**BANK LOAN REPORT QUERY DOCUMENT**

1. **BANK LOAN REPORT | SUMMARY**

**KPI’s:**

**1. Total Loan Applications**

SELECT COUNT(Id) As Total\_Loan\_Applicaitons FROM Bank\_Loan\_Data ;



2. **MTD Loan Applications**

SELECT COUNT(Id) As MTD\_Total\_Applicaitons

FROM Bank\_Loan\_Data

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

-- gives total number of loans issued in the month of Dec 2021



Previous **MTD Loan Applications**

SELECT COUNT(Id) As MTD\_Total\_Applicaitons

FROM Bank\_Loan\_Data

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

-- gives total number of loans issued in the month of Nov 2021



3. Total Funded Amount

SELECT SUM(loan\_amount) As Total\_Funded\_Amount

FROM Bank\_Loan\_Data ;



SELECT SUM(loan\_amount) As MTD\_Total\_Funded\_Amount

FROM Bank\_Loan\_Data

WHERE MONTH(issue\_date) = 12 and YEAR(issue\_date) = 2021 -- in dec 2021



SELECT SUM(loan\_amount) As PMTD\_Total\_Funded\_Amount

FROM Bank\_Loan\_Data

WHERE MONTH(issue\_date) = 11 and YEAR(issue\_date) = 2021 -- in NOV 2021



4. Total Amount Received?

SELECT SUM(total\_payment) As Total\_Amount\_Received

FROM Bank\_Loan\_Data ; -- total amount



SELECT SUM(total\_payment) As MTD\_Total\_Amount\_Received

FROM Bank\_Loan\_Data

WHERE MONTH(issue\_date) = 12 and YEAR(issue\_date) = 2021 -- in dec 2021



SELECT SUM(total\_payment) As PMTD\_Total\_Amount\_Received

FROM Bank\_Loan\_Data

WHERE MONTH(issue\_date) = 11 and YEAR(issue\_date) = 2021 -- in NOV 2021



5. Average Interest Rate ?

SELECT round(AVG(int\_rate),4)\*100 As Average\_Int\_Rate

FROM Bank\_Loan\_Data ; -- total avg int rate



SELECT round(AVG(int\_rate),4)\*100 As MTD\_Average\_Int\_Rate

FROM Bank\_Loan\_Data

WHERE MONTH(issue\_date) = 12 ; -- avg int rate in Dec 2021



SELECT round(AVG(int\_rate),4)\*100 As PMTD\_Average\_Int\_Rate

FROM Bank\_Loan\_Data

WHERE MONTH(issue\_date) = 11 ; -- avg int rate in Dec 2021



6. Average Debt to income (DTI)

SELECT Round(AVG(dti)\*100, 2) AS Average\_DTI

FROM Bank\_Loan\_Data ; -- total Avg DTI



SELECT Round(AVG(dti)\*100, 2) AS MTD\_Average\_DTI

FROM Bank\_Loan\_Data

WHERE MONTH(issue\_date) = 12 and YEAR(issue\_date) = 2021 -- avg int rate in Dec 2021



SELECT Round(AVG(dti)\*100, 2) AS PMTD\_Average\_DTI

FROM Bank\_Loan\_Data

WHERE MONTH(issue\_date) = 11 and YEAR(issue\_date) = 2021 -- avg int rate in NOV 2021



7. **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 --percentage of the good loans issued, (number of good loan / number of total loans \* 100 )



**Good Loan Applications number ?**

SELECT

COUNT(CASE WHEN loan\_status = 'Fully Paid' OR loan\_status = 'Current' THEN id END) as Good\_loan\_Applications

FROM bank\_loan\_data ; --number of good loans issued

--one more method

SELECT COUNT(id) as Good\_Loan\_Applciaitons

FROM bank\_loan\_data

WHERE loan\_status = 'Fully Paid' or loan\_status = 'Current' ; -- by applying where clause



**Good Loan Funded Amount**

SELECT Sum(loan\_amount) as Good\_Loan\_Applciaitons

FROM bank\_loan\_data

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



**Good Loan Amount Received**

SELECT Sum(total\_payment) as Good\_Loan\_Applciaitons

FROM bank\_loan\_data

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



**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 ; --percentage of the good loans issued, (number of good loan / number of total loans \* 100 )



--Bad loan applications number ?

SELECT

COUNT(CASE WHEN loan\_status = 'Charged Off' THEN id END) as Bad\_loan\_Applications

FROM bank\_loan\_data ; --number of Bad loans issued

--one more method

SELECT COUNT(id) as Bad\_Loan\_Applciaitons

FROM bank\_loan\_data

WHERE loan\_status = 'Charged Off' ; -- by applying where clause



--Bad Loan Fuded amount ?

SELECT Sum(loan\_amount) as Bad\_Loan\_Applciaitons

FROM bank\_loan\_data

WHERE loan\_status = 'Charged Off' ;



--Bad Loan Amount Received ?

SELECT Sum(total\_payment) as Bad\_Loan\_Applciaitons

FROM bank\_loan\_data

WHERE loan\_status = 'Charged Off' ;



**LOAN STATUS**

--LOAN STATUS (ongoing or closed)

SELECT

loan\_status,

COUNT(id) AS Total\_Loan\_Applications,

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

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

Round(AVG(int\_rate \* 100), 2) AS Interest\_Rate,

Round(AVG(dti \* 100), 2) AS DTI

FROM

bank\_loan\_data

GROUP BY

loan\_status

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--LOAN STATUS for last month MTD (ongoing or closed)

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

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**BANK LOAN REPORT | OVERVIEW**

**MONTH**

-- Monthly Trend by issue date of the loan

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\_Amount\_Received

FROM bank\_loan\_data

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

ORDER BY MONTH(issue\_date)

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**STATE**

-- Regional analysis by STATE, we have grouped the loan data state wise

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 Total\_Loan\_Applications Desc

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**TERM**

-- term (Loan duration in months)

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

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**EMPLOYEE LENGTH**

-- length of the employment in years.

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

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**PURPOSE**

-- Loan purpose breakdown of the application

SELECT

purpose AS Loan\_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 Total\_Loan\_Applications Desc

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**HOME OWNERSHIP**

-- Home Ownership status of the applicant ?

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

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