-- BANK LOAN REPORT QUERY DOCUMENT

--Total Loan Applications

SELECT COUNT(id) AS Total\_Applications FROM bank\_loan;

--MTD Loan Applications

SELECT COUNT(id) AS Total\_Applications FROM bank\_loan

WHERE MONTH(issue\_date) = 12;

--PMTD Loan Applications

SELECT COUNT(id) AS Total\_Applications FROM bank\_loan

WHERE MONTH(issue\_date) = 11;

--Total Funded Amount

SELECT CONCAT('£', FORMAT(SUM(loan\_amount), '#,##0')) AS Total\_Funded\_Amount FROM bank\_loan;

--MTD Total Funded Amount

SELECT CONCAT('£', FORMAT(SUM(loan\_amount), '#,##0')) AS Total\_Funded\_Amount FROM bank\_loan

WHERE MONTH(issue\_date) = 12;

--PMTD Total Funded Amount

SELECT CONCAT('£', FORMAT(SUM(loan\_amount), '#,##0')) AS Total\_Funded\_Amount FROM bank\_loan

WHERE MONTH(issue\_date) = 11;

--Total Amount Received

SELECT CONCAT('£', FORMAT(SUM(total\_payment), '#,##0')) AS Total\_Amount\_Collected FROM bank\_loan;

--MTD Total Amount Received

SELECT CONCAT('£', FORMAT(SUM(total\_payment), '#,##0')) AS Total\_Amount\_Collected FROM bank\_loan

WHERE MONTH(issue\_date) = 12;

--PMTD Total Amount Received

SELECT CONCAT('£', FORMAT(SUM(total\_payment), '#,##0')) AS Total\_Amount\_Collected FROM bank\_loan

WHERE MONTH(issue\_date) = 11;

--Average Interest Rate

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

--MTD Average Interest

SELECT ROUND(AVG(int\_rate)\*100,2) AS MTD\_Avg\_Int\_Rate FROM bank\_loan

WHERE MONTH(issue\_date) = 12;

--PMTD Average Interest

SELECT ROUND(AVG(int\_rate)\*100,2) AS PMTD\_Avg\_Int\_Rate FROM bank\_loan

WHERE MONTH(issue\_date) = 11;

--Avg DTI

SELECT ROUND(AVG(dti)\*100,2) AS Avg\_DTI FROM bank\_loan;

--MTD Avg DTI

SELECT ROUND(AVG(dti)\*100,2) AS MTD\_Avg\_DTI FROM bank\_loan

WHERE MONTH(issue\_date) = 12;

--PMTD Avg DTI

SELECT ROUND(AVG(dti)\*100,2) AS PMTD\_Avg\_DTI FROM bank\_loan

WHERE MONTH(issue\_date) = 11;

--GOOD LOAN ISSUED

--Good Loan Percentage

SELECT

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

COUNT(id),2) AS DECIMAL(10,2)),' %') AS Good\_Loan\_Percentage

FROM bank\_loan;

--Good Loan Applications

SELECT COUNT(id) AS Good\_Loan\_Applications 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 Amount Received

SELECT CONCAT('£', FORMAT(SUM(total\_payment), '#,##0')) AS Good\_Loan\_amount\_received FROM bank\_loan

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

--BAD LOAN ISSUED

--Bad Loan Percentage

SELECT

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

COUNT(id),2) AS DECIMAL(10,2)), ' %') 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 Amount Received

SELECT SUM(total\_payment) AS Bad\_Loan\_amount\_received FROM bank\_loan

WHERE loan\_status = 'Charged Off'

--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

--Loan Status

SELECT

loan\_status,

SUM(total\_payment) AS MTD\_Total\_Amount\_Received,

SUM(loan\_amount) AS MTD\_Total\_Funded\_Amount

FROM bank\_loan

WHERE MONTH(issue\_date) = 12

GROUP BY loan\_status

--B.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)

--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

--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

GROUP BY term

ORDER BY term

--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

GROUP BY emp\_length

ORDER BY emp\_length

--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 home\_ownership

--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

WHERE grade = 'A'

GROUP BY purpose

ORDER BY purpose

Total\_Applications

------------------

38576

(1 row affected)

Total\_Applications

------------------

4314

(1 row affected)

Total\_Applications

------------------

4035

(1 row affected)

Total\_Funded\_Amount

----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

£435,757,075

(1 row affected)

Total\_Funded\_Amount

----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

£53,981,425

(1 row affected)

Total\_Funded\_Amount

----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

£47,754,825

(1 row affected)

Total\_Amount\_Collected

----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

£473,070,933

(1 row affected)

Total\_Amount\_Collected

----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

£58,074,380

(1 row affected)

Total\_Amount\_Collected

----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

£50,132,030

(1 row affected)

Avg\_Int\_Rate

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12.05

(1 row affected)

MTD\_Avg\_Int\_Rate

----------------------

12.36

(1 row affected)

PMTD\_Avg\_Int\_Rate

----------------------

11.94

(1 row affected)

Avg\_DTI

----------------------

13.33

(1 row affected)

MTD\_Avg\_DTI

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13.67

(1 row affected)

PMTD\_Avg\_DTI

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13.3

(1 row affected)

Good\_Loan\_Percentage

-------------------------------------------

86.18 %

Warning: Null value is eliminated by an aggregate or other SET operation.

(1 row affected)

Good\_Loan\_Applications

----------------------

33243

(1 row affected)

Good\_Loan\_Funded\_amount

-----------------------

370224850

(1 row affected)

Good\_Loan\_amount\_received

----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

£435,786,170

(1 row affected)

Bad\_Loan\_Percentage

-------------------------------------------

13.82 %

Warning: Null value is eliminated by an aggregate or other SET operation.

(1 row affected)

Bad\_Loan\_Applications

---------------------

5333

(1 row affected)

Bad\_Loan\_Funded\_amount

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65532225

(1 row affected)

Bad\_Loan\_amount\_received

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37284763

(1 row affected)

loan\_status LoanCount Total\_Amount\_Received Total\_Funded\_Amount Interest\_Rate DTI

-------------------------------------------------- ----------- --------------------- ------------------- ---------------------- ----------------------

Fully Paid 32145 411586256 351358350 11.6410707918092 13.1673507557434

Current 1098 24199914 18866500 15.0993260800947 14.7243442736843

Charged Off 5333 37284763 65532225 13.8785749318289 14.0047328005517

(3 rows affected)

loan\_status MTD\_Total\_Amount\_Received MTD\_Total\_Funded\_Amount

-------------------------------------------------- ------------------------- -----------------------

Fully Paid 47815851 41302025

Current 4934318 3946625

Charged Off 5324211 8732775

(3 rows affected)

Month\_Munber Month\_name Total\_Loan\_Applications Total\_Funded\_Amount Total\_Amount\_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

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

(12 rows affected)

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

MO 660 7151175 7692732

MS 19 139125 149342

MT 79 829525 892047

NC 759 8787575 9534813

NE 5 31700 24542

NH 161 1917900 2101386

NJ 1822 21657475 23425159

NM 183 1916775 2084485

NV 482 5307375 5451443

NY 3701 42077050 46108181

OH 1188 12991375 14330148

OK 293 3365725 3712649

OR 436 4720150 4966903

PA 1482 15826525 17462908

RI 196 1883025 2001774

SC 464 5080475 5462458

SD 63 606150 656514

TN 17 162175 141522

TX 2664 31236650 34392715

UT 252 2849225 2952412

VA 1375 15982650 17711443

VT 54 504100 534973

WA 805 8855525 9531739

WI 446 5070450 5485161

WV 167 1830525 1991936

WY 79 890750 1046050

(50 rows affected)

Term Total\_Loan\_Applications Total\_Funded\_Amount Total\_Amount\_Received

-------------------------------------------------- ----------------------- ------------------- ---------------------

36 months 28237 273041225 294709458

60 months 10339 162715850 178361475

(2 rows affected)

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

(11 rows affected)

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

(14 rows affected)

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

(5 rows affected)

PURPOSE Total\_Loan\_Applications 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

vacation 122 683625 694542

wedding 237 2001725 2126202

(14 rows affected)

Completion time: 2024-05-07T22:06:28.8296247+01:00