**Portfolio Project**

**Loan Application Project**

**Report**

**Kpi’s:**

**Total Bank Application**

**Total Month to Date Application**

**Total Previous Month to Month Application:**

select count(id) as Total\_Application from loan;

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select count(id) as MTD\_Total\_Application from loan

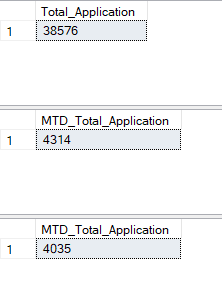
where month(issue\_date)=12;

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select count(id) as MTD\_Total\_Application from loan

where month(issue\_date)=11 and year(issue\_date)=2021;

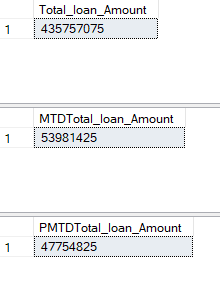
Output:

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**Sum Of Total Loan**

**Sum Of Total Month to Date Loan**

**Sum Of Total Previous Month to Date Loan:**

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**Sum Of Total Amount Received**

**Sum Of Total Month to Date Amont Received**

**Sum Of Total Previous Month to Date Amount Received:**

select sum(total\_payment) as Total\_Amt\_Recived from loan;

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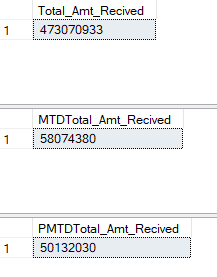
select sum(total\_payment) as MTDTotal\_Amt\_Recived from loan

where month(issue\_date)=12 and year(issue\_date)=2021;

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select sum(total\_payment) as PMTDTotal\_Amt\_Recived from loan

where month(issue\_date)=11 and year(issue\_date)=2021;

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**Average Interest Rate**

**MTD Average Interest Rate**

**PMTD Average Interest Rate:**

select round(avg(int\_rate),4)\*100 as Average\_Interest from loan;

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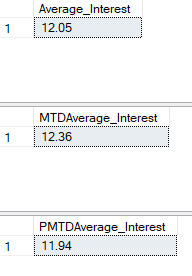
select round(avg(int\_rate),4)\*100 as MTDAverage\_Interest from loan

where month(issue\_date)=12;

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select round(avg(int\_rate),4)\*100 as PMTDAverage\_Interest from loan

where month(issue\_date)=11;

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**Average DTI (Debt to income)**

**MTD Average DTI**

**PMTD Average DTI:**

select round(avg(dti),4)\*100 as Average\_DTI from loan;

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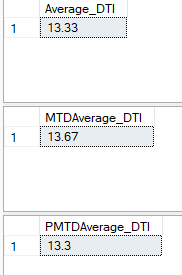
select round(avg(dti),4)\*100 as MTDAverage\_DTI from loan

where month(issue\_date)=12;

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select round(avg(dti),4)\*100 as PMTDAverage\_DTI from loan

where month(issue\_date)=11;

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**Good loan percentage**

**Good loan Application:**

select

(count(CASE WHEN loan\_status='Fully Paid' or loan\_status='Current' then id end)\*100)

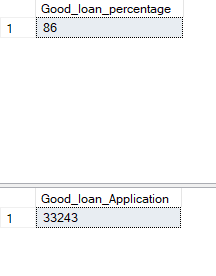
/ count(id) as Good\_loan\_percentage

FROM loan;

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select count(id) as Good\_loan\_Application from loan

where loan\_status='Fully Paid' or loan\_status='Current';

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**Total Loan Funded Amount**

**Total Payment Amount:**

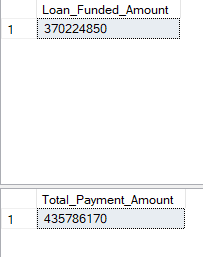
select sum(loan\_amount) as Loan\_Funded\_Amount from loan

where loan\_status='Fully Paid' or loan\_status='Current';

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select sum(total\_payment) as Total\_Payment\_Amount from loan

where loan\_status='Fully Paid' or loan\_status='Current';

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**Bad loan percentage**

**Bad loan Application:**

select

(count(CASE WHEN loan\_status='Charged off'then id end)\*100.0)

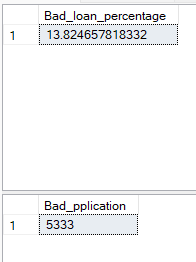
/ count(id) as Bad\_loan\_percentage

FROM loan;

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select count(id) as Bad\_pplication from loan

where loan\_status='Charged off' ;

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**Total Bad Loan Funded Amount**

**Total Bad Payment Amount Recived:**

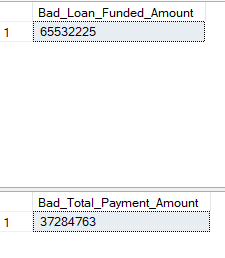
select sum(loan\_amount) as Bad\_Loan\_Funded\_Amount from loan

where loan\_status='Charged off';

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select sum(total\_payment) as Bad\_Total\_Payment\_Amount from 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,

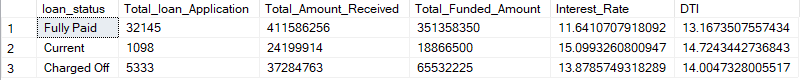
AVG(int\_rate \* 100) AS Interest\_Rate,

AVG(dti \* 100) AS DTI

FROM

bank\_loan\_data

GROUP by loan\_status



MTD AND PMTD:

SELECT

loan\_status,

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

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

FROM loan

WHERE MONTH(issue\_date) = 12

GROUP BY loan\_status;

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SELECT

loan\_status,

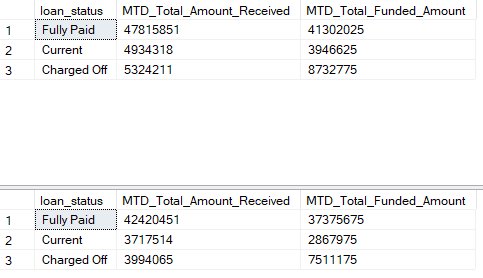
SUM(total\_payment) AS MTD\_Total\_Amount\_Received,

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

FROM loan

WHERE MONTH(issue\_date) = 11

GROUP BY loan\_status;



PART B 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\_data

GROUP BY MONTH(issue\_date), DATENAME(MONTH, issue\_date)

ORDER BY MONTH(issue\_date)

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**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

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**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

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**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

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**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

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**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

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