

Bank Loan Report | Summary

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Purpose

All

Grade

All

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All

Total Loan Applications

38.6K

MTD4.3KMoM6.9%

Total Funded Amount

\$435.8M

MTD\$54.0MMoM13.0%

Total Amount Received

\$473.1M

MTD\$58.1MMoM15.8%

Avg Interest Rate

12.05%

MTD12.4%MoM3.5%

Avg DTI

13.33%

MTD13.7%MoM2.7%

GOOD LOAN ISSUED

86.2%

Good Loan Applications

33.2K

Good Loan Funded Amount

\$370.2M

Good Loan Total Received

\$435.8M

BAD LOAN ISSUED

13.8%

Bad Loan Applications

5.3K

Bad Loan Funded Amount

\$65.5M

Bad Loan Total Received

\$37.3M

Loan Status							
Loan Status	Total Loan Applications	Total Funded Amount	Total Amount Received	MTD Funded Amount	MTD Amount Received	Avg Interest Rate	Avg DTI
Charged Off	5333.0	\$65,532,225.0	\$37,284,763.0	\$8,732,775	\$5,324,211	13.88%	14.00%
Current	1098.0	\$18,866,500.0	\$24,199,914.0	\$3,946,625	\$4,934,318	15.10%	14.72%
Fully Paid	32145.0	\$351,358,350.0	\$411,586,256.0	\$41,302,025	\$47,815,851	11.64%	13.17%
Grand Total	38576.0	\$435,757,075.0	\$473,070,933.0	\$53,981,425	\$58,074,380	12.05%	13.33%

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Good v Bad Loan

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Total Loan Applications

38.6K

MTD

MoM

4.3K

6.9%

Total Funded Amount

\$435.8M

MTD

MoM

\$54.0M

13.0%

Total Amount Received

\$473.1M

MTD

MoM

\$58.1M

15.8%

Avg Interest Rate

12.05%

MTD

MoM

12.4%

3.5%

Avg DTI

13.33%

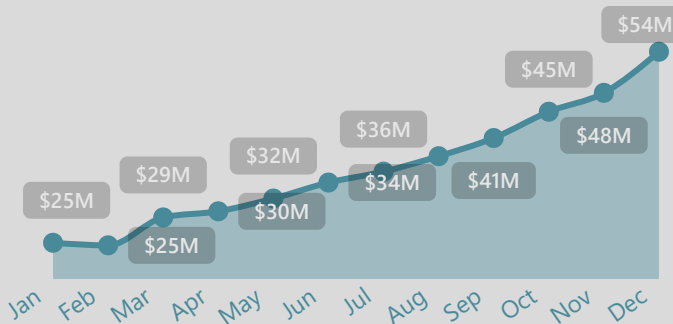
MTD

MoM

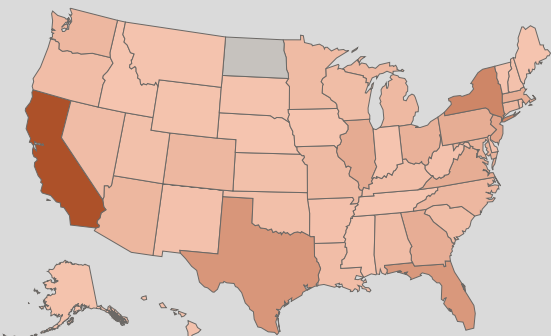
13.7%

2.7%

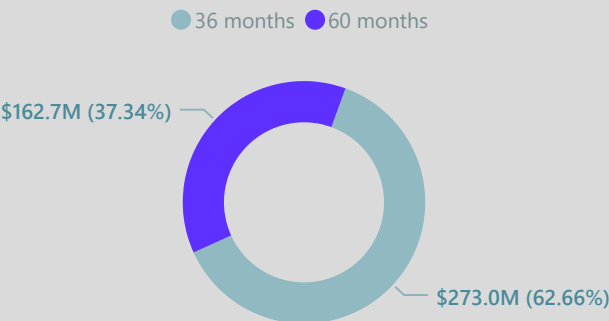
Total Funded Amount by Month



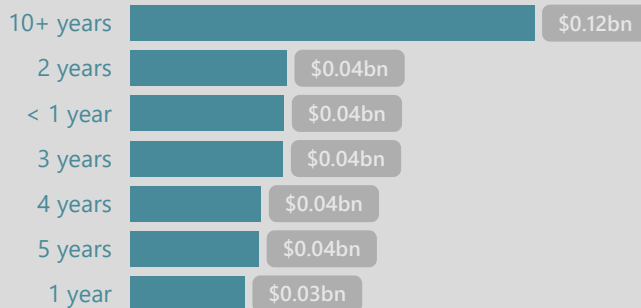
Total Funded Amount by State



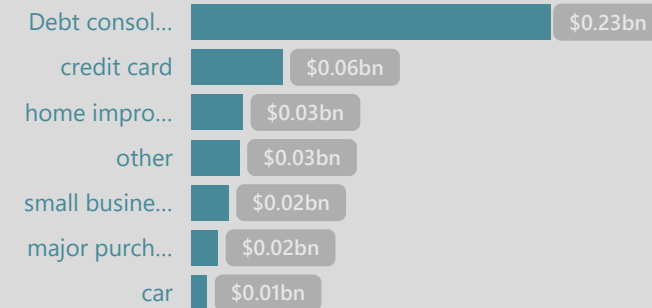
Total Funded Amount by Term



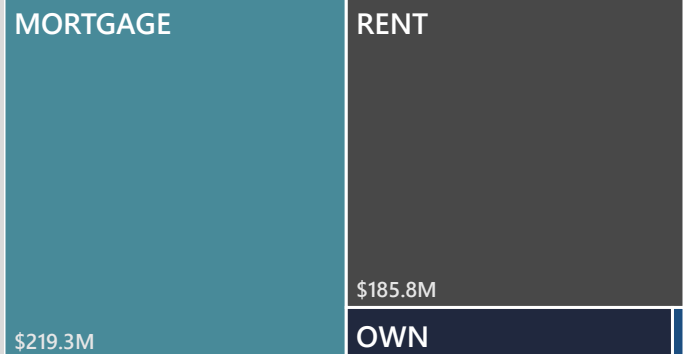
Total Funded Amount by Employee Length



Total Funded Amount by Purpose



Total Funded Amount by home_ownership



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Good v Bad Loan

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Total Loan Applications		Total Funded Amount		Total Amount Received		Avg Interest Rate		Avg DTI	
38.6K		\$435.8M		\$473.1M		12.05%		13.33%	
MTD	MoM	MTD	MoM	MTD	MoM	MTD	MoM	MTD	MoM
4.3K	6.9%	\$54.0M	13.0%	\$58.1M	15.8%	12.4%	3.5%	13.7%	2.7%

id	purpose	home_ownership	grade	sub_grade	issue_date	Funded Amount	Int Rate	Sum of installment	Amount Collection
1077501	credit card	RENT	B	B2	Saturday, December 11, 2021	\$5,000.0	10.65%	\$162.9	\$5,863.0
1077430	car	RENT	C	C4	Thursday, February 11, 2021	\$2,500.0	15.27%	\$59.8	\$1,009.0
1077175	small business	RENT	C	C5	Saturday, December 11, 2021	\$2,400.0	15.96%	\$84.3	\$3,006.0
1076863	other	RENT	C	C1	Saturday, December 11, 2021	\$10,000.0	13.49%	\$339.3	\$12,232.0
1075358	other	RENT	B	B5	Saturday, December 11, 2021	\$3,000.0	12.69%	\$67.8	\$3,513.0
1075269	wedding	RENT	A	A4	Saturday, December 11, 2021	\$5,000.0	7.90%	\$156.5	\$5,632.0
1072053	car	RENT	E	E1	Friday, January 01, 2021	\$3,000.0	18.64%	\$109.4	\$3,939.0
1071795	small business	OWN	F	F2	Saturday, December 11, 2021	\$5,600.0	21.28%	\$152.4	\$646.0
1071570	other	RENT	B	B5	Saturday, December 11, 2021	\$5,375.0	12.69%	\$121.4	\$1,476.0
1070078	Debt consolidation	OWN	C	C3	Saturday, December 11, 2021	\$6,500.0	14.65%	\$153.4	\$7,678.0
1069971	major purchase	MORTGAGE	A	A1	Saturday, December 11, 2021	\$3,600.0	6.03%	\$109.6	\$3,785.0
1069908	Debt consolidation	OWN	B	B5	Saturday, December 11, 2021	\$12,000.0	12.69%	\$402.5	\$13,948.0
1069866	credit card	RENT	B	B1	Saturday, December 11, 2021	\$3,000.0	9.91%	\$96.7	\$3,480.0
1069799	Debt consolidation	MORTGAGE	B	B3	Saturday, December 11, 2021	\$4,000.0	11.71%	\$132.3	\$4,486.0
1069759	Debt consolidation	RENT	D	D1	Saturday, December 11, 2021	\$1,000.0	16.29%	\$35.3	\$1,271.0
1069742	Debt consolidation	RENT	A	A1	Saturday, December 11, 2021	\$9,200.0	6.03%	\$280.0	\$9,460.0
1069740	Debt consolidation	RENT	C	C4	Saturday, December 11, 2021	\$30,350.0	15.27%	\$484.6	\$27,670.0

```
Select * from dbo.bank_loan_data

    ---Total Loan Applications---
Select COUNT(id) as Total_Applications from bank_loan_data

    ---MTD Loan Applications---
SELECT COUNT(id) AS Total_Applications FROM bank_loan_data
WHERE MONTH(issue_date) = 12 and YEAR(issue_date) = 2023

    ---PMTD Loan Applications---
SELECT COUNT(id) AS Total_Applications FROM bank_loan_data
WHERE MONTH(issue_date) = 11

    ---Total Funded Amount---
SELECT SUM(loan_amount) AS Total_Funded_Amount FROM bank_loan_data

    ---MTD Total Funded Amount---
SELECT SUM(loan_amount) AS Total_Funded_Amount FROM bank_loan_data
WHERE MONTH(issue_date) = 12

    ---PMTD Total Funded Amount---
SELECT SUM(loan_amount) AS Total_Funded_Amount FROM bank_loan_data
WHERE MONTH(issue_date) = 11

    ---Total Amount Received---
SELECT SUM(total_payment) AS Total_Amount_Collected FROM bank_loan_data

    ---MTD Total Amount Received---
SELECT SUM(total_payment) AS Total_Amount_Collected FROM bank_loan_data
WHERE MONTH(issue_date) = 12

    ---PMTD Total Amount Received---
SELECT SUM(total_payment) AS Total_Amount_Collected FROM bank_loan_data
WHERE MONTH(issue_date) = 11

    ---Average Interest Rate---
SELECT AVG(int_rate)*100 AS Avg_Int_Rate FROM bank_loan_data

    ---MTD Average Interest---
SELECT AVG(int_rate)*100 AS MTD_Avg_Int_Rate FROM bank_loan_data
WHERE MONTH(issue_date) = 12

    ---PMTD Average Interest---
SELECT AVG(int_rate)*100 AS PMTD_Avg_Int_Rate FROM bank_loan_data
WHERE MONTH(issue_date) = 11

    ---Avg DTI---
SELECT AVG(dti)*100 AS Avg_DTI FROM bank_loan_data

    ---MTD Avg DTI---
SELECT AVG(dti)*100 AS MTD_Avg_DTI FROM bank_loan_data
```

```
WHERE MONTH(issue_date) = 12
```

```
---PMTD Avg DTI---
```

```
SELECT AVG(dti)*100 AS PMTD_Avg_DTI FROM bank_loan_data
WHERE MONTH(issue_date) = 11
```

```
--Good Loan Percentage---
```

```
SELECT
    (COUNT(CASE WHEN loan_status = 'Fully Paid' OR loan_status = 'Current' THEN id
    END) * 100.0) /
    COUNT(id) AS Good_Loan_Percentage
FROM bank_loan_data
```

```
---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 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 Amount Received---
```

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

```
---Bad Loan Percentage---
```

```
SELECT
    (COUNT(CASE WHEN loan_status = 'Charged Off' THEN id END) * 100.0) /
    COUNT(id) AS Bad_Loan_Percentage
FROM bank_loan_data
```

```
---Bad Loan Applications---
```

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

```
---Bad Loan Funded Amount---
```

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

```
---Bad Loan Amount Received---
```

```
SELECT SUM(total_payment) AS Bad_Loan_amount_received FROM bank_loan_data
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_data
GROUP BY
    loan_status

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

--MONTHLY---
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_data
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_data
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_data
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_data
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_data
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_data
GROUP BY home_ownership
ORDER BY home_ownership
```

--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
```