Bank Loan Analysis

1. Bank Loan Report

KPI’s:

Total Loan Application

select count(id) as Total\_Loan\_Application from bank\_loan\_data



Month to date Loan Application

select count(id) as MTD\_Total\_Loan\_Application from bank\_loan\_data

where MONTH(issue\_date) = 12



Previous Month to date Loan Application

select count(id) as PMTD\_Total\_Loan\_Application from bank\_loan\_data

where MONTH(issue\_date) = 11



Total Funded Amount

select sum(loan\_amount) as Total\_Fund\_Amount from bank\_loan\_data



Month to Date Total Funded Amount

select sum(loan\_amount) as MTD\_Total\_Funded\_Amount from bank\_loan\_data

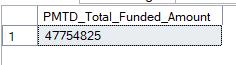
where month(issue\_date) = 12



Previous Month to Date Total Funded Amount

select sum(loan\_amount) as PMTD\_Total\_Funded\_Amount from bank\_loan\_data

where month(issue\_date) = 11



Total Amount Received

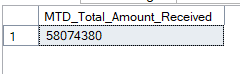
select sum(total\_payment) as Total\_Amount\_Received from bank\_loan\_data



Month to Date Total Amount Received

select sum(total\_payment) as MTD\_Total\_Amount\_Received from bank\_loan\_data

where MONTH(issue\_date) = 12



Previous Month to Date Total Amount Received

select sum(total\_payment) as PMTD\_Total\_Amount\_Received from bank\_loan\_data

where MONTH(issue\_date) = 11



Average Interest Rate

select avg(int\_rate) \* 100 as Avg\_Interest\_Rate from bank\_loan\_data



Month to Date Average Interest Rate

select avg(int\_rate) \* 100 as MTD\_Avg\_Interest\_Rate from bank\_loan\_data

where month(issue\_date) = 12



Previous Month to Date Average Interest Rate

select avg(int\_rate) \* 100 as PMTD\_Avg\_Interest\_Rate from bank\_loan\_data

where month(issue\_date) = 11



Average Debt-to-Income Ratio (DTI)

select avg(dti) \* 100 as Avg\_DTI from bank\_loan\_data



Month to Date Average Debt-to-Income Ratio (DTI)

select avg(dti) \*100 as MTD\_Avg\_DTI from bank\_loan\_data

where month(issue\_date) = 12



Previous Month to Date Average Debt-to-Income Ratio (DTI)

select avg(dti) \*100 as PMTD\_Avg\_DTI from bank\_loan\_data

where month(issue\_date) = 11



Good Loan Issued

KPI’s:

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 bank\_loan\_data



Good Loan Applications

select count(id) as Good\_Loan\_Applications from bank\_loan\_data

where loan\_status = 'Fully Paid' or loan\_status = 'Current'



Good Loan Funded Amount

select sum(loan\_amount) as Good\_Loan\_Funded\_Amount from bank\_loan\_data

where loan\_status = 'Fully Paid' or loan\_status = 'Current'



Good Loan Received Amount

select sum(total\_payment) as Good\_Loan\_Received\_Amount from bank\_loan\_data

where loan\_status = 'Fully Paid' or loan\_status = 'Current'



Bad Loan Issued

KPI’s:

Bad Loan Percentage

select

(count(case when loan\_status = 'Charged Off' then id end) \*100.0)

/

count(id) as Bad\_Loan\_Percentage

from bank\_loan\_data



Bad Loan Applications

select count(id) as Bad\_Loan\_Applications from bank\_loan\_data

where loan\_status = 'Charged Off'



Bad Loan Funded Amount

select sum(loan\_amount) as Bad\_Loan\_Funded\_Amount from bank\_loan\_data

where loan\_status = 'Charged Off'



Bad Loan Received Amount

select sum(total\_payment) as Good\_Loan\_Received\_Amount from bank\_loan\_data

where loan\_status = 'Charged Off'



Loan Status

select

loan\_status,

count(id) as Total\_Loan\_Applications,

sum(total\_payment) as Total\_Amount\_Received,

sum(loan\_amount) as Total\_Funded\_Amount,

avg(int\_rate \* 100) as Interest\_Rate,

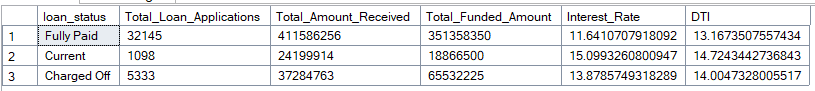
avg(dti \* 100) as DTI

from

bank\_loan\_data

group by

loan\_status



Loan status by Month to Date

SELECT

loan\_status,

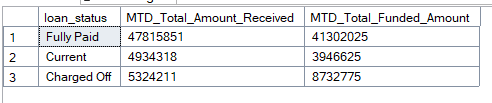
SUM(total\_payment) AS MTD\_Total\_Amount\_Received,

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

FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 12

GROUP BY loan\_status



1. **BANK LOAN REPORT OVERVIEW**

Month

SELECT

MONTH(issue\_date) AS Month\_Munber,

DATENAME(MONTH, issue\_date) AS Month\_name,

COUNT(id) AS Total\_Loan\_Applications,

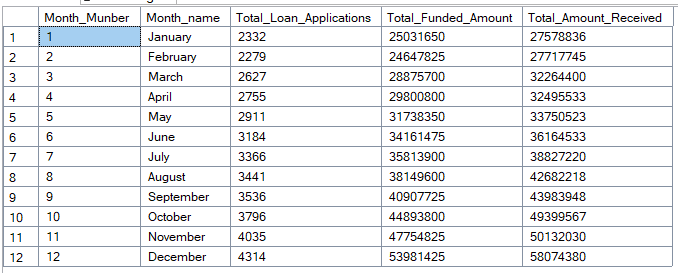
SUM(loan\_amount) AS Total\_Funded\_Amount,

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

FROM bank\_loan\_data

GROUP BY MONTH(issue\_date), DATENAME(MONTH, issue\_date)

ORDER BY MONTH(issue\_date)



State

SELECT

address\_state AS State,

COUNT(id) AS Total\_Loan\_Applications,

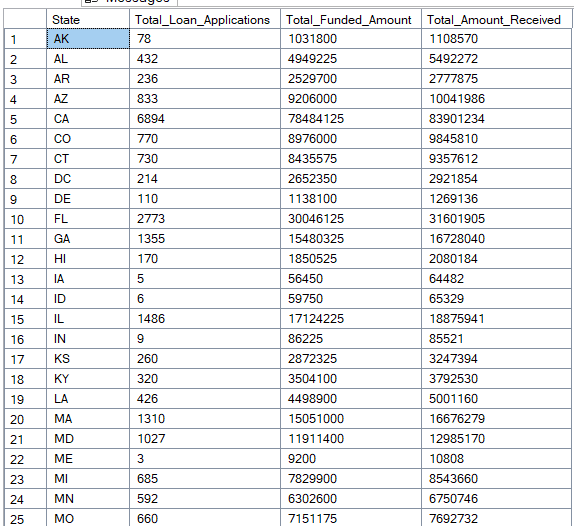
SUM(loan\_amount) AS Total\_Funded\_Amount,

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

FROM bank\_loan\_data

GROUP BY address\_state

ORDER BY address\_state



Term

SELECT

term,

COUNT(id) AS Total\_Loan\_Applications,

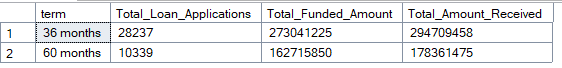
SUM(loan\_amount) AS Total\_Funded\_Amount,

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

FROM bank\_loan\_data

GROUP BY term

ORDER BY term



Employee Length

SELECT

emp\_length,

COUNT(id) AS Total\_Loan\_Applications,

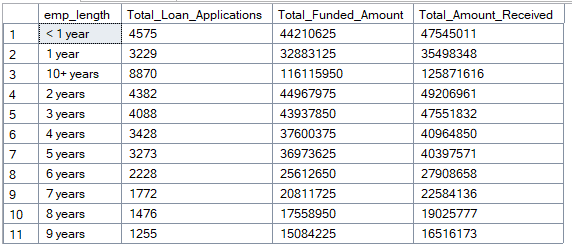
SUM(loan\_amount) AS Total\_Funded\_Amount,

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

FROM bank\_loan\_data

GROUP BY emp\_length

ORDER BY emp\_length



Purpose

SELECT

purpose,

COUNT(id) AS Total\_Loan\_Applications,

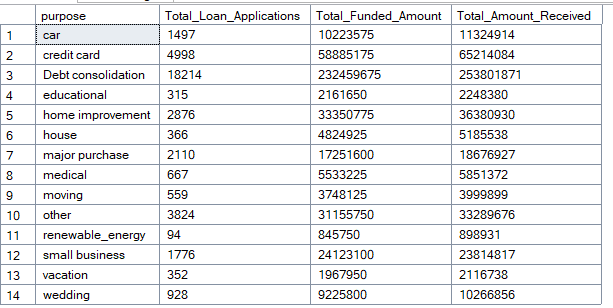
SUM(loan\_amount) AS Total\_Funded\_Amount,

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

FROM bank\_loan\_data

GROUP BY purpose

ORDER BY purpose



Home Ownership

SELECT

home\_ownership,

COUNT(id) AS Total\_Loan\_Applications,

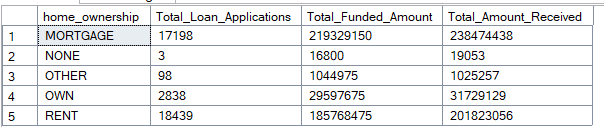
SUM(loan\_amount) AS Total\_Funded\_Amount,

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

FROM bank\_loan\_data

GROUP BY home\_ownership

ORDER BY home\_ownership



Created By Bhanu Chauhan