

BANK LOAN REPORT QUERY DOCUMENT

A. BANK LOAN REPORT | SUMMARY

KPI's:

1. Total Loan Application

```
13 • select count(*) as Total_Applications
14   from financial_loan;
```

Total_Applications
38576

2. MTD Loan Applications

```
20 -- PMTD Loan Applications
21 select count(*) as "Total Application PMTD"
22 from financial_loan
23 where month(issue_date)=11;
```

Total Application PMTD
4035

3. MTD Loan Applications

```
20 -- PMTD Loan Applications
21 select count(*) as "Total Application PMTD"
22 from financial_loan
23 where month(issue_date)=11;
```

Total Application MTD
4314

4. Total Funded Amount

```
25 -- Total Funded Amount
26 select sum(loan_amount) as "Total Funded Amount"
27 from financial_loan;
```

Total Funded Amount
435757075

5. MTD Total Funded Amount

```
29 | -- MTD Total Funded Amount
30 | select sum(loan_amount) as "Total Funded Amount MTD"
31 | from financial_loan
32 | where month(issue_date)=12;
```

%

Results Messages

Total Funded Amount MTD

53981425

6. PMTD Total Funded Amount

```
34 | -- PMTD Total Funded Amount
35 | select sum(loan_amount) as "Total Funded Amount PMTD"
36 | from financial_loan
37 | where month(issue_date)=11;
```

%

Results Messages

Total Funded Amount PMTD

47754825

7. Total Received Amount

```
39 | -- Total Amount Received
40 | select sum(total_payment) as "Total Received Amount"
41 | from financial_loan;
```

%

Results Messages

Total Received Amount

473070933

8. MTD Total Amount Received

```
43 | -- MTD Total Amount Received
44 | select sum(total_payment) as "Total Received Amount MTD"
45 | from financial_loan
46 | where month(issue_date)=12;
```

%

Results Messages

Total Received Amount MTD

58074380

9. PMTD Total Amount Received

```

48 -- PMTD Total Amount Received
49 select sum(total_payment) as "Total Received Amount PMTD"
50 from financial_loan
51 where month(issue_date)=11;

```

%

Results Messages

Total Received Amount PMTD
50132030

10. Average Interest Rate

```

53 -- Average Interest Rate
54 select concat(round(avg(int_rate)*100,2),' %') AS "Avereage Interest Rate"
55 FROM financial_loan;

```

%

Results Messages

Average Interest Rate
12.05 %

11.MTD Average Interest Rate

```

57 -- MTD Average Interest Rate
58 select concat(round(avg(int_rate)*100,2),' %') AS "Avereage Interest Rate MTD"
59 FROM financial_loan
60 where month(issue_date)=12;

```

%

Results Messages

Average Interest Rate MTD
12.36 %

12.PMTD Average Interest Rate

```

62 -- PMTD Average Interest Rate
63 select concat(round(avg(int_rate)*100,2),' %') as "Avereage Interest Rate PMTD"
64 from financial_loan
65 where month(issue_date)=11;

```

%

Results Messages

Average Interest Rate PMTD
11.94 %

13.Average DTI

```

67 -- Average DTI
68 select concat(round(avg(dti)*100,2),' %') as "Average DTI"
69 from financial_loan;

```

%

Results Messages

Average DTI
13.33 %

14.MTD Average DTI

```
71 -- MTD Average DTI
72 select concat(round(avg(dti)*100,2),' %') as "Average DTI MTD"
73 from financial_loan
74 where month(issue_date)=12;
```

Average DTI MTD
13.67 %

15.PMTD Average DTI

```
76 -- PMTD Average DTI
77 select concat(round(avg(dti)*100,2),' %') as "Average DTI PMTD"
78 from financial_loan
79 where month(issue_date)=11;
```

Average DTI PMTD
13.3 %

GOOD LOAN ISSUED

1. Good Loan Percentage

```
83 select
84     (count(case when loan_status = 'Fully Paid' or
85                loan_status='Current' then id end)*100./
86      count(id)) as "Good Loan Percentage"
87 from financial_loan;
```

Good Loan Percentage
86.17534218166

2. Total Good Loan Application

```
89 -- Total Good loan Applications
90 select count(id) as "Good Loan Applications"
91 from financial_loan
92 where loan_status = 'Fully Paid' or loan_status = 'Current';
```

Good Loan Applications
33243

3. Total Good Loan Funded Amount

```
94 -- Total Good loan Funded Amount
95 select sum(loan_amount) as "Good loan Funded Amount"
96 from financial_loan
97 where loan_status = 'Fully Paid' or loan_status = 'Current';
```

Good loan Funded Amount
370224850

4. Total Good Loan Received Amount

```
99 -- Total Good loan Received Amount
100 select sum(total_payment) as "Total Good loan Received Amount"
101 from financial_loan
102 where loan_status = 'Fully Paid' or loan_status = 'Current';
```

Total Good loan Received Amount
435786170

BAD LOAN ISSUED

1. Bad Loan Percentage

```
83 select
84     (count(case when loan_status = 'Fully Paid' or
85         loan_status='Current' then id end)*100./
86     count(id)) as "Good Loan Percentage"
87 from financial_loan;
```

Good Loan Percentage
86.17534218166

2. Total Bad Loan Application

```
111 -- Total Bad Loan Application
112 select count(loan_amount) as "Bad loan Application"
113 from financial_loan
114 where loan_status = 'Charged Off';
```

Bad loan Application
5333

3. Total Bad Loan Funded Amount

```
116 -- Total Bad Loan funded Amount
117 select sum(loan_amount) as "Bad loan Funded Amount"
118 from financial_loan
119 where loan_status = 'Charged Off';
```

5 %
Results Messages
Bad loan Funded Amount
65532225

4. Total Bad Loan Received Amount

```
121 -- Total Bad Loan Amount Received
122 select sum(total_payment) as "Bad loan Received Amount"
123 from financial_loan
124 where loan_status = 'Charged Off';
```

5 %
Results Messages
Bad loan Received Amount
37284763

Loan Status

```
126 -- LOAN STATUS
127 select loan_status , count(id) as "Total Appliation",
128        sum(loan_amount) as "Total Funded Amount",
129        sum(total_payment) as "Total Received Amount",
130        concat(round(avg(int_rate*100),2), ' %') as "Interest Rate",
131        concat(round(avg(dti*100),2), ' %') as DTI
132 from financial_loan
133 group by loan_status;
```

%

ResultsMessages

loan_status	Total Application	Total Funded Amount	Total Received Amount	Interest Rate	DTI
Fully Paid	32145	351358350	411586256	11.64 %	13.17 %
Charged Off	5333	65532225	37284763	13.88 %	14 %
Current	1098	18866500	24199914	15.1 %	14.72 %

```
136 select loan_status ,sum(loan_amount) as "Total Funded Amount MTD",
137        sum(total_payment) as "Total Received Amount MTD"
138 from financial_loan
139 where month(issue_date) = 12
140 group by loan_status;
```

%

ResultsMessages

loan_status	Total Funded Amount MTD	Total Received Amount MTD
Fully Paid	41302025	47815851
Charged Off	8732775	5324211
Current	3946625	4934318

B. BANK LOAN REPORT | OVERVIEW

1. Month

```
145 -- Monthly Report
146 select month(issue_date) as "Month Number",
147         datename(month, issue_date) as "Month Name",
148         count(id) as "Total Loan Applications",
149         sum(loan_amount) as "Total Funded Amount",
150         sum(total_payment) as "Total Funded Amount"
151 from financial_loan
152 group by month(issue_date), datename(month, issue_date)
153 order by month(issue_date);
```

%

Results Messages

Month Number	Month Name	Total Loan Applications	Total Funded Amount	Total Funded Amount
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
7	July	3366	35813900	38827220
8	August	3441	38149600	42682218
9	September	3536	40907725	43983948
10	October	3796	44893800	49399567
11	November	4035	47754825	50132030
12	December	4314	53981425	58074380

2. State

```
156 select address_state as State,
157         count(id) as "Total Loan Application",
158         sum(loan_amount) as "Total Funded Amount",
159         sum(total_payment) as "Total Amount Received"
160 from financial_loan
161 group by address_state
162 order by address_state;
```

%

Results Messages

State	Total Loan Application	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

3. Term

```
165 select term as Term,
166         count(id) as "Total Loan Application",
167         sum(loan_amount) as "Total Funded Amount",
168         sum(total_payment) as "Total Amount Received"
169 from financial_loan
170 group by term
171 order by term;
```

5 %

Results Messages

Term	Total Loan Application	Total Funded Amount	Total Amount Received
36 months	28237	273041225	294709458
60 months	10339	162715850	178361475

4. Employee Length

```
173 -- Employee Length
174 select emp_length as Employee_Length,
175         count(id) as "Total Loan Application",
176         sum(loan_amount) as "Total Funded Amount",
177         sum(total_payment) as "Total Amount Received"
178 from financial_loan
179 group by emp_length
180 order by emp_length;
```

%

Results Messages

Employee_Length	Total Loan Application	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

5. Purpose

```
184 select purpose as Purpose,  
185       count(id) as "Total Loan Application",  
186       sum(loan_amount) as "Total Funded Amount",  
187       sum(total_payment) as "Total Amount Received"  
188 from financial_loan  
189 group by purpose  
190 order by purpose;
```

5 %

Results Messages

Purpose	Total Loan Application	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

6. Home Ownership

```
192 -- Home Ownership  
193 select home_ownership as "Home Ownership",  
194       count(id) as "Total Loan Application",  
195       sum(loan_amount) as "Total Funded Amount",  
196       sum(total_payment) as "Total Amount Received"  
197 from financial_loan  
198 group by home_ownership  
199 order by home_ownership;
```

%

Results Messages

Home Ownership	Total Loan Application	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

7. Purpose OR Grade "A"

```
201 -- Purpose OR Grade "A"
202 select purpose as Purpose,
203        count(id) as "Total Loan Application",
204        sum(loan_amount) as "Total Funded Amount",
205        sum(total_payment) as "Total Amount Received"
206 from financial_loan
207 where grade = 'A'
208 group by purpose
209 order by purpose;
```

Results Messages			
Purpose	Total Loan Application	Total Funded Amount	Total Amount Received
car	577	3629475	3805538
credit card	1353	12636075	13339495
Debt consolidation	3753	37216300	38822971
educational	79	484000	515639
home improvement	933	8359175	8744006
house	91	916575	957878
major purchase	796	5344575	5604259
medical	197	1471850	1526882
moving	164	1069450	1099875
other	1024	7043175	7397982
renewable_energy	29	224150	225827
small business	334	3172075	3190467