**Finance**

**KPI’S**

1.total loan applications

select count( distinct id) as total\_loan\_applications

from finance\_loan;



2.MTD Loan Applications

select count( distinct id) as MTDtotal\_loan\_applications

from finance\_loan

where month(issue\_date)=12 and YEAR(issue\_date)=2021;



3.PMTD Loan Applications

select count( distinct id) as PMTMtotal\_loan\_applications

from finance\_loan

where month(issue\_date)=11 and YEAR(issue\_date)=2021;



**--Total money issued**

4.Total

select SUM(loan\_amount) as Total\_fund\_issued

from finance\_loan;



5.MTDmoneyissued

select SUM(loan\_amount) as MTDTotal\_fund\_issued

from finance\_loan

where month(issue\_date)=12 and YEAR(issue\_date)=2021;



6.P MTDmoneyissued

select SUM(loan\_amount) as PMTDTotal\_fund\_issued

from finance\_loan

where month(issue\_date)=11 and YEAR(issue\_date)=2021;



**-Total** **amount** **recieved**

7**.**Total amout recicevd

select SUM(total\_payment) as Recievd\_amount

from finance\_loan;



8. Month to date Money Recived

select SUM(total\_payment) as MTDRecievd\_amount

from finance\_loan

where month(issue\_date)=12 and YEAR(issue\_date)=2021;



9.Previous Month to date Money Recived

select SUM(total\_payment) as PMTDRecievd\_amount

from finance\_loan

where month(issue\_date)=11 and YEAR(issue\_date)=2021;



**-Average** **interest** **rate**

10.Avg int\_rate

select cast(AVG(int\_rate)\*100 as decimal(10,2)) as Avg\_intetrest\_rate

from finance\_loan;



11.MTD int\_rate

select cast(AVG(int\_rate)\*100 as decimal(10,2)) as MTMAvg\_intetrest\_rate

from finance\_loan

where MONTH(issue\_date)=12 and YEAR(issue\_date)=2021;



12.PMTD int\_rate

select cast(AVG(int\_rate)\*100 as decimal(10,2)) as PMTDAvg\_intetrest\_rate

from finance\_loan

where MONTH(issue\_date)=11 and YEAR(issue\_date)=2021;



**-Average** **DTI** **rate**

13.Avg DTI\_rate

select cast(AVG(dti)\*100 as decimal(10,2)) as Avg\_dti\_rate

from finance\_loan;



14.MTD DTI\_rate

select cast(AVG(dti)\*100 as decimal(10,2)) as MTMAvg\_dti\_rate

from finance\_loan

where MONTH(issue\_date)=12 and YEAR(issue\_date)=2021;



15.PMTD DTI\_rate

select cast(AVG(dti)\*100 as decimal(10,2)) as PMTMAvg\_dti\_rate

from finance\_loan

where MONTH(issue\_date)=11 and YEAR(issue\_date)=2021;



**Good Vs Bad Loan**

--Goodloan

select \* from finance\_loan;

/\*select COUNT(id ) as Good\_Loan\_applications

from finance\_loan

where loan\_status like 'Fully%' or loan\_status like 'Current%' ;\*/ --its one way to find total good loan

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 finance\_loan;



2. Total\_Good\_Loan

select

count (case

when loan\_status = 'Fully Paid' or loan\_status = 'Current' then id

end)as Total\_Good\_Loan

from finance\_loan;



3.Good\_Loan\_Amount

select SUM

(case

when loan\_status = 'Fully Paid' or loan\_status = 'Current' then loan\_amount

end) as Good\_Loan\_Amount

from finance\_loan;



4. Good\_Loan\_Amount payment

select SUM

(case

when loan\_status = 'Fully Paid' or loan\_status = 'Current' then total\_payment

end) as Good\_Loan\_Amount

from finance\_loan



--bad Loan

5. Total\_bad\_Loan

select

count (case

when loan\_status = 'Charged Off' then id

end)as Total\_bad\_Loan

from finance\_loan;



6. bad\_Loan\_Percentage

select

(COUNT(case when loan\_status = 'Charged Off' then id end) \*100)

/COUNT(id) as bad\_Loan\_Percentage

from finance\_loan;



7. bad\_loan\_Amount

select SUM(loan\_amount) as bad\_loan\_Amount

from finance\_loan

where loan\_status = 'Charged Off';



8. bad\_loan\_Amount

select SUM(total\_payment) as bad\_loan\_Amount

from finance\_loan

where loan\_status = 'Charged Off';



9. loan\_status

select

loan\_status,

COUNT(id) as Total\_application,

SUM(loan\_amount) as Total\_amount,

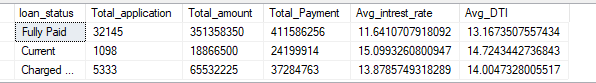
SUM(total\_payment) as Total\_Payment,

AVG(int\_rate \*100) as Avg\_intrest\_rate,

AVG(dti \*100) as Avg\_DTI

from finance\_loan

group by loan\_status;



select

loan\_status,

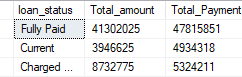
SUM(loan\_amount) as Total\_amount,

SUM(total\_payment) as Total\_Payment

from finance\_loan

where MONTH(issue\_date)=12

group by loan\_status;



**Charts**

select \* from finance\_loan;

--charts

--Monthly trend by issue date

select

MONTH(issue\_date) as Month\_index,

DATENAME(MONTH,issue\_date) as Months,

COUNT(id) as Total\_Applications,

SUM(loan\_amount) as Total\_Lended,

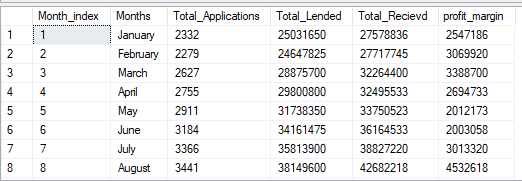
sUM(total\_payment) as Total\_Recievd,

sUM(total\_payment) - SUM(loan\_amount) as profit\_margin

from finance\_loan

group by MONTH(issue\_date),DATENAME(MONTH,issue\_date)

order by MONTH(issue\_date);



--regional analysis

select

address\_state,

COUNT(id) as Total\_Applications,

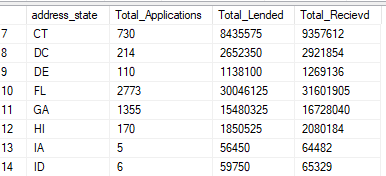
SUM(loan\_amount) as Total\_Lended,

sUM(total\_payment) as Total\_Recievd

from finance\_loan

group by address\_state

order by address\_state;



--term analysis

select

term,

COUNT(id) as Total\_Applications,

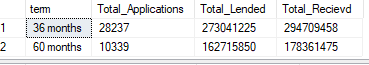
SUM(loan\_amount) as Total\_Lended,

sUM(total\_payment) as Total\_Recievd

from finance\_loan

group by term

order by term;



--employee\_length

select

emp\_title,

COUNT(id) as Total\_Applications,

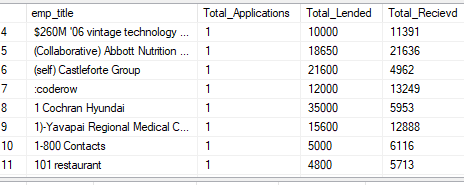
SUM(loan\_amount) as Total\_Lended,

sUM(total\_payment) as Total\_Recievd

from finance\_loan

group by emp\_title

order by emp\_title;



--purpose

select

purpose,

COUNT(id) as Total\_Applications,

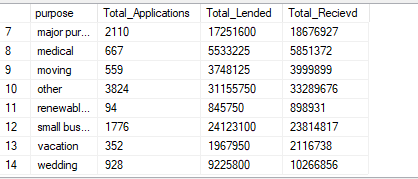
SUM(loan\_amount) as Total\_Lended,

sUM(total\_payment) as Total\_Recievd

from finance\_loan

group by purpose

order by purpose;



--home ownership

select

home\_ownership,

COUNT(id) as Total\_Applications,

SUM(loan\_amount) as Total\_Lended,

sUM(total\_payment) as Total\_Recievd

from finance\_loan

group by home\_ownership

order by home\_ownership;

