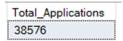
BANK LOAN REPORT QUERY DOCUMENT

A. BANK LOAN REPORT | SUMMARY

KPI's:

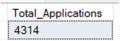
1. Total Loan Applications

SELECT COUNT(id) AS Total_Loan_Applications FROM bank_loan_data;



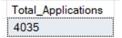
2. MTD Loan Applications

SELECT COUNT(id) AS MTD_Total_Loan_Applications FROM bank_loan_data WHERE MONTH(issue_date) = 12 AND YEAR(issue_date) = 2021;



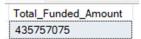
3. PMTD Loan Applications

SELECT COUNT(id) AS PMTD_Total_Loan_Applications FROM bank_loan_data WHERE MONTH(issue_date) = 11 AND YEAR(issue_date) = 2021;



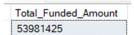
4. Total Funded Amount

SELECT SUM(loan_amount) AS Total_Funded_Amount FROM bank_loan_data;



5. MTD Total Funded Amount

SELECT SUM(loan_amount) AS MTD_Total_Funded_Amount FROM bank_loan_data WHERE MONTH(issue_date) = 12 AND YEAR(issue_date) = 2021;



6. PMTD Total Funded Amount

SELECT SUM(loan_amount) AS Total_Funded_Amount FROM bank_loan_data WHERE MONTH(issue_date) = 11 AND YEAR(issue_date) = 2021;



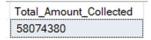
7. Total Amount Received

SELECT SUM(total_payment) AS Total_Amount_Received FROM bank_loan_data;



8. MTD Total Amount Received

SELECT SUM(total_payment) AS MTD_Total_Amount_ Received FROM bank_loan_data WHERE MONTH(issue_date) = 12 AND YEAR(issue_date) = 2021;



9. PMTD Total Amount Received

SELECT SUM(total_payment) AS PMTDTotal_Amount_ Received FROM bank_loan_data WHERE MONTH(issue_date) = 11 AND YEAR(issue_date) = 2021;



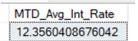
10. Average Interest Rate

SELECT ROUND(AVG(int_rate), 4) * 100 AS Avg_Interest_Rate FROM bank_loan_data;



11. MTD Average Interest

SELECT ROUND(AVG(int_rate), 4) * 100 AS MTD_Avg_Interest_Rate FROM bank_loan_data
WHERE MONTH(issue_date) = 12 AND YEAR(issue_date) = 2021;



12. PMTD Average Interest

SELECT ROUND(AVG(int_rate), 4) * 100 AS PMTD_Avg_Interest_Rate FROM bank_loan_data
WHERE MONTH(issue_date) = 11 AND YEAR(issue_date) = 2021;

PMTD_Avg_Int_Rate 11.9417175498261

13. Avg DTI

SELECT ROUND(AVG(dti), 4) * 100 AS Avg_DTI FROM bank_loan_data;

```
Avg_DTI
13.3274331211432
```

14. MTD Avg DTI

```
SELECT ROUND(AVG(dti), 4) * 100 AS MTD_Avg_DTI FROM bank_loan_data WHERE MONTH(issue_date) = 12 AND YEAR(issue_date) = 2021;
```

```
MTD_Avg_DTI
13.6655377880425
```

15. PMTD Avg DTI

```
SELECT ROUND(AVG(dti), 4) * 100 AS PMTD_Avg_DTI FROM bank_loan_data WHERE MONTH(issue_date) = 12 AND YEAR(issue_date) = 2021;
```

```
PMTD_Avg_DTI
13.3027335836364
```

GOOD LOAN ISSUED

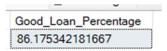
1. Good Loan Percentage

SELECT

```
(COUNT(CASE\ WHEN\ loan\_status = 'Fully\ Paid'\ OR\ loan\_status = 'Current'\ THEN\ id\ END) * 100) /
```

COUNT(id) AS Good_Loan_Percentage

FROM bank_loan_data;



2. 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_Applications
33243
```

3. 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_Funded_amount
370224850
```

4. Good Loan Total Received Amount

```
SELECT SUM(total_payment) AS Good_Loan_Total_Received_Amount FROM bank_loan_data

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

Good_Loan_amount_received | 435786170
```

BAD LOAN ISSUED

1. Bad Loan Percentage

```
SELECT
```

```
(COUNT(CASE WHEN loan_status = 'Charged Off' THEN id END) * 100) /
COUNT(id) AS Bad_Loan_Percentage
```

FROM bank_loan_data;

```
Bad_Loan_Percentage
13.824657818332
```

2. Bad Loan Applications

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

```
Bad_Loan_Applications
5333
```

3. Bad Loan Funded Amount

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

```
Bad_Loan_Funded_amount
65532225
```

4. Bad Loan Total Received Amount

SELECT SUM(total_payment) AS Bad_Loan_Total_Received_Amount FROM bank_loan_data
WHERE loan_status = 'Charged Off';

```
Bad_Loan_amount_received 37284763
```

LOAN STATUS

SELECT

loan_status,

COUNT(id) AS Total_Loan_Applications,

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;

| | loan_status | LoanCount | Total_Amount_Received | Total_Funded_Amount | Interest_Rate | DTI |
|---|-------------|-----------|-----------------------|---------------------|------------------|------------------|
| 1 | Fully Paid | 32145 | 411586256 | 351358350 | 11.6410707918092 | 13.1673507557434 |
| 2 | Charged Off | 5333 | 37284763 | 65532225 | 13.8785749318289 | 14.0047328005517 |
| 3 | Current | 1098 | 24199914 | 18866500 | 15.0993260800947 | 14.7243442736843 |

SELECT

loan_status,

SUM(total_payment) AS MTD_Total_Amount_Received,

SUM(loan_amount) AS PMTD_Total_Funded_Amount

FROM bank loan data

WHERE MONTH(issue_date) = 12

GROUP BY loan_status;

| loan_status | MTD_Total_Amount_Received | MTD_Total_Funded_Amount |
|-------------|---------------------------|-------------------------|
| Fully Paid | 47815851 | 41302025 |
| Charged Off | 5324211 | 8732775 |
| Current | 4934318 | 3946625 |

A. BANK LOAN REPORT | OVERVIEW

1. 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_data

GROUP BY MONTH(issue_date), DATENAME(MONTH, issue_date)

ORDER BY MONTH(issue_date); -- COUNT(id) DESC

| | Month_Munber | Month_name | Total_Loan_Applications | Total_Funded_Amount | Total_Amount_Received |
|----|--------------|------------|-------------------------|---------------------|-----------------------|
| 1 | 1 | January | 2332 | 25031650 | 27578836 |
| 2 | 2 | February | 2279 | 24647825 | 27717745 |
| 3 | 3 | March | 2627 | 28875700 | 32264400 |
| 4 | 4 | April | 2755 | 29800800 | 32495533 |
| 5 | 5 | May | 2911 | 31738350 | 33750523 |
| 6 | 6 | June | 3184 | 34161475 | 36164533 |
| 7 | 7 | July | 3366 | 35813900 | 38827220 |
| 8 | 8 | August | 3441 | 38149600 | 42682218 |
| 9 | 9 | September | 3536 | 40907725 | 43983948 |
| 10 | 10 | October | 3796 | 44893800 | 49399567 |
| 11 | 11 | November | 4035 | 47754825 | 50132030 |
| 12 | 12 | December | 4314 | 53981425 | 58074380 |

2. 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; --COUNT(id) DESC

| | 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 | ОН | 1188 | 12991375 | 14330148 |
| 36 | ок | 293 | 3365725 | 3712649 |
| 37 | OR | 436 | 4720150 | 4966903 |
| 38 | PA | 1482 | 15826525 | 17462908 |
| 39 | RI | 196 | 1883025 | 2001774 |

3. 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; --COUNT(id) DESC

| | Term | Total_Loan_Applications | Total_Funded_Amount | Total_Amount_Received |
|---|-----------|-------------------------|---------------------|-----------------------|
| 1 | 36 months | 28237 | 273041225 | 294709458 |
| 2 | 60 months | 10339 | 162715850 | 178361475 |

4. 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; --COUNT(id) DESC;

| 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 |

5. 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; -- COUNT(id) DESC

| 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 |

6. 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; --COUNT(id) DESC

| 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 |

Note: We have applied multiple Filters on all the dashboards. You can check the results for the filters as well by modifying the query and comparing the results.

For e.g

See the results when we hit the Grade A in the filters for dashboards.

SELECT