BANK LOAN REPORT | SUMMARY

Menu

- Summary
- Overview
- Details

Purpose

All

Grade

All

State

All

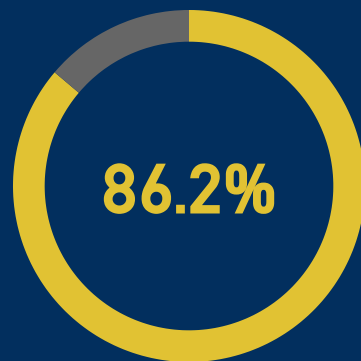| Total Loan Applications	Total Funded Amount	Total Amount Received	Avg Interest Rate	Avg DTI
38.6K	**$435.8M**	**$473.1M**	**12.05%**	**13.33%**
MTD 4.3K — MoM 6.9%	MTD $54.0M — MoM 13.0%	MTD $58.1M — MoM 15.8%	MTD 12.4% — MoM 3.5%	MTD 13.7% — MoM 2.7%

GOOD LOAN ISSUED
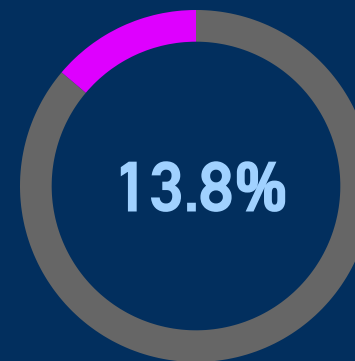
86.2%

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
Current	1098.0	$18,866,500.0	$24,199,914.0	$3,946,625	$4,934,318	15.10%	14.72%
Charged Off	5333.0	$65,532,225.0	$37,284,763.0	$8,732,775	$5,324,211	13.88%	14.00%
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%

BANK LOAN REPORT | OVERVIEW

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%

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- Summary
- Overview
- Details

Select Measure
Total Funded Amount

Good v Bad Loan
All

Grade
All

State
All

Total Funded Amount by Month

$25M · $25M · $29M · $30M · $32M · $34M · $36M · $38M · $41M · $45M · $48M · $54M

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

Total Funded Amount by State

Total Funded Amount by Term

● 36 months ● 60 months

$162.7M (37.34%)

$273.0M (62.66%)
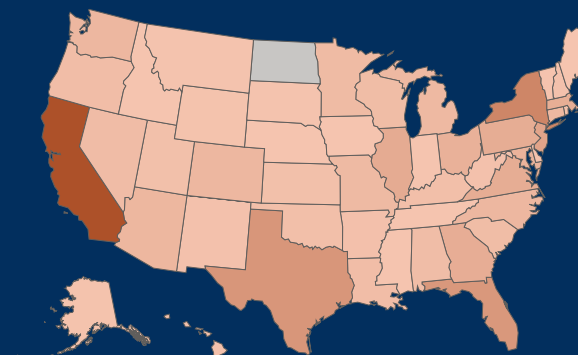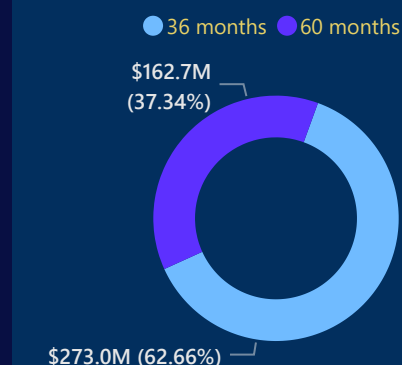
Total Funded Amount by Employee Length

Employee Length	Amount
10+ years	$116M
2 years	$45M
< 1 year	$44M
3 years	$44M
4 years	$38M
5 years	$37M
1 year	$33M
6 years	$26M
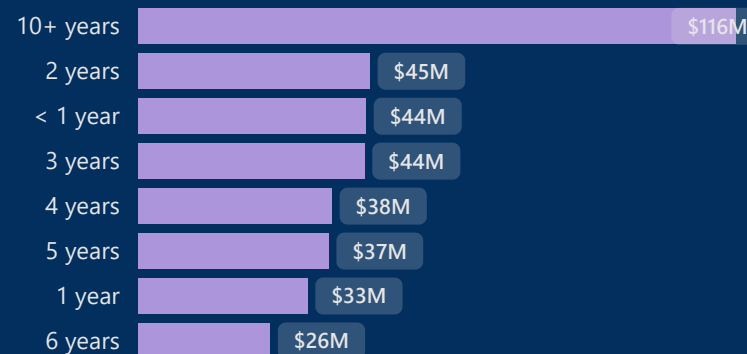
Total Funded Amount by Purpose

Purpose	Amount
Debt consoli...	$0.23bn
credit card	$0.06bn
home impro...	$0.03bn
other	$0.03bn
small busine...	$0.02bn
major purch...	$0.02bn
car	$0.01bn
wedding	$0.01bn

Total Funded Amount by home_ownership

home_ownership	Amount
MORTGAGE	$219.3M
RENT	$185.8M
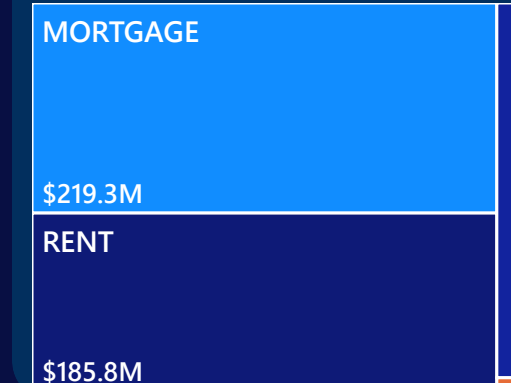
BANK LOAN REPORT | DETAILS

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 4.3K MoM 6.9%	MTD $54.0M MoM 13.0%	MTD $58.1M MoM 15.8%	MTD 12.4% MoM 3.5%	MTD 13.7% MoM 2.7%

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Good v Bad Loan
All

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id	purpose	home_ownership	grade	sub_grade	issue_date	Funded Amount	Int Rate	Sum of installment	Amount
54734	Debt consolidation	RENT	B	B4	Monday, August 09, 2021	$25,000.0	11.89%	$829.1	
55742	credit card	RENT	B	B5	Saturday, May 08, 2021	$7,000.0	10.71%	$228.2	
57245	Debt consolidation	OWN	C	C2	Wednesday, March 10, 2021	$1,200.0	13.11%	$40.5	
57416	Debt consolidation	RENT	C	C3	Tuesday, November 09, 2021	$10,800.0	13.57%	$366.9	
58915	Debt consolidation	RENT	B	B3	Thursday, April 08, 2021	$7,500.0	10.08%	$162.3	
59006	credit card	MORTGAGE	C	C5	Thursday, September 09, 2021	$3,000.0	14.26%	$102.9	
61390	credit card	MORTGAGE	A	A5	Wednesday, February 10, 2021	$4,000.0	7.88%	$125.1	
61419	Debt consolidation	RENT	D	D2	Wednesday, February 10, 2021	$5,600.0	14.96%	$194.0	
62102	Debt consolidation	RENT	B	B1	Saturday, April 10, 2021	$3,200.0	9.88%	$103.1	
65426	car	MORTGAGE	B	B1	Monday, August 09, 2021	$4,000.0	11.14%	$131.2	
65640	home improvement	MORTGAGE	C	C2	Saturday, May 08, 2021	$5,000.0	11.34%	$87.2	
66431	Debt consolidation	RENT	B	B5	Tuesday, February 09, 2021	$2,525.0	12.21%	$84.1	
66749	Debt consolidation	MORTGAGE	C	C4	Wednesday, December 08, 2021	$10,625.0	13.47%	$360.4	
66943	Debt consolidation	RENT	B	B4	Tuesday, August 10, 2021	$2,800.0	11.49%	$61.6	
66964	Debt consolidation	MORTGAGE	D	D3	Tuesday, June 08, 2021	$7,500.0	13.24%	$253.6	
67503	Debt consolidation	MORTGAGE	A	A4	Saturday, October 09, 2021	$10,000.0	8.59%	$316.1	
68163	small business	MORTGAGE	A	A3	Wednesday, February 10, 2021	$3,000.0	7.14%	$92.8	
68381	Debt consolidation	RENT	A	A5	Monday, March 08, 2021	$6,625.0	8.63%	$209.5	
68817	major purchase	MORTGAGE	C	C1	Monday, March 08, 2021	$10,000.0	11.03%	$327.5	

```sql
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
```

```sql
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
```

```sql
    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
```

```sql
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
```