Amount**

**From Bank\_loan\_Datas**

**Group By Purpose**

**Order By Total\_Fund\_Amount DESC**



**Home Ownership Analysis**

**Select**

**Home\_Ownership,**

**COUNT(Id) AS Total\_Loan\_Applications,**

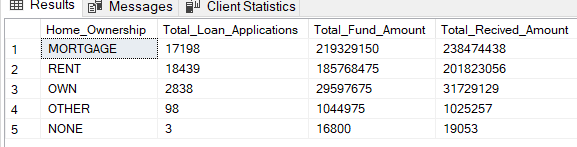
**SUM(Loan\_Amount) AS Total\_Fund\_Amount,**

**SUM(Total\_Payment) As Total\_Recived\_Amount**

**From Bank\_loan\_Datas**

**Group By Home\_Ownership**

**Order By Total\_Fund\_Amount DESC**

****

*Note: We have applied multiple Filters on all the dashboards. You can check the results for the filters as well by modifying the query and comparing the results. For e.g.*

*See the results when we hit the Grade A in the filters for dashboards.*

***SELECT***

***purpose AS PURPOSE,***

***COUNT(id) AS Total\_Loan\_Applications,***

***SUM(loan\_amount) AS Total\_Funded\_Amount,***

***SUM(total\_payment) AS Total\_Amount\_Received***

***FROM bank\_loan\_data***

***WHERE grade = 'A'***

***GROUP BY purpose***

***ORDER BY purpose***