

# BANK LOAN REPORT QUERY DOCUMENT

## A. BANK LOAN REPORT | SUMMARY

### KPIs:

#### Total Loan Applications

```
SELECT COUNT(id) AS Total_Applications
FROM bank_loan_data
```

Total_Applications
38576

#### MTD Loan Applications

```
SELECT COUNT(id) AS MTD_Total_Applications
FROM bank_loan_data
WHERE MONTH(issue_date)=12 AND YEAR(issue_date)=2021
```

MTD_Total_Applications
4314

#### PMTD Loan Applications

```
SELECT COUNT(id) AS PMTD_Total_Applications
FROM bank_loan_data
WHERE MONTH(issue_date)=11 AND YEAR(issue_date)=2021
```

PMTD_Total_Applications
4035

#### Total Funded Amount

```
SELECT SUM(loan_amount) AS Total_Funded_Amount
FROM bank_loan_data
```

Total_Funded_Amount
435757075

#### MTD Total Funded Amount

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

MTD_Total_Funded_Amount
53981425

### Total Amount Received

```
SELECT SUM(total_payment) AS Total_Received_Amount  
FROM bank_loan_data
```

Total_Received_Amount
473070933

### MTD Total Amount Received

```
SELECT SUM(total_payment) AS MTD_Total_Received_Amount  
FROM bank_loan_data  
WHERE MONTH(issue_date)=12 AND YEAR(issue_date)=2021
```

MTD_Total_Received_Amount
58074380

### PMTD Total Amount Received

```
SELECT SUM(total_payment) AS  
PMTD_Total_Received_Amount  
FROM bank_loan_data  
WHERE MONTH(issue_date)=11 AND YEAR(issue_date)=2021
```

PMTD_Total_Received_Amount
50132030

### Average Interest Rate

```
SELECT ROUND(AVG(int_rate),4)*100 AS Avg_Interest_Rate  
FROM bank_loan_data
```

Avg_Interest_Rate
12.05

### MTD Average Interest Rate

```
SELECT ROUND(AVG(int_rate),4)*100 AS  
MTD_Avg_Interest_Rate  
FROM bank_loan_data  
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),4)*100 AS  
PMTD_Avg_Interest_Rate  
FROM bank_loan_data  
WHERE MONTH(issue_date)=11 AND YEAR(issue_date)=2021
```

PMTD_Avg_Interest_Rate
11.94

## Average DTI

```
SELECT ROUND(AVG(dti),4)*100 AS Avg_DTI  
FROM bank_loan_data
```

Avg_DTI
13.33

## MTD Average DTI

```
SELECT ROUND(AVG(dti),4)*100 AS MTD_Avg_DTI  
FROM bank_loan_data  
WHERE MONTH(issue_date)=12 AND YEAR(issue_date)=2021
```

MTD_Avg_DTI
13.67

## PMTD Average DTI

```
SELECT ROUND(AVG(dti),4)*100 AS PMTD_Avg_DTI  
FROM bank_loan_data  
WHERE MONTH(issue_date)=11 AND YEAR(issue_date)=2021
```

PMTD_Avg_DTI
13.3

# GOOD LOAN ISSUED

## 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_data
```

Good_Loan_Percentage
86

## Good Loan Applications

```
SELECT  
COUNT(id) AS Good_Loan_Applications  
FROM bank_loan_data  
WHERE loan_status='Fully Paid' OR loan_status='Current'
```

Good_Loan_Applications
33243

## Good Loan Funded Amount

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

Good_Loan_Funded_Amount
370224850

## Good Loan Amount Received

```
SELECT  
SUM(total_payment) AS Good_Loan_Amount_Received  
FROM bank_loan_data  
WHERE loan_status='Fully Paid' OR loan_status='Current'
```

Good_Loan_Amount_Received
435786170

## BAD LOAN 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_data
```

Bad_Loan_Percentage
13

## Bad Loan Applications

```
SELECT COUNT(id) AS Bad_Loan_Applications
FROM bank_loan_data
WHERE loan_status='Charged Off'
```

Bad_Loan_Applications
5333

## Bad Loan Funded Amount

```
SELECT SUM(loan_amount) AS Bad_Loan_Funded_Amount
FROM bank_loan_data
WHERE loan_status='Charged Off'
```

Bad_Loan_Funded_Amount
65532225

## Bad Loan Amount Received

```
SELECT SUM(total_payment) AS Bad_Loan_Amount_Received
FROM bank_loan_data
WHERE loan_status='Charged Off'
```

Bad_Loan_Amount_Received
37284763

## LOAN STATUS

```
SELECT
    loan_status,
    COUNT(id) AS Total_Loan_Applications,
    SUM(total_payment) AS Total_Payment_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
```

loan_status	Total_Loan_Applications	Total_Payment_Received	Total_Funded_Amount	Interest_Rate	DTI
Fully Paid	32145	411586256	351358350	11.6410707918092	13.1673507557434
Charged Off	5333	37284763	65532225	13.8785749318289	14.0047328005517
Current	1098	24199914	18866500	15.0993260800947	14.7243442736843

```

SELECT
    loan_status,
    SUM(total_payment) AS MTD_Total_Payment_Received,
    SUM(loan_amount) AS MTD_Total_Funded_Amount
FROM bank_loan_data
WHERE MONTH(issue_date)=12 AND YEAR(issue_date)=2021
GROUP BY loan_status

```

loan_status	MTD_Total_Payment_Received	MTD_Total_Funded_Amount
Fully Paid	47815851	41302025
Charged Off	5324211	8732775
Current	4934318	3946625

```

SELECT
    loan_status,
    SUM(total_payment) AS PMTD_Total_Payment_Received,
    SUM(loan_amount) AS PMTD_Total_Funded_Amount
FROM bank_loan_data
WHERE MONTH(issue_date)=11 AND YEAR(issue_date)=2021
GROUP BY loan_status

```

loan_status	PMTD_Total_Payment_Received	PMTD_Total_Funded_Amount
Fully Paid	42420451	37375675
Charged Off	3994065	7511175
Current	3717514	2867975

## B. BANK LOAN REPORT | OVERVIEW

### MONTH

```

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_Payment_Received
FROM bank_loan_data
GROUP BY MONTH(issue_date) , DATENAME(MONTH, issue_date)
ORDER BY MONTH(issue_date)

```

Month_Number	Month_Name	Total_Loan_Applications	Total_Funded_Amount	Total_Payment_Received
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

## 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
```

State	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
AK	78	1031800	1108570
AL	432	4949225	5492272
AR	236	2529700	2777875
AZ	833	9206000	10041986
CA	6894	78484125	83901234
CO	770	8976000	9845810
CT	730	8435575	9357612
DC	214	2652350	2921854
DE	110	1138100	1269136
FL	2773	30046125	31601905
GA	1355	15480325	16728040
HI	170	1850525	2080184
IA	5	56450	64482
ID	6	59750	65329
IL	1486	17124225	18875941
IN	9	86225	85521
KS	260	2872325	3247394
KY	320	3504100	3792530
LA	426	4498900	5001160
MA	1310	15051000	16676279
MD	1027	11911400	12985170
ME	3	9200	10808
MI	685	7829900	8543660
MN	592	6302600	6750746

## TERM

```
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_loan_data
GROUP BY term
ORDER BY term
```

Term	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
36 months	28237	273041225	294709458
60 months	10339	162715850	178361475

## EMPLOYEE LENGTH

```
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_loan_data
GROUP BY emp_length
ORDER BY emp_length
```

Employee_Length	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
< 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

## 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_data
GROUP BY purpose
ORDER BY purpose
```

PURPOSE	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
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 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_data
GROUP BY home_ownership
ORDER BY home_ownership
```

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

*Note: We have applied multiple Filters on all the dashboards. You can check the results for the filters as well by modifying the query and comparing the results.*

*For e.g*

*See the results when we hit the Grade A in the filters for dashboards.*

```
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_data
WHERE grade = 'A'
GROUP BY purpose
ORDER BY purpose
```

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Total_Applications
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### Total Funded Amount

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Total_Funded_Amount
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### MTD Total Funded Amount

```
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FROM bank_loan_data
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```

MTD_Total_Funded_Amount
53981425