

KPI's

Total Loan Applications

```
SELECT
    COUNT(id) AS Total_Loan_Applications
FROM
    bank_loan.financial_loan;
```

Total_Loan_Applications
38576

MTD Total Loan Applications

```
SELECT
    COUNT(id) AS MTD_Total_Loan_Applications
FROM
    bank_loan.financial_loan
WHERE
    MONTH(issue_date) = 12
    AND YEAR(issue_date) = 2021;
```

MTD_Total_Loan_Applications
4314

PMTD Total Loan Application

```
SELECT
    COUNT(id) AS PMTD_Total_Loan_Applications
FROM
    bank_loan.financial_loan
WHERE
    MONTH(issue_date) = 11
    AND YEAR(issue_date) = 2021;
```

PMTD_Total_Loan_Applications
4035

Total Funded Amount

```

SELECT
    SUM(loan_amount) AS Total_Funded_Amount
FROM
    financial_loan;

```

Total_Funded_Amount
435757075

MTD Total Funded Amount

```

SELECT
    SUM(loan_amount) AS MTD_Total_Funded_Amount
FROM
    financial_loan
WHERE
    MONTH(issue_date) = 12
    AND YEAR(issue_date) = 2021;

```

MTD_Total_Funded_Amount
53981425

PMTD Total Amount Funded

```

SELECT
    SUM(loan_amount) AS PMTD_Total_Funded_Amount
FROM
    financial_loan
WHERE
    MONTH(issue_date) = 11
    AND YEAR(issue_date) = 2021;

```

PMTD_Total_Funded_Amount
47754825

Total Amount Received

```

SELECT
    SUM(total_payment) AS Total_Amount_Received
FROM
    financial_loan;

```

Total_Amount_Received
473070933

MTD Total Amount Received

```

SELECT
    SUM(total_payment) AS MTD_Total_Amount_Received
FROM
    financial_loan
WHERE
    MONTH(issue_date) = 12
    AND YEAR(issue_date) = 2021;

```

MTD_Total_Amount_Received
58074380

PMTD Total Amount Received

```

SELECT
    SUM(total_payment) AS PMTD_Total_Amount_Received
FROM
    financial_loan
WHERE
    MONTH(issue_date) = 11
    AND YEAR(issue_date) = 2021;

```

PMTD_Total_Amount_Received
50132030

Average Interest Rate

```

SELECT
    ROUND(AVG(int_rate) * 100, 2) AS Avg_Interest_Rate
FROM
    financial_loan;

```

Avg_Interest_Rate
12.05

MTD Average Interest Rate

```

SELECT
    ROUND(AVG(int_rate) * 100, 2) AS MTD_Avg_Interest_Rate
FROM
    financial_loan
WHERE
    MONTH(issue_date) = 12
    AND YEAR(issue_date) = 2021;

```

MTD_Avg_Interest_Rate
12.36

PMTD Average Interest Rate

```

SELECT
    ROUND(AVG(int_rate) * 100, 2) AS PMTD_Avg_Interest_Rate
FROM
    financial_loan
WHERE
    MONTH(issue_date) = 11
    AND YEAR(issue_date) = 2021;

```

PMTD_Avg_Interest_Rate
11.94

Average DTI

```

SELECT
  ROUND(AVG(dti) * 100, 2) AS AVG_DTI
FROM
  financial_loan;

```

	AVG_DTI
▶	13.33

MTD Average DTI

```

SELECT
  ROUND(AVG(dti) * 100, 2) AS MTD_AVG_DTI
FROM
  financial_loan
WHERE
  MONTH(issue_date) = 12
  AND YEAR(issue_date) = 2021;

```

	MTD_AVG_DTI
▶	13.67

PMTD Average DTI

```

SELECT
  ROUND(AVG(dti) * 100, 2) AS PMTD_AVG_DTI
FROM
  financial_loan
WHERE
  MONTH(issue_date) = 11
  AND YEAR(issue_date) = 2021;

```

	PMTD_AVG_DTI
▶	13.3

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_loan;

```

	Good_Loan_Percentage
▶	86.1753

Total Good Loan Applications

```

SELECT
  COUNT(id) AS Good_Loan
FROM
  financial_loan
WHERE
  loan_status = 'Fully Paid'
  OR loan_status = 'Current';

```

	Good_Loan
▶	33243

Good Loan Funded Amount

```

SELECT
  SUM(loan_amount) AS Good_Loan_Funded_Amount
FROM
  financial_loan
WHERE
  loan_status = 'Fully Paid'
  OR loan_status = 'Current';

```

	Good_Loan_Funded_Amount
▶	370224850

Good Loan Received Amount

```

SELECT
    SUM(total_payment)    Good_Loan_Received_Amount
FROM
    financial_loan
WHERE
    loan_status = 'Fully Paid'
    OR loan_status = 'Current';

```

	Good_Loan_Received_Amount
▶	435786170

Bad Loan Percentage

```

SELECT
    (COUNT(CASE
        WHEN
            loan_status = 'Charged Off'
        THEN
            id
        END) * 100) / COUNT(id) AS Bad_Loan_Percentage
FROM
    financial_loan;

```

	Bad_Loan_Percentage
▶	13.8247

Total Bad loan applications

```

SELECT
COUNT(id) AS Bad_Loan_Applications
FROM
financial_loan
WHERE
loan_status = 'Charged Off';

```

	Bad_Loan_Applications
▶	5333

Bad Loan funded Amount

```

SELECT
SUM(loan_amount) Bad_Loan_Funded_Amount
FROM
financial_loan
WHERE
loan_status = 'Charged Off';

```

	Bad_Loan_Amount
▶	65532225

Bad Loan Received Amount

```

SELECT
SUM(total_payment) Bad_Loan_Received_Amount
FROM
financial_loan
WHERE
loan_status = 'Charged Off';

```

	Bad_Loan_Received_Amount
▶	37284763

Loan Status Grid


```

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
    financial_loan
GROUP BY loan_status;

```

	loan_status	Total_Loan_Applications	Total_Amount_Received	Total_Funded_Amount	Interest_Rate	DTI
►	Charged Off	5333	37284763	65532225	13.878574910931917	14.004732795799695
	Fully Paid	32145	411586256	351358350	11.641070773058658	13.167350754394164
	Current	1098	24199914	18866500	15.0993260473588	14.724344262295068

MTD Loan Status Grid

```

SELECT
    loan_status,
    COUNT(id) AS MTD_Total_Loan_Applications,
    SUM(total_payment) AS MTD_Total_Amount_Received,
    SUM(loan_amount) AS MTD_Total_Funded_Amount,
    AVG(int_rate * 100) AS MTD_Interest_Rate,
    AVG(dti * 100) AS MTD_DTI
FROM
    financial_loan
    WHERE MONTH(issue_date) = 12
GROUP BY loan_status;

```

	loan_status	MTD_Total_Loan_Applications	MTD_Total_Amount_Received	MTD_Total_Funded_Amount	MTD_Interest_Rate	MTD_DTI
►	Fully Paid	3452	47815851	41302025	11.770333140208615	13.374545191193492
	Charged Off	649	5324211	8732775	14.253559322033915	14.735762711864407
	Current	213	4934318	3946625	16.066713615023488	15.120610328638502

DASHBOARD 2

Monthly Trends

```

SELECT
    MONTHNAME(issue_date) AS MONTH,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Received_Amount
FROM
    financial_loan
GROUP BY MONTH(issue_date) , MONTHNAME(issue_date)
ORDER BY MONTH(issue_date);

```

	MONTH	Total_Loan_Applications	Total_Funded_Amount	Total_Received_Amount
▶	January	2332	25031650	27578836
	February	2279	24647825	27717745
	March	2627	28875700	32264400
	April	2755	29800800	32495533
	May	2911	31738350	33750523
	June	3184	34161475	36164533
	July	3366	35813900	38827220
	August	3441	38149600	42682218
	September	3536	40907725	43983948
	October	3796	44893800	49399567
	November	4035	47754825	50132030
	December	4314	53981425	58074380

Regional Trends

```

SELECT
    address_state,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Received_Amount
FROM
    financial_loan
GROUP BY address_state
ORDER BY SUM(loan_amount) DESC;

```

	address_state	Total_Loan_Applications	Total_Funded_Amount	Total_Received_Amount
►	CA	6894	78484125	83901234
	NY	3701	42077050	46108181
	TX	2664	31236650	34392715
	FL	2773	30046125	31601905
	NJ	1822	21657475	23425159
	IL	1486	17124225	18875941
	VA	1375	15982650	17711443
	PA	1482	15826525	17462908
	GA	1355	15480325	16728040
	MA	1310	15051000	16676279
	OH	1188	12991375	14330148
	MD	1027	11911400	12985170
	AZ	833	9206000	10041986
	CO	770	8976000	9845810

Term Trend

```

SELECT
    term,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Received_Amount
FROM
    financial_loan
GROUP BY term
ORDER BY term;

```

	term	Total_Loan_Applications	Total_Funded_Amount	Total_Received_Amount
►	36 months	28237	273041225	294709458
	60 months	10339	162715850	178361475

Employee Length

```

SELECT
    emp_length,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Received_Amount
FROM
    financial_loan
GROUP BY emp_length
ORDER BY emp_length;

```

	emp_length	Total_Loan_Applications	Total_Funded_Amount	Total_Received_Amount
▶	< 1 year	4575	44210625	47545011
	1 year	3229	32883125	35498348
	10+ years	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

Loan Purpose

```

SELECT
    purpose,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Received_Amount
FROM
    financial_loan
GROUP BY purpose
ORDER BY purpose;

```

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

Home Ownership

```

SELECT
home_ownership,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Received_Amount
FROM
    financial_loan
GROUP BY home_ownership
ORDER BY home_ownership;

```

	home_ownership	Total_Loan_Applications	Total_Funded_Amount	Total_Received_Amount
▶	MORTGAGE	17198	219329150	238474438
	NONE	3	16800	19053
	OTHER	98	1044975	1025257
	OWN	2838	29597675	31729129
	RENT	18439	185768475	201823056