**BANK LOAN REPORT QUERY DOCUMENT**

KPI’s:

--Total Loan Application

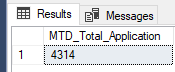
SELECT COUNT(id) Total\_Application FROM financial\_loan



--MTD(month-to-day) Total Loan Application

SELECT COUNT(id) MTD\_Total\_Application FROM financial\_loan

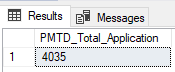
WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021



--PMTD(previous-month-to-day) Total Loan Application

SELECT COUNT(id) PMTD\_Total\_Application FROM financial\_loan

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



-- For calculate to Month-to-Month(MoM) rate use this formula: (MTD-PMTD)/PMTD

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--Total Loan Application

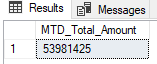
SELECT COUNT(id) Total\_Application FROM financial\_loan



--MTD(month-to-day) Total Loan Application

SELECT COUNT(id) MTD\_Total\_Application FROM financial\_loan

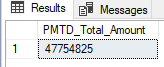
WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021



--PMTD(previous-month-to-day) Total Loan Application

SELECT COUNT(id) PMTD\_Total\_Application FROM financial\_loan

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



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--Total Amount Recieved

SELECT SUM(total\_payment) Total\_Recieved FROM financial\_loan



--MTD(month-to-day) Total Amount Recieved

SELECT SUM(total\_payment) MTD\_Total\_Recieved FROM financial\_loan

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



--PMTD(previous-month-to-day) Total Amount Recieved

SELECT SUM(total\_payment) PMTD\_Total\_Recieved FROM financial\_loan

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



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--Average Interest Rate

SELECT AVG(int\_rate) Avg\_Rate FROM financial\_loan



--MTD(month-to-day) Average Interest Rate

SELECT AVG(int\_rate) MTD\_Avg\_Rate FROM financial\_loan

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



--PMTD(previous-month-to-day) Average Interest Rate

SELECT AVG(int\_rate) PMTD\_Avg\_Rate FROM financial\_loan

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



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

SELECT AVG(dti) \* 100 Avg\_DTI FROM financial\_loan



--MTD(month-to-day)Average Debt-to-Income Ratio (DTI)

SELECT AVG(dti) \* 100 MTD\_Avg\_DTI FROM financial\_loan

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



--PMTD(previous-month-to-day) Average Debt-to-Income Ratio (DTI)

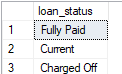
SELECT AVG(dti) \* 100 PMTD\_Avg\_DTI FROM financial\_loan

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



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SELECT DISTINCT loan\_status FROM financial\_loan



--Fully Paid and Current shows us good loan and Charged Off shows us bad loan

--GOOD LOAN ISSUES

--Good Loan(GL) Application's Percentage

SELECT

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

/

COUNT(id) AS GL\_Percentage

FROM financial\_loan



--Good Loan(GL) Aplication

SELECT COUNT(id) AS GL\_Application FROM financial\_loan

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



--Good Loan(GL) Founded Amount

SELECT SUM(loan\_amount) AS GL\_Founded\_Amount FROM financial\_loan

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



--Good Loan(GL) Total Recieved Amount

SELECT SUM(total\_payment) AS GL\_Recieved\_Amount FROM financial\_loan

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



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--BAD LOAN ISSUES

--Bad Loan(BL) Application's Percentage

SELECT

(COUNT(CASE WHEN loan\_status = 'Charged Off' THEN id END) \* 100.0)

/

COUNT(id) AS BL\_Percentage

FROM financial\_loan



--Bad Loan(BL) Aplication

SELECT COUNT(id) AS BL\_Application FROM financial\_loan

WHERE loan\_status = 'Charged Off'



--Bad Loan(BL) Founded Amount

SELECT SUM(loan\_amount) AS BL\_Founded\_Amount FROM financial\_loan

WHERE loan\_status = 'Charged Off'



--Bad Loan(BL) Total Recieved Amount

SELECT SUM(total\_payment) AS BL\_Recieved\_Amount FROM financial\_loan

WHERE loan\_status = 'Charged Off'



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--LOAN STATUS

SELECT

loan\_status,

COUNT(id) loan\_count,

SUM(total\_payment) Recieved\_Amount,

SUM(loan\_amount) Founded\_Amount,

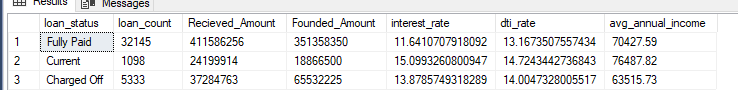
AVG(int\_rate)\*100 interest\_rate,

AVG(dti)\*100 dti\_rate,

ROUND(AVG(annual\_income),2) avg\_annual\_income

FROM financial\_loan

GROUP BY loan\_status



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SELECT

loan\_status,

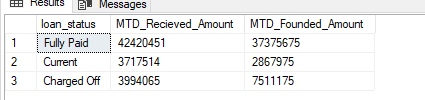
SUM(total\_payment) MTD\_Recieved\_Amount,

SUM(loan\_amount) MTD\_Founded\_Amount

FROM financial\_loan

WHERE MONTH(issue\_date) = 11

GROUP BY loan\_status



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--Monthly Trends by Issues Date

SELECT

MONTH(issue\_date) Month\_Number,

DATENAME(MONTH,issue\_date) Months,

COUNT(id) Loan\_Application,

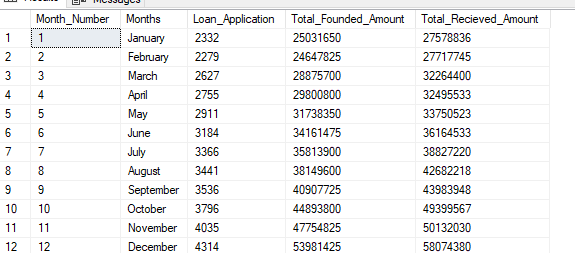
SUM(loan\_amount) Total\_Founded\_Amount,

SUM(total\_payment) Total\_Recieved\_Amount

FROM financial\_loan

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

ORDER BY MONTH(issue\_date)



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--Regional Analysis by State

SELECT

address\_state,

COUNT(id) Loan\_Application,

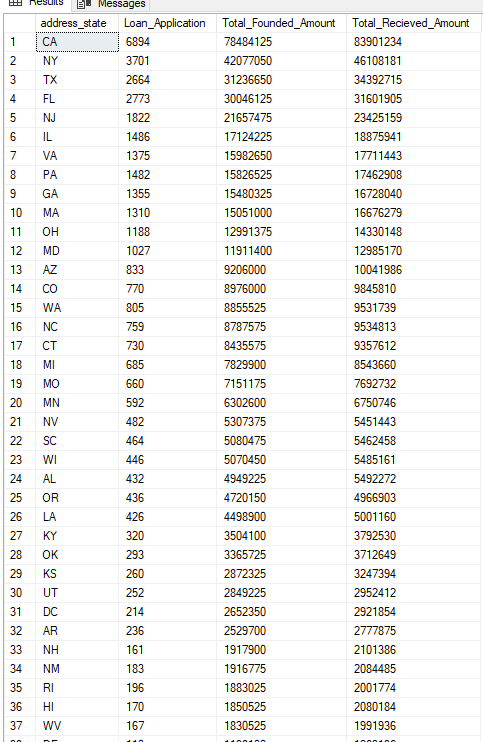
SUM(loan\_amount) Total\_Founded\_Amount,

SUM(total\_payment) Total\_Recieved\_Amount

FROM financial\_loan

GROUP BY address\_state

ORDER BY SUM(loan\_amount) DESC



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--Loan Term Analysis

SELECT

term,

COUNT(id) Loan\_Application,

SUM(loan\_amount) Total\_Founded\_Amount,

SUM(total\_payment) Total\_Recieved\_Amount

FROM financial\_loan

GROUP BY term

ORDER BY term



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--Employee Length Analysis

SELECT

emp\_length,

COUNT(id) Loan\_Application,

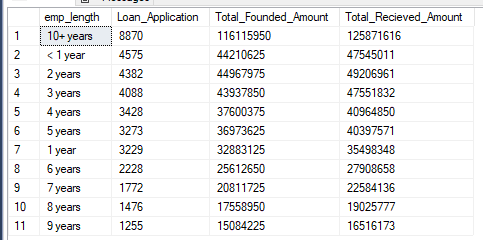
SUM(loan\_amount) Total\_Founded\_Amount,

SUM(total\_payment) Total\_Recieved\_Amount

FROM financial\_loan

GROUP BY emp\_length

ORDER BY COUNT(id) DESC



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--Loan Purpose Breakdown

SELECT

purpose,

COUNT(id) Loan\_Application,

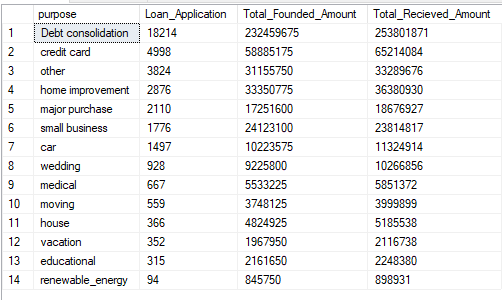
SUM(loan\_amount) Total\_Founded\_Amount,

SUM(total\_payment) Total\_Recieved\_Amount

FROM financial\_loan

GROUP BY purpose

ORDER BY COUNT(id) DESC



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--Home Ownership Analysis

SELECT

home\_ownership,

COUNT(id) Loan\_Application,

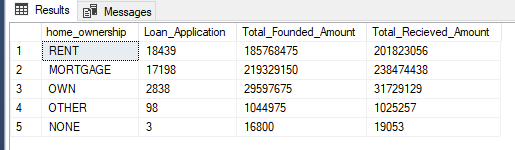
SUM(loan\_amount) Total\_Founded\_Amount,

SUM(total\_payment) Total\_Recieved\_Amount

FROM financial\_loan

GROUP BY home\_ownership

ORDER BY COUNT(id) DESC



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Note: We can check the results for the filters as well by modifying the query and comparing the results.

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

SELECT

purpose,

COUNT(id) Loan\_Applications,

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

SUM(total\_payment) Total\_Amount\_Received

FROM financial\_loan

WHERE grade = 'A'

GROUP BY purpose

ORDER BY purpose

