**Key Performance Indicators (KPIs)**

**Total Loan Applications:**

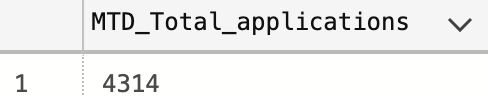
SELECT count(id) AS Total\_applications FROM bank\_loan;



**MTD Loan Application:**

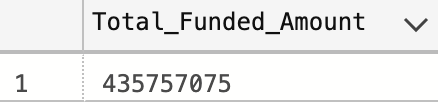
SELECT count(id) AS MTD\_Total\_applications FROM bank\_loan

WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021;



**Total Funded Amount:**

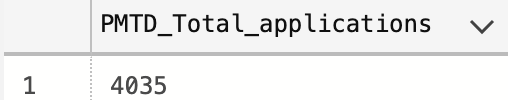
SELECT SUM(loan\_amount) AS Total\_Funded\_Amount FROM bank\_loan;



**PMTD Loan Application:**

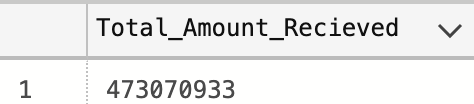
SELECT count(id) AS PMTD\_Total\_applications FROM bank\_loan

WHERE MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021;



**Total Amount Recieved:**

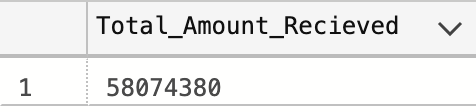
SELECT SUM(total\_payment) AS Total\_Amount\_Recieved FROM bank\_loan;



**MTD total amount Received:**

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

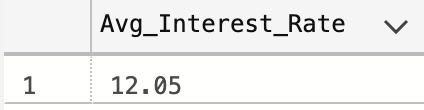
WHERE YEAR(issue\_date) = 2021 AND MONTH(issue\_date) = 12;



\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Average Interest Rate:**

SELECT ROUND(AVG(int\_rate) \* 100, 2) AS Avg\_Interest\_Rate FROM bank\_loan;



**MTD Average Interest**

SELECT ROUND(AVG(int\_rate) \* 100, 2) AS Avg\_Interest\_Rate FROM bank\_loan

WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021;

****

**PMTD Average Interest**

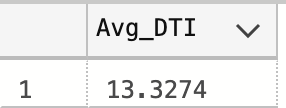
SELECT ROUND(AVG(int\_rate) \* 100, 2) AS Avg\_Interest\_Rate FROM bank\_loan

WHERE MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021;

****

**Avg Debt-to-income- ratio, DTI:**

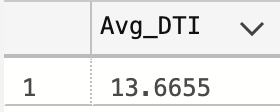
SELECT ROUND(Avg(dti) \* 100, 4) AS Avg\_DTI FROM bank\_loan;

****

**MTD Avg DTI**

SELECT ROUND(Avg(dti) \* 100, 4) AS Avg\_DTI FROM bank\_loan

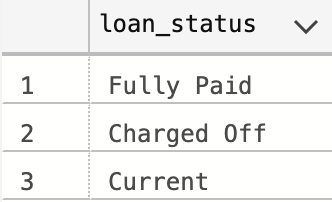
WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021;

****

**Good Loans Issued**

**Types of Loan:**

SELECT loan\_status FROM bank\_loan GROUP BY loan\_status;



**Good Loan Percentage:**

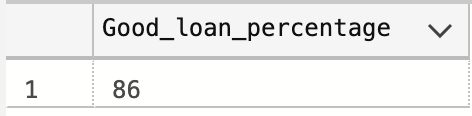
SELECT

(COUNT(CASE WHEN loan\_status = 'Fully Paid' OR loan\_status = 'Current' THEN id END)) \* 100

/

COUNT(id) AS Good\_loan\_percentage

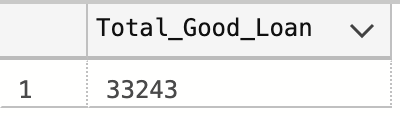
FROM bank\_loan;



**Good Loans Applications**

SELECT COUNT(loan\_status) AS Total\_Good\_Loan FROM bank\_loan

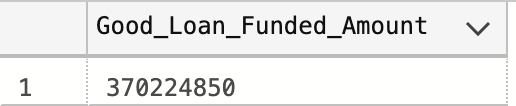
WHERE loan\_status = 'Fully Paid' OR loan\_status = 'Current';



**Good Loan Funded Amount**

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

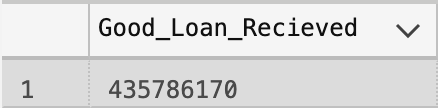
WHERE loan\_status = 'Fully Paid' OR loan\_status = 'Current';



**Good Loan Recieved Amount**

SELECT SUM(total\_payment) AS Good\_Loan\_Recieved FROM bank\_loan

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



Note: This means the bank is making a profit since the received amount for good loans is much bigger than the funded amount! These clients can be trusted with more loans.

**Bad Loans Issued**

**Bad Loan Percentage:**

SELECT

(COUNT(CASE WHEN loan\_status = 'Charged Off' THEN id END)) \* 100

/

COUNT(id) AS Bad\_loan\_percentage

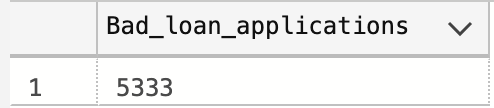
FROM bank\_loan;



**Bad Loan Applications**

SELECT COUNT(id) AS Bad\_loan\_applications FROM bank\_loan

WHERE loan\_status = 'Charged Off';

****

**Bad Loan Funded Amount**

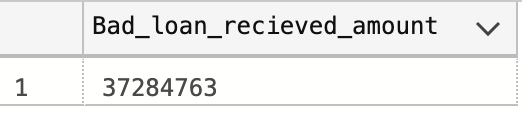
SELECT SUM(loan\_amount) AS Bad\_loan\_funded\_amount FROM bank\_loan

WHERE loan\_status = 'Charged Off';



**Bad Loan Recieved Amount**   
SELECT SUM(total\_payment) AS Bad\_loan\_recieved\_amount FROM bank\_loan

WHERE loan\_status = 'Charged Off';



Note: Funded Amount much lower than received amount, meaning bank lost money. These customers must be investigated.

**Loan Status**

SELECT

loan\_status,

COUNT(id) AS LoanCount,

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

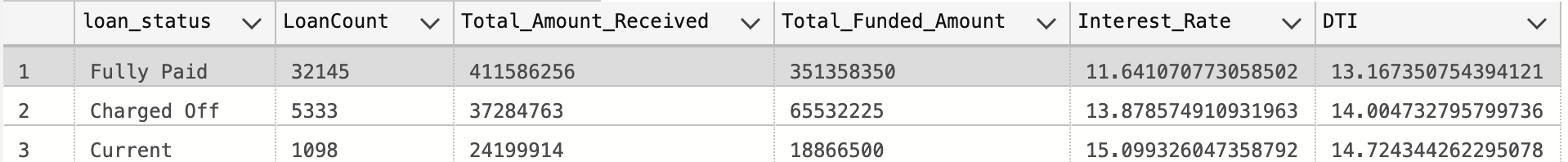
SUM(loan\_amount) AS Total\_Funded\_Amount,

AVG(int\_rate \* 100) AS Interest\_Rate,

AVG(dti \* 100) AS DTI

FROM bank\_loan

GROUP BY loan\_status;



**MTD Loan Status**

SELECT

loan\_status,

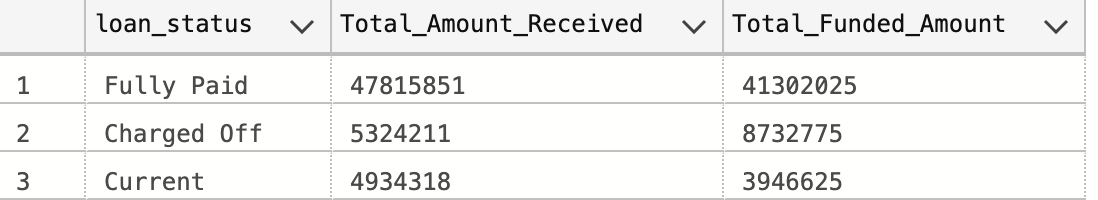
SUM(total\_payment) AS Total\_Amount\_Received,

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

FROM bank\_loan

WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021

GROUP BY loan\_status;



\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**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,

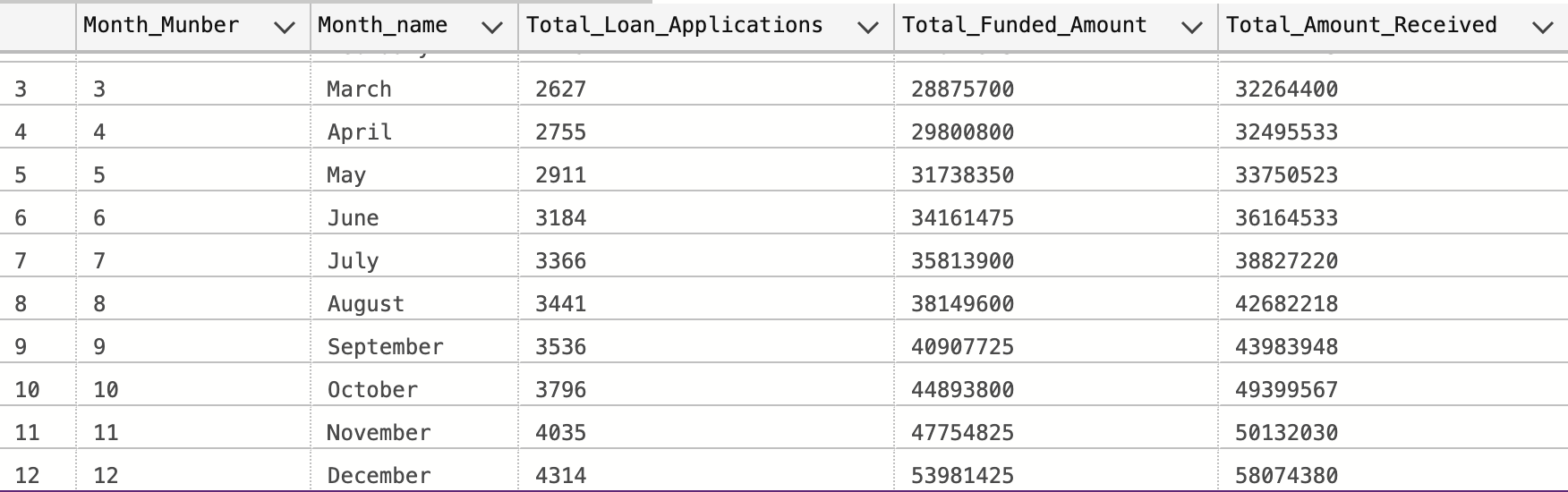
SUM(loan\_amount) AS Total\_Funded\_Amount,

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

FROM bank\_loan

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

ORDER BY MONTH(issue\_date);

****

**Address/State**

SELECT

address\_state AS State,

COUNT(id) AS Total\_Loan\_Applications,

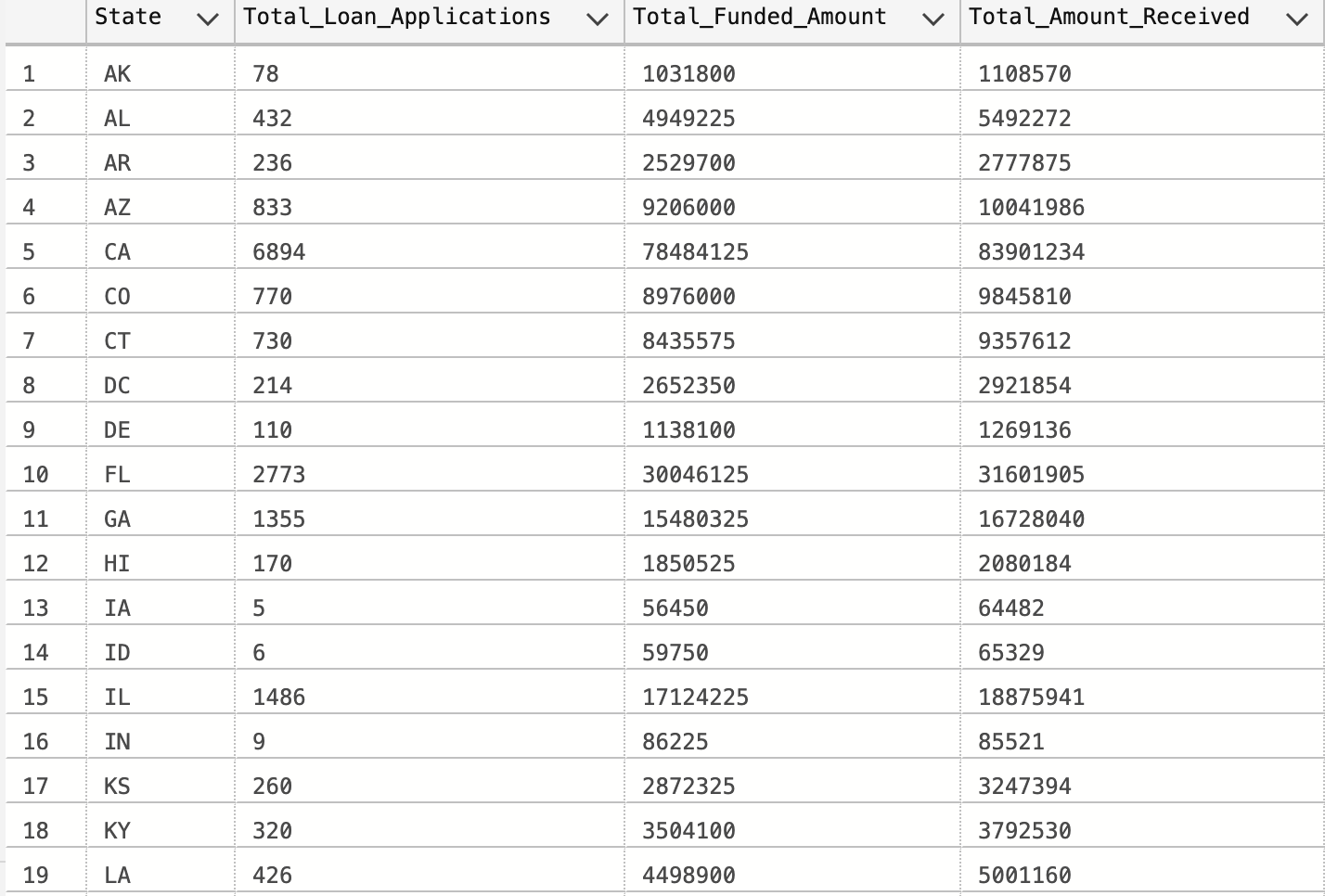
SUM(loan\_amount) AS Total\_Funded\_Amount,

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

FROM bank\_loan

GROUP BY address\_state

ORDER BY address\_state;



**Employee Length**

SELECT

address\_state AS State,

COUNT(id) AS Total\_Loan\_Applications,

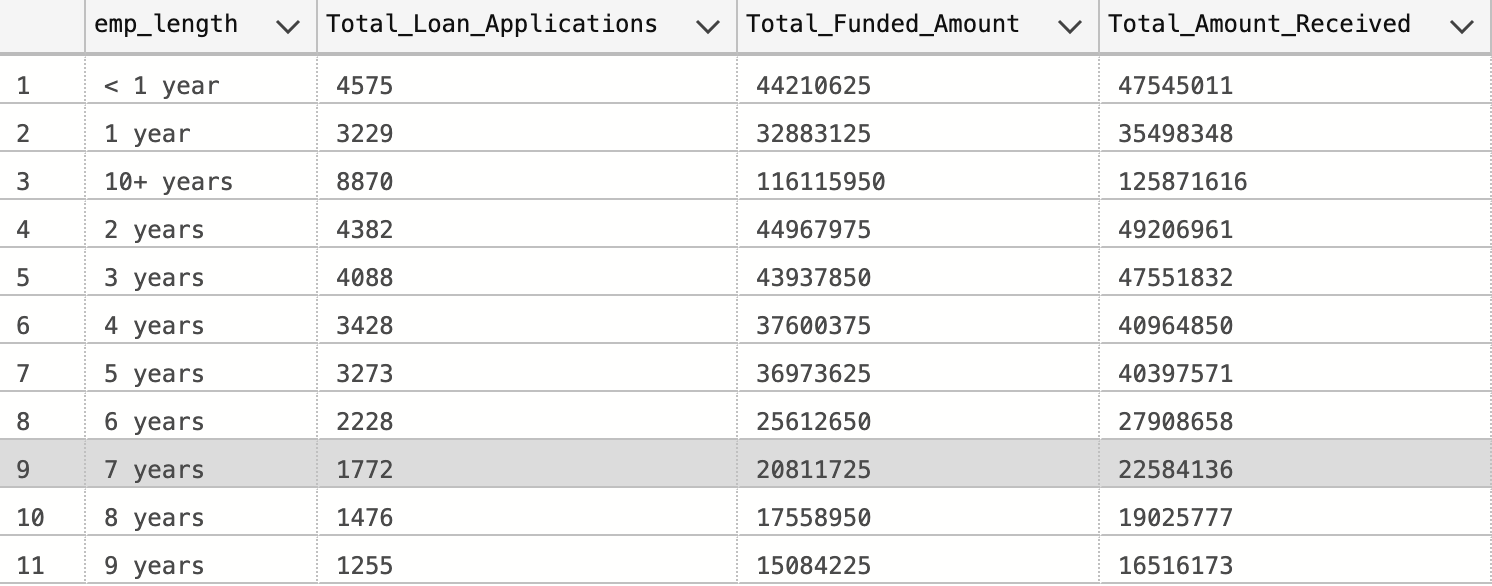
SUM(loan\_amount) AS Total\_Funded\_Amount,

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

FROM bank\_loan

GROUP BY address\_state

ORDER BY address\_state;



**Purpose**

SELECT

purpose AS purpose,

COUNT(id) AS Total\_Loan\_Applications,

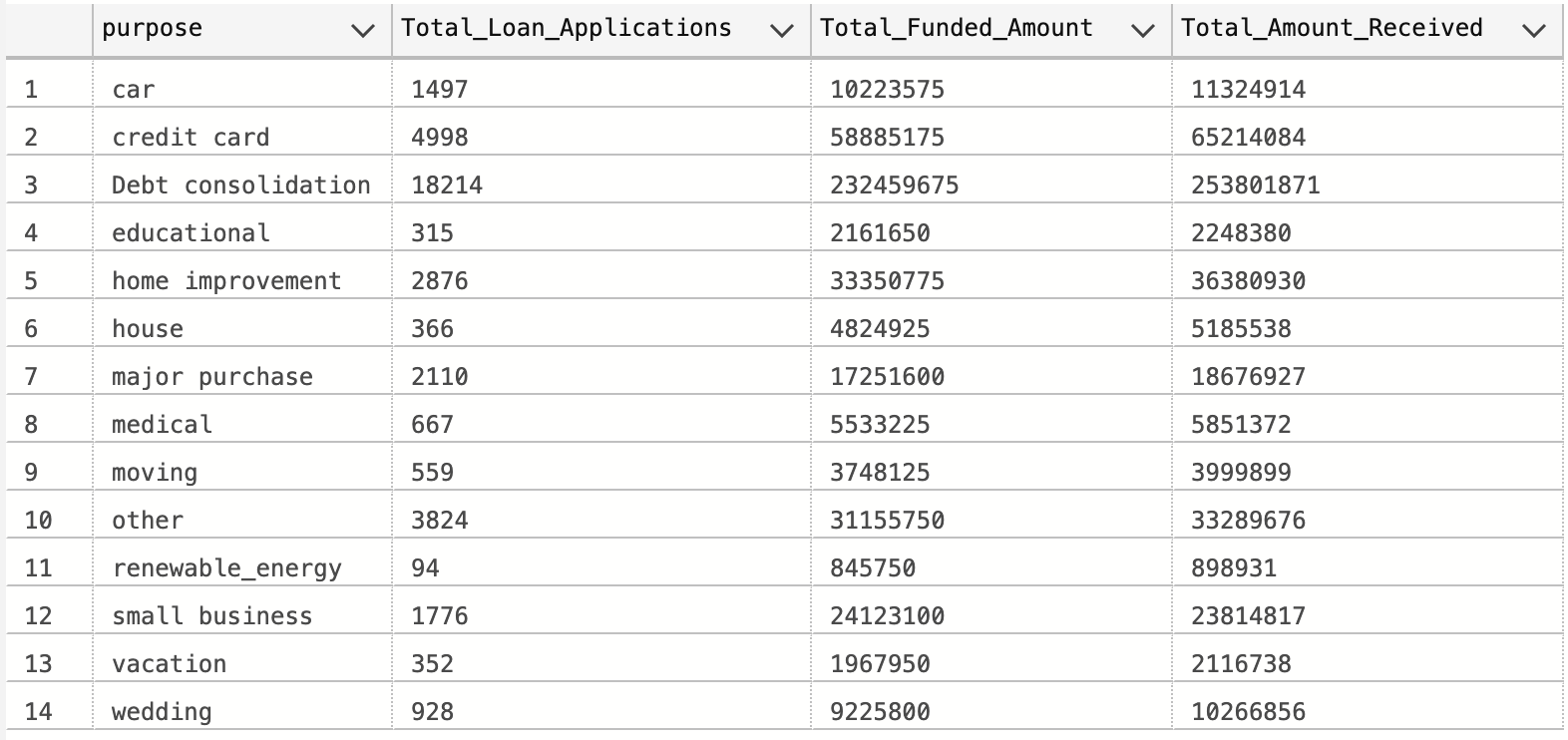
SUM(loan\_amount) AS Total\_Funded\_Amount,

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

FROM bank\_loan

GROUP BY purpose

ORDER BY purpose;



**Home Ownership**

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\_loan

GROUP BY home\_ownership

ORDER BY COUNT(id) DESC;

