* **Total Loan Applications:**

We need to calculate the total number of loan applications received during a specified period. Additionally, it is essential to monitor the Month-to-Date (MTD) Loan Applications and track changes Month-over-Month (MoM).

SELECT COUNT(id) AS Total\_Applications FROM bank\_loan\_data



* **Total Funded Amount:**

Understanding the total amount of funds disbursed as loans is crucial. We also want to keep an eye on the MTD Total Funded Amount and analyse the Month-over-Month (MoM) changes in this metric.

SELECT SUM(loan\_amount) AS Total\_Funded\_Amount FROM bank\_loan\_data



* **Total Amount Received:**

Tracking the total amount received from borrowers is essential for assessing the bank's cash flow and loan repayment. We should analyse the Month-to-Date (MTD) Total Amount Received and observe the Month-over-Month (MoM) changes.

SELECT SUM(total\_payment) AS Total\_Amount\_Collected FROM bank\_loan\_data



* **Average Interest Rate:**

Calculating the average interest rate across all loans, MTD, and monitoring the Month-over-Month (MoM) variations in interest rates will provide insights into our lending portfolio's overall cost.

SELECT AVG(int\_rate)\*100 AS Avg\_Int\_Rate FROM bank\_loan\_data



* **Average Debt-to-Income Ratio (DTI):**

Evaluating the average DTI for our borrowers helps us gauge their financial health. We need to compute the average DTI for all loans, MTD, and track Month-over-Month (MoM) fluctuations.

SELECT AVG(dti)\*100 AS Avg\_DTI FROM bank\_loan\_data



* **Good Loan Application Percentage:**

We need to calculate the percentage of loan applications classified as 'Good Loans.' This category includes loans with a loan status of 'Fully Paid' and 'Current.'

SELECT

(COUNT(CASE WHEN loan\_status = 'Fully Paid' OR loan\_status = 'Current' THEN id END) \* 100.0) /

COUNT(id) AS Good\_Loan\_Percentage

FROM bank\_loan\_data

****

* **Good Loan Applications:**

Identifying the total number of loan applications falling under the 'Good Loan' category, which consists of loans with a loan status of 'Fully Paid' and 'Current.'

SELECT COUNT(id) AS Good\_Loan\_Applications FROM bank\_loan\_data

WHERE loan\_status = 'Fully Paid' OR loan\_status = 'Current'

****

* **Good Loan Funded Amount:**

Determining the total amount of funds disbursed as 'Good Loans.' This includes the principal amounts of loans with a loan status of 'Fully Paid' and 'Current.'

SELECT SUM(loan\_amount) AS Good\_Loan\_Funded\_amount FROM bank\_loan\_data

WHERE loan\_status = 'Fully Paid' OR loan\_status = 'Current'

****

* **Good Loan Total Received Amount:**

Tracking the total amount received from borrowers for 'Good Loans,' which encompasses all payments made on loans with a loan status of 'Fully Paid' and 'Current.'

SELECT SUM(total\_payment) AS Good\_Loan\_amount\_received FROM bank\_loan\_data

WHERE loan\_status = 'Fully Paid' OR loan\_status = 'Current'

****

* **Bad Loan Application Percentage:**

Calculating the percentage of loan applications categorized as 'Bad Loans.' This category specifically includes loans with a loan status of 'Charged Off.'

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:**

Identifying the total number of loan applications categorized as 'Bad Loans,' which consists of loans with a loan status of 'Charged Off.'

SELECT COUNT(id) AS Bad\_Loan\_Applications FROM bank\_loan\_data

WHERE loan\_status = 'Charged Off'

****

* **Bad Loan Funded Amount:**

Determining the total amount of funds disbursed as 'Bad Loans.' This comprises the principal amounts of loans with a loan status of 'Charged Off.'

SELECT SUM(loan\_amount) AS Bad\_Loan\_Funded\_amount FROM bank\_loan\_data

WHERE loan\_status = 'Charged Off'

****

* **Bad Loan Total Received Amount:**

Tracking the total amount received from borrowers for 'Bad Loans,' which includes all payments made on loans with a loan status of 'Charged Off.'

SELECT SUM(total\_payment) AS Bad\_Loan\_amount\_received FROM bank\_loan\_data

WHERE loan\_status = 'Charged Off'

****

Here’s our new **grid view report by Loan Status**—a powerful way to track lending performance at a glance. It showcases key indicators like **applications, funding, repayments, MTD progress, average rates,** and **DTI ratios.** With this, our team can quickly spot trends, assess portfolio health, and make smarter, data-driven decisions.

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\_loan\_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\_loan\_data

WHERE MONTH(issue\_date) = 12

GROUP BY loan\_status

****