

BANK LOAN REPORT QUERY DOCUMENT

A. BANK LOAN REPORT | SUMMARY

KPI's:

Total Loan Applications

SELECT COUNT(id) AS "Total Loan Applications" FROM FINANCIAL;

	Total Loan Applications
▶	38576

MTD Loan Applications

SELECT COUNT(id) AS "Last Month Total Applications" FROM FINANCIAL
WHERE MONTH(issue_date) = 12;

	Last Month Total Applications
▶	4314

Month to Month Loan Applications

SELECT
 MONTHNAME(issue_date) AS "Month",
 COUNT(*) AS "Total Loans"
FROM FINANCIAL
GROUP BY MONTHNAME(issue_date)
ORDER BY COUNT(*) DESC;

	Month	Total Loans
▶	December	4314
	November	4035
	October	3796
	September	3536
	August	3441
	July	3366
	June	3184
	May	2911
	April	2755
	March	2627
	January	2332
	February	2279

Total Funded Amount

```
SELECT SUM(loan_amount) AS "Total Funded Amount" FROM FINANCIAL;
```

	Total Funded Amount
▶	435757075

MTD Total Funded Amount

```
SELECT SUM(loan_amount) AS "MTD Total Funded Amount" FROM FINANCIAL  
WHERE MONTH(issue_date) = 12;
```

	MTD Total Funded Amount
▶	53981425

Month to Month Total Funded Amount

```
SELECT  
    MONTHNAME(issue_date) AS "Month",  
    SUM(loan_amount) AS "Total Loan Amount"  
FROM FINANCIAL  
GROUP BY MONTHNAME(issue_date)  
ORDER BY SUM(loan_amount) DESC;
```

	Month	Total Loan Amount
▶	December	53981425
	November	47754825
	October	44893800
	September	40907725
	August	38149600
	July	35813900
	June	34161475
	May	31738350
	April	29800800
	March	28875700
	January	25031650
	February	24647825

Total Amount Received

```
SELECT SUM(total_payment) AS "Total Received Amount" FROM FINANCIAL;
```

	Total Recieved Amount
►	473070933

MTD Total Amount Received

```
SELECT SUM(total_payment) AS "MTD Total Received Amount" FROM FINANCIAL  
WHERE MONTH(issue_date) = 12;
```

	MTD Total Recieved Amount
►	58074380

Month to Month Total Amount Received

```
SELECT  
    MONTHNAME(issue_date) AS "Month",  
    SUM(loan_amount) AS "Total received Amount"  
FROM FINANCIAL  
GROUP BY MONTHNAME(issue_date)  
ORDER BY SUM(total_payment) DESC;
```

	Month	Total Recieved Amount
►	December	53981425
	November	47754825
	October	44893800
	September	40907725
	August	38149600
	July	35813900
	June	34161475
	May	31738350
	April	29800800
	March	28875700
	February	24647825
	January	25031650

Average Interest Rate

```
SELECT AVG(int_rate) AS "AVERAGE INTEREST RATE" FROM FINANCIAL;
```

	AVERAGE INTEREST RATE
▶	0.12048831397760178

MTD Average Interest

```
SELECT AVG(int_rate) AS "MTD Average Interest Rate" FROM FINANCIAL  
WHERE MONTH(issue_date) = 12;
```

	MTD Average Interest Rate
▶	0.12356040797403738

Month to Month Average Interest

```
SELECT  
    MONTHNAME(issue_date) AS "Month",  
    AVG(int_rate) AS "Average Interest rate"  
FROM FINANCIAL  
GROUP BY MONTHNAME(issue_date)  
ORDER BY AVG(int_rate) DESC;
```

	Month	Average Interest rate
▶	December	0.12356040797403738
	August	0.12300235396687008
	June	0.12274243090452241
	May	0.12257794572312002
	July	0.12237237076648863
	October	0.12024122760800707
	September	0.12003232466063271
	November	0.11941717472118796
	March	0.11858290826037374
	April	0.11740907441016354
	February	0.11721632294866217
	January	0.11461886792452868

Avg Debt-to-Income Ratio

```
SELECT AVG(dti) AS "Average Debt-to-Income Ratio" FROM FINANCIAL;
```

	Average Debt-to-Income Ratio
▶	0.1332743311903776

MTD Avg DTI

```
SELECT AVG(dti) AS "MTD Average DTI" FROM FINANCIAL  
WHERE MONTH(issue_date) = 12;
```

	MTD Average DTI
▶	0.1366553778395922

Month over Month Avg DTI

```
SELECT  
    MONTHNAME(issue_date) AS "Month",  
    AVG(dti) AS "Average Interest rate"  
FROM FINANCIAL  
GROUP BY MONTHNAME(issue_date)  
ORDER BY AVG(dti) DESC;
```

	Month	Average DTI
▶	December	0.1366553778395922
	October	0.1341438092729189
	February	0.1340932865291795
	August	0.1335323161871549
	May	0.1333374441772586
	November	0.13302733581164852
	September	0.13297847850678748
	July	0.13294815805109889
	June	0.1324378140703518
	April	0.1321936116152453
	March	0.13215614769699285
	January	0.1293698542024013

GOOD LOAN ISSUED

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 FINANCIAL;

	Good Loan Percentage
▶	86.17534

Good Loan Applications

SELECT COUNT(id) AS "No. of Good Loan Applications" FROM FINANCIAL

WHERE loan_status = 'Fully Paid' OR loan_status = 'Current';

	No. of Good Loan Applications
▶	33243

Good Loan Funded Amount

SELECT SUM(loan_amount) AS "Total Good Loan Amount" FROM FINANCIAL

WHERE loan_status = 'Fully Paid' OR loan_status = 'Current';

	Total Good Loan Amount
▶	370224850

Good Loan Amount Received

SELECT SUM(total_payment) AS "Total Good Loan Amount Received" FROM FINANCIAL

WHERE loan_status = 'Fully Paid' OR loan_status = 'Current';

	Total Good Loan Amount Recieved
▶	435786170

BAD LOAN ISSUED

Bad Loan Percentage

SELECT

(COUNT(CASE WHEN loan_status = 'Charged Off' THEN id END) * 100.0) / COUNT(id)

AS "Bad Loan Percentage" FROM FINANCIAL;

	Bad Loan Percentage
▶	13.82466

Bad Loan Applications

SELECT COUNT(id) AS "No. of Bad Loan Applications" FROM FINANCIAL

WHERE loan_status = 'Charged Off';

	No. of Bad Loan Applications
▶	5333

Bad Loan Funded Amount

SELECT SUM(loan_amount) AS "Total Bad Loan Amount" FROM FINANCIAL

WHERE loan_status = 'Charged Off';

	Total Bad Loan Amount
▶	65532225

Bad Loan Amount Received

SELECT SUM(total_payment) AS "Total Bad Loan Amount Received" FROM FINANCIAL

WHERE loan_status = 'Charged Off';

	Total Bad Loan Amount Recieved
▶	37284763

LOAN STATUS

General Loan Report

```
SELECT
    loan_status,
    COUNT(id) AS "No. of Loans",
    SUM(total_payment) AS "Total Amount Received",
    SUM(loan_amount) AS "Total Loan Amount",
    AVG(int_rate * 100) AS "Interest Rate",
    AVG(dti * 100) AS "Debt-Income Ratio"
FROM FINANCIAL
GROUP BY loan_status;
```

	Loan Status	No. of Loans	Total Amount Received	Total Loan Amount
▶	Charged Off	5333	37284763	65532225
	Fully Paid	32145	411586256	351358350
	Current	1098	24199914	18866500

MTD General Loan Report

```
SELECT
    loan_status AS "Loan Status",
    SUM(total_payment) AS "MTD Total Amount Received",
    SUM(loan_amount) AS "MTD Total Loan Amount",
    AVG(int_rate * 100) AS "Interest Rate",
    AVG(dti * 100) AS "Debt-Income Ratio"
FROM FINANCIAL
WHERE MONTH(issue_date) = 12
GROUP BY loan_status;
```

	Loan Status	MTD Total Amount Received	MTD Total Loan Amount
▶	Fully Paid	47815851	41302025
	Charged Off	5324211	8732775
	Current	4934318	3946625

BANKLOAN REPORT OVERVIEW

MONTHLY

SELECT

MONTHNAME(issue_date) AS "Month",
COUNT(*) AS "No. of Loan Applications",
SUM(loan_amount) AS "Total Loan Amount",
SUM(total_payment) AS "Total Amount Received",
AVG(int_rate * 100) AS "Interest Rate",
AVG(dti * 100) AS "Debt-Income Ratio"

FROM FINANCIAL

GROUP BY MONTHNAME(issue_date)

ORDER BY COUNT(*) DESC;

	Month	No. of Loan Applications	Total Loan Amount	Total Amount Recieved	Interest Rate	Debt-Income Ratio
►	December	4314	53981425	58074380	12.356040797403805	13.665537783959174
	November	4035	47754825	50132030	11.941717472119006	13.30273358116479
	October	3796	44893800	49399567	12.024122760800884	13.414380927291857
	September	3536	40907725	43983948	12.003232466063364	13.29784785067872
	August	3441	38149600	42682218	12.300235396686967	13.353231618715467
	July	3366	35813900	38827220	12.237237076648858	13.294815805109922
	June	3184	34161475	36164533	12.274243090452332	13.243781407035145
	May	2911	31738350	33750523	12.2577945723121	13.3337444177259
	April	2755	29800800	32495533	11.740907441016402	13.219361161524493
	March	2627	28875700	32264400	11.858290826037354	13.215614769699279
	January	2332	25031650	27578836	11.4618867924529	12.93698542024013
	February	2279	24647825	27717745	11.721632294866222	13.409328652917964

STATE

SELECT

address state AS "State",

COUNT(id) AS "Total Loan Applications",

SUM(loan_amount) AS "Total Loan Amount",

SUM(total__ payment) AS "Total Amount Received"

FROM FINANCIAL

GROUP BY address_state

ORDER BY address_state;

	State	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
1	AK	78	1031800	1108570
2	AL	432	4949225	5492272
3	AR	236	2529700	2777875
4	AZ	833	9206000	10041986
5	CA	6894	78484125	83901234
6	CO	770	8976000	9845810
7	CT	730	8435575	9357612
8	DC	214	2652350	2921854
9	DE	110	1138100	1269136
10	FL	2773	30046125	31601905
11	GA	1355	15480325	16728040
12	HI	170	1850525	2080184
13	IA	5	56450	64482
14	ID	6	59750	65329
15	IL	1486	17124225	18875941
16	IN	9	86225	85521
17	KS	260	2872325	3247394
18	KY	320	3504100	3792530
19	LA	426	4498900	5001160
20	MA	1310	15051000	16676279
21	MD	1027	11911400	12985170
22	ME	3	9200	10808
23	MI	685	7829900	8543660
24	MN	592	6302600	6750746
25	MO	660	7151175	7692732
26	MS	19	139125	149342
27	MT	79	829525	892047
28	NC	759	8787575	9534813
29	NE	5	31700	24542
30	NH	161	1917900	2101386
31	NJ	1822	21657475	23425159
32	NM	183	1916775	2084485
33	NV	482	5307375	5451443
34	NY	3701	42077050	46108181
35	OH	1188	12991375	14330148
36	OK	293	3365725	3712649
37	OR	436	4720150	4966903
38	PA	1482	15826525	17462908
39	RI	196	1883025	2001774

TERM

SELECT

```
term AS "Term",  
COUNT(id) AS "Total Loan Applications",  
SUM(loan_amount) AS "Total Loan Amount",  
SUM(total_payment) AS "Total Amount Received"
```

FROM FINANCIAL

GROUP BY term

ORDER BY term;

	Term	Total Loan Applications	Total Loan Amount	Total Amount Received
►	36 months	28237	273041225	294709458
	60 months	10339	162715850	178361475

EMPLOYEE_LENGTH

SELECT

```
emp_length AS "Employee Length",  
COUNT(id) AS "Total Loan Applications",  
SUM(loan_amount) AS "Total Loan Amount",  
SUM(total_payment) AS "Total Amount Received"
```

FROM FINANCIAL

GROUP BY emp_length

ORDER BY emp_length;

	Employee Length	Total Loan Applications	Total Loan 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

PURPOSE

SELECT

```
purpose AS "Purpose",  
COUNT(id) AS "Total Loan Applications",  
SUM(loan_amount) AS "Total Loan Amount",  
SUM(total__ payment) AS "Total Amount Received"
```

FROM FINANCIAL

GROUP BY purpose ORDER BY purpose;

	Purpose	Total Loan Applications	Total Loan 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

HOME OWNERSHIP

SELECT

```
home_ownership AS "Home Ownership Status",  
COUNT(id) AS "Total Loan Applications",  
SUM(loan_amount) AS "Total Loan Amount",  
SUM(total_payment) AS "Total Amount Received"
```

FROM FINANCIAL

GROUP BY home_ownership

ORDER BY home_ownership;

	Home Ownership Status	Total Loan Applications	Total Loan Amount	Total Amount Received
►	MORTGAGE	17198	219329150	238474438
	NONE	3	16800	19053
	OTHER	98	1044975	1025257
	OWN	2838	29597675	31729129
	RENT	18439	185768475	201823056

