Bank Loan Report 2024

KpI :

1. Total loan applications

Select count(id) as Total\_Applications from bankloan

Total Applications

38576

1. Month to date applications

Select count(id) as MTD\_Loan\_Applications from bankloan

Where month(issue\_date) =12 and year(issue\_date) =2021

MTD\_Loan\_Applications

4314

1. Previous months to date applications

Select count(id) as PMTD\_ loan\_ Applications from bankloan

Where month(issue\_date) =11 and year(issue\_date) =2021

PMTD applications

4035

1. Total funded amount

Select sum(loan\_amount) as Total\_funded\_amount grom bankloan

Total funded amount

435757075

Select sum(loan\_amount) as Total\_funded\_amount from bankloan

Where month(issue\_date)=12 and year(issue\_date) =2021

1. Average interest rate

Select round(avg(int\_rate),4) \* 100 as Average\_interest\_rate from bankloan

1. Average DTI( debt to interest rate)

Select round(avg(dti) , 4) \* 100 as average\_dti from bankloan

1. Good loan Applications

select count(id) as Good\_loan\_Applications from bankloan

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

good loan Applications

33243

1. good loan funded amount

select sum(loan\_amount) as Good\_loan\_fundedamount from bankloan

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

1. GoodLoan amount Received

select sum(total\_payment) as Goodamount\_recieved from bankloan

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

GoodLoan amount Received

435786170

1. Bad loan Applications

select count(id) as BadloanApplications from bankloan

where loan\_status='Charged Off' ;

Bad loan Applications

5333

1. Bad loan Fundedamount

select sum(loan\_amount) as BadloanFundedAmount from bankloan

where loan\_status='Charged Off' ;

Bad loan Fundedamount

65532225

1. Bad loan amountRecieved

select sum(total\_payment) as BadloanAmoumt\_recieved from bankloan

where loan\_status='Charged Off' ;

Bad loan amountRecieved

37284763

13)

select

loan\_status,

count(id) as Total\_Loan\_Applications ,

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

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

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

avg(dti) \* 100 as DTI

from bankloan

group by

loan\_status;

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Loan\_Status | Total\_loan\_Applications | Total\_Funded\_Amount | Total\_Amount\_Recieved | Interest\_Rate | DTI |
| Fully Paid | 32145 | 351358350 | 411586256 | 11.6410707918092 | 13.1673507557434 |
| Charged Off | 5333 | 65532225 | 37284763 | 13.8785749318289 | 14.0047328005517 |
| Current | 1098 | 18866500 | 24199914 | 15.0993260800947 | 14.7243442736843 |

14

select

loan\_status,

count(id) as Total\_Loan\_Applications ,

sum(loan\_amount) as MTD\_Total\_Funded\_Amount ,

sum(total\_payment) as MTD\_Total\_Amount\_Recieved

from bankloan

where MONTH(issue\_date) =12

group by

loan\_status;

|  |  |  |  |
| --- | --- | --- | --- |
| Loan\_Status | Total\_loan\_ Apllications | MTD\_Total\_Funded\_Amount | MTD\_Total\_Amount\_Recieved |
| Fully Paid | 3452 | 41302025 | 47815851 |
| Charged Off | 649 | 8732775 | 5324211 |
| Current | 213 | 3946625 | 4934318 |

15) Monthly trends by issue date( Line Chart)

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\_recieved\_amount

from bankloan

group by month(issue\_date) , datename(month, issue\_date)

order by month(issue\_date);

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Monthno | Month date | Total loan applications | Total funded amount | Total received amount |
| 1 | january | 2332 | 25031650 | 27578836 |
| 2 | February | 2279 | 24647825 | 27717745 |
| 3 | March | 2627 | 28875700 | 32264400 |
| 4 | April | 2755 | 29800800 | 32495533 |
| 5 | May | 2911 | 31738350 | 33750523 |
| 6 | June | 3184 | 34161475 | 36164533 |
| 7 | July | 3366 | 35813900 | 38827220 |
| 8 | August | 3441 | 38149600 | 42682218 |
| 9 | September | 3536 | 40907725 | 43983948 |
| 10 | October | 3796 | 44893800 | 49399567 |
| 1 | November | 4035 | 47754825 | 50132030 |
| 12 | December | 4314 | 53981425 | 58074380 |

16) Regional analysis by state (filled map)

select

address\_state,

count(id) as total\_loan\_applications,

sum(loan\_amount) as total\_funded\_amount,

sum(total\_payment) as total\_recieved\_amount

from bankloan

group by address\_state

order by count(id) desc ;

17) Loan Term Analysis(Donut Chart)

select

term,

count(id) as total\_loan\_applications,

sum(loan\_amount) as total\_funded\_amount,

sum(total\_payment) as total\_recieved\_amount

from bankloan

group by term

order by term ;

|  |  |  |  |
| --- | --- | --- | --- |
| term | Total loan applications | Total funded amount | Total loan recieved |
| 36 months | 28237 | 273041225 | 294709458 |
| 60 months | 10339 | 162715850 | 178361475 |

18) Employee Length Analysis(Bar Chart)

|  |  |  |  |
| --- | --- | --- | --- |
| Emp length | Total loan applications | Total funded amount | Total loan recieved |
| <1 year | 4575 | 44210625 | 47545011 |
| 1 year | 3229 | 32883125 | 35498348 |
| 10+ year | 8870 | 116115950 | 125871616 |
| 2 year | 4382 | 44967975 | 49206961 |
| 3 year | 4088 | 43937850 | 47551832 |
| 4 year | 3428 | 37600375 | 40964850 |
| 5 year | 3273 | 36973625 | 40397571 |
| 6 year | 2228 | 25612650 | 27908658 |
| 7 year | 1772 | 20811725 | 22584136 |
| 8 year | 1476 | 17558950 | 19025777 |
| 9 year | 1255 | 15084225 | 16516173 |

19) Loan purpose breakdown(bar Chart)

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

20) Home ownership Analysis ( Tree Map)

select

home\_ownership,

count(id) as total\_loan\_applications,

sum(loan\_amount) as total\_funded\_amount,

sum(total\_payment) as total\_recieved\_amount

from bankloan

group by home\_ownership

order by count(id) desc ;

|  |  |  |  |
| --- | --- | --- | --- |
| Home ownership | Total loan applications | Total funded amount | Total loan recieved |
| RENT | 18439 | 185768475 | 201823056 |
| MORTGAGE | 17198 | 219329150 | 238474438 |
| OWN | 2838 | 29597675 | 31729129 |
| OTHER | 98 | 1044975 | 1025257 |
| NONE | 3 | 16800 | 19053 |

DASH BOARD

1. Total loan applications = count(id)
2. MTD loan apllications= calculate(totalMTD ([total loan applications, ‘date table’ [date]))
3. PMTD LOAN APLLICATION = CALCULATE([Total Loan Applications], DATESMTD(DATEADD(financial\_loan[issue\_date] .[Date], -1,MONTH)))
4. MOM LOAN APPLICATIONS = ([MTD loan application] - [PMTD LOAN APLLICATION]) / [PMTD LOAN APLLICATION]
5. Good Loan % = (CALCULATE([Total Loan Applications],financial\_loan[Good Vs Bad Loan] = "Good Loan"))/ [Total Loan Applications]
6. GOOD LOAN APPLICATIONS = CALCULATE([Total Loan Applications], financial\_loan[Good Vs Bad Loan]= "Good Loan")
7. GOOD LOAN FUNDED AMOUNT = CALCULATE([Total funded amount], financial\_loan[Good Vs Bad Loan]= "Good Loan")
8. GOOD LOAN RECIEVED AMOUNT = CALCULATE([MTD TOTAL AMOUNT RECIEVED], financial\_loan[Good Vs Bad Loan]= "Good Loan")
9. Bad Loan % = (CALCULATE([Total Loan Applications],financial\_loan[Good Vs Bad Loan] = "BadLoan"))/ [Total Loan Applications]
10. BAD LOAN APPLICATIONS = CALCULATE([Total Loan Applications], financial\_loan[Good Vs Bad Loan]= "Bad Loan")
11. BAD LOAN FUNDED AMOUNT = CALCULATE([Total funded amount], financial\_loan[Good Vs Bad Loan]= "Bad Loan")
12. BAD LOAN RECIEVED AMOUNT = CALCULATE([MTD TOTAL AMOUNT RECIEVED], financial\_loan[Good Vs Bad Loan]= "Bad Loan")

1)Then create new table as date table

Date Table = CALENDAR(MIN(financial\_loan[issue\_date]),MAX(financial\_loan[issue\_date]))

1. Then create new column as

Month = FORMAT('Date Table'[Date],"mmm")

1. Then create a new column as month number

Month Number = MONTH('Date Table'[Date].[Date])