**KPI`S**

*BANK LOAN REPORT*

**1)Total Loan Applications**

select COUNT(id)as Total\_Loan\_Applications from bank\_load\_data



**2)MTD Loan Applications**

select COUNT(id)as MTD\_Total\_Loan\_Applications from bank\_load\_data

where MONTH(issue\_date) = 12

and YEAR(issue\_date)=2021



select COUNT(id)as PMTD\_Total\_Loan\_Applications from bank\_load\_data

where MONTH(issue\_date) = 11

and YEAR(issue\_date)=2021



**3)Total Funded Amount**

select SUM(loan\_amount)as MTD\_Total\_Funded\_Amount from bank\_load\_data

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



select SUM(loan\_amount)as PMTD\_Total\_Funded\_Amount from bank\_load\_data

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



**4)Total Amount Received**

select SUM(total\_payment) as MTD\_Total\_Amount\_Received from bank\_load\_data

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



select SUM(total\_payment) as PMTD\_Total\_Amount\_Received from bank\_load\_data

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



**5)Average Interest Rate**

select ROUND(avg(int\_rate),4)\*100 as Avg\_Interest\_Rate from bank\_load\_data



select ROUND(avg(int\_rate),4)\*100 as MTD\_Avg\_Interest\_Rate from bank\_load\_data

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



select ROUND(avg(int\_rate),4)\*100 as PMTD\_Avg\_Interest\_Rate from bank\_load\_data

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



**6)Average Debt-to\_Income Ratio(DTI)**

select ROUND(AVG(dti),4)\*100 as Avg\_DTI from bank\_load\_data



select ROUND(AVG(dti),4)\*100 as MTD\_Avg\_DTI from bank\_load\_data

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



select ROUND(AVG(dti),4)\*100 as PMTD\_Avg\_DTI from bank\_load\_data

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



*Good Loan vs Bad Loan KPI`s*

GOOD LOAN ISSUED:

**1)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\_Percentage

from bank\_load\_data



**2) Good Loan Application**

select COUNT(id) as Good\_Loan\_Applications from bank\_load\_data

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



**3)Good Loan Funded Amount**

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

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



**4)Good Loan Total Received Amount**

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

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



BAD LOAN ISSUED:

**1)Bad Loan Application Percentage**

select

(COUNT(case when loan\_status='Charged off' then id end )\*100.0)/

COUNT(id) as Bad\_Loan\_Percentage

from bank\_load\_data



**2)Bad Loan Applications**

select COUNT(id) as Bad\_Loan\_Applications from bank\_load\_data

where loan\_status='Charged Off'



**3)Bad Loan Funded Amount**

select SUM(loan\_amount) as Bad\_Loan\_Funded\_Amount from bank\_load\_data

where loan\_status='Charged Off'



**4)Bad Loan Amount Received**

select SUM(total\_payment) as Bad\_Loan\_Amount\_Received from bank\_load\_data

where loan\_status='Charged Off'



*LOAN STATUS GRID VIEW*

select

loan\_status,

count(id) as LoanCount,

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

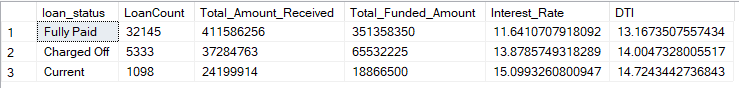
SUM(loan\_amount)as Total\_Funded\_Amount,

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

AVG(dti\*100)as DTI

from bank\_load\_data

group by loan\_status



select

loan\_status,

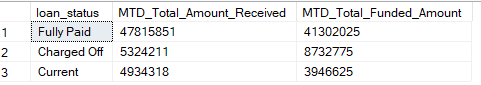
sum(total\_payment) as MTD\_Total\_Amount\_Received,

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

from bank\_load\_data

where MONTH(issue\_date)=12

group by loan\_status



*CHARTS*

**1)Monthly trend by issue date**

select

MONTH(issue\_date) as Month\_Number,

DATENAME(MONTH,issue\_date)as Month\_Name,

COUNT(id)as Total\_Loan\_Applications,

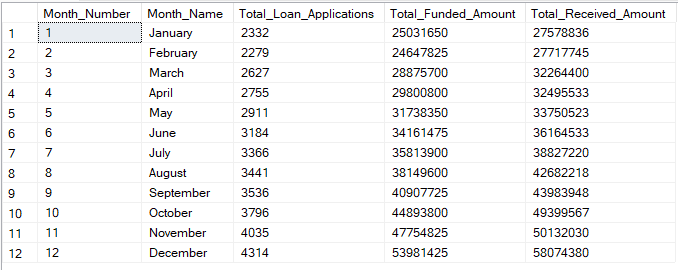
SUM(loan\_amount) as Total\_Funded\_Amount,

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

from bank\_load\_data

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

order by MONTH(issue\_date)



**2)Regional Analysis by State**

SELECT

address\_state AS State,

COUNT(id) AS Total\_Loan\_Applications,

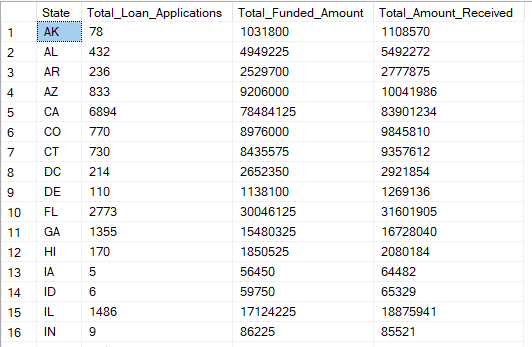
SUM(loan\_amount) AS Total\_Funded\_Amount,

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

FROM bank\_loan\_data

GROUP BY address\_state

ORDER BY address\_state



**3)Loan Term Analysis**

SELECT

term AS Term,

COUNT(id) AS Total\_Loan\_Applications,

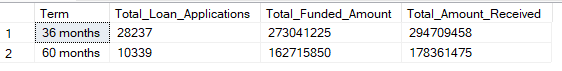
SUM(loan\_amount) AS Total\_Funded\_Amount,

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

FROM bank\_load\_data

GROUP BY term

ORDER BY term



**4)Employee Length Analysis**

SELECT

emp\_length AS Employee\_Length,

COUNT(id) AS Total\_Loan\_Applications,

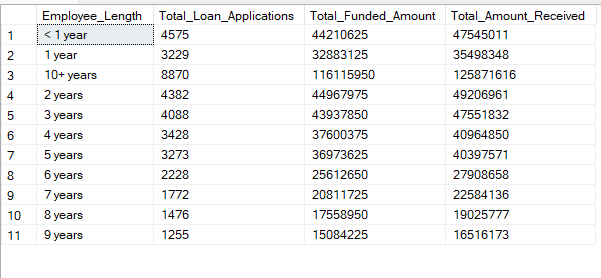
SUM(loan\_amount) AS Total\_Funded\_Amount,

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

FROM bank\_load\_data

GROUP BY emp\_length

ORDER BY emp\_length



**5)Loan Purpose Breakdown**

SELECT

purpose AS PURPOSE,

COUNT(id) AS Total\_Loan\_Applications,

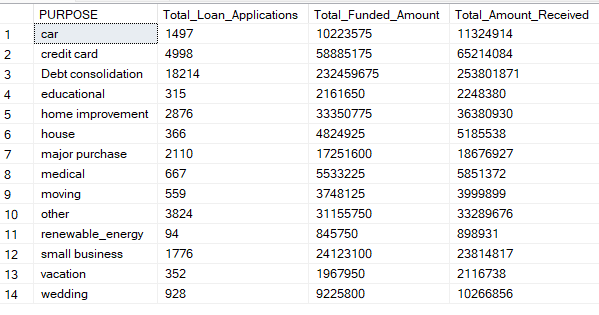
SUM(loan\_amount) AS Total\_Funded\_Amount,

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

FROM bank\_load\_data

GROUP BY purpose

ORDER BY purpose



**6)Home Ownership Analysis**

SELECT

home\_ownership AS Home\_Ownership,

COUNT(id) AS Total\_Loan\_Applications,

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

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

FROM bank\_load\_data

GROUP BY home\_ownership

ORDER BY home\_ownership

