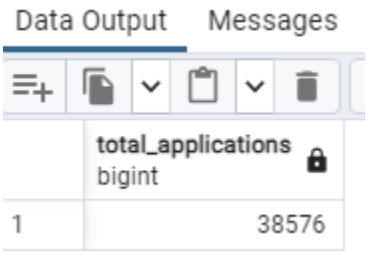
BANK LOAN REPORT KEY PERFORMANCE INDICATORS

1. **Total Loan Application**

SELECT distinct COUNT(id) AS Total_Applications FROM bank_loan_data



	total_applications bigint
1	38576

2. MTD Loan Applications

select to_char(issue_date,'month') as issue_month, count(distinct id) as total_monthly_applications from bank_loan_data

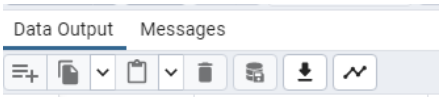
group by issue_month

order by total_monthly_applications desc

OR

SELECT COUNT(id) AS MTD_Total_Applications FROM bank_loan_data

WHERE MONTH(issue_date) = 12 AND YEAR(issue_date)=2021



	issue_month text	total_monthly_applications bigint
1	december	4314
2	november	4035
3	october	3796
4	september	3536
5	august	3441
6	july	3366
7	june	3184
8	may	2911
9	april	2755
10	march	2627
11	january	2332
12	february	2279

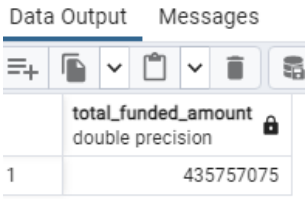
3. PMTD Loan Applications(Previous Month To Date, PMTD)

SELECT COUNT(id) AS Total_Applications FROM bank_loan_data

WHERE MONTH(issue_date) = 11

4. Total Funded Amount

SELECT SUM(loan_amount) AS Total_Funded_Amount FROM bank_loan_data



Data Output | Messages

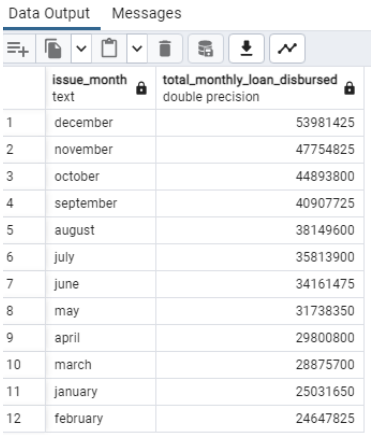
	total_funded_amount double precision
1	435757075

5. MTD Total Funded Amount

select to_char(issue_date,'month') as issue_month, SUM(loan_amount) as total_monthly_loan_disbursed from bank_loan_data

group by issue_month

order by total_monthly_loan_disbursed desc

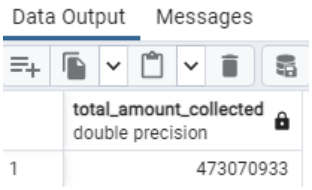


Data Output | Messages

	issue_month text	total_monthly_loan_disbursed double precision
1	december	53981425
2	november	47754825
3	october	44893800
4	september	40907725
5	august	38149600
6	july	35813900
7	june	34161475
8	may	31738350
9	april	29800800
10	march	28875700
11	january	25031650
12	february	24647825

6. Total Amount Received

SELECT SUM(total_payment) AS Total_Amount_Collected FROM bank_loan_data



Data Output | Messages

	total_amount_collected double precision
1	473070933

7. MTD Total Amount Received

select to_char(issue_date,'month') as issue_month, SUM(total_payment) as total_monthly_loan_collected_back from bank_loan_data

group by issue_month

order by total_monthly_loan_collected_back desc

Data Output Messages

	issue_month text	total_monthly_loan_collected_back double precision
1	december	58074380
2	november	50132030
3	october	49399567
4	september	43983948
5	august	42682218
6	july	38827220
7	june	36164533
8	may	33750523
9	april	32495533
10	march	32264400
11	february	27717745
12	january	27578836

8. Average Interest Rate

SELECT cast(AVG(int_rate)*100 as decimal(10,2)) AS Avg_Int_Rate FROM bank_loan_data

Data Output Messages

	avg_int_rate numeric (10,2)
1	12.05

9. MTD Average Interest

SELECT cast(AVG(int_rate)*100 as decimal(10,2)) AS Avg_mtd_Int_Rate FROM bank_loan_data

where date_part('month', issue_date)=12 and date_part('year', issue_date)=2021

Data Output Messages

	avg_mtd_int_rate numeric (10,2)
1	12.36

10. Previous MTD Average Interest

SELECT cast(AVG(int_rate)*100 as decimal(10,2)) AS Avg_pmtd_Int_Rate FROM bank_loan_data

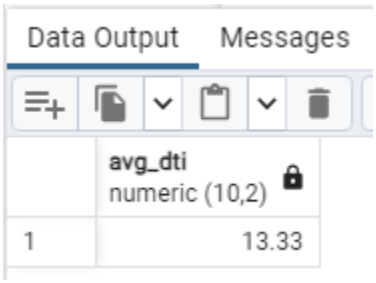
where date_part('month', issue_date)=11 and date_part('year', issue_date)=2021

Data Output Messages

	avg_pmtd_int_rate numeric (10,2)
1	11.94

11. Avg DTI

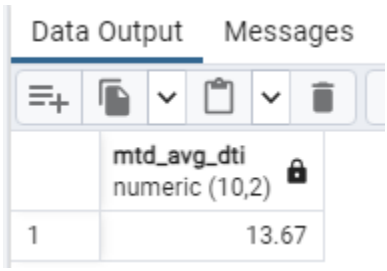
SELECT cast(AVG(dti)*100 as decimal(10,2)) AS Avg_DTI FROM bank_loan_data



12. MTD Avg DTI

SELECT cast(AVG(dti)*100 as decimal(10,2)) AS MTD_Avg_DTI FROM bank_loan_data

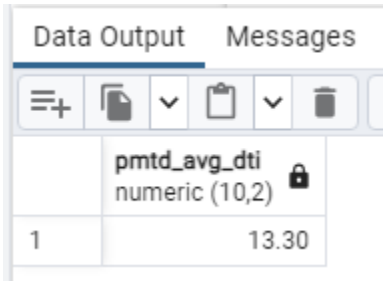
where date_part('month', issue_date)=12 and date_part('year', issue_date)=2021



13. PMTD Avg DTI

SELECT cast(AVG(dti)*100 as decimal(10,2)) AS PMTD_Avg_DTI FROM bank_loan_data

where date_part('month', issue_date)=11 and date_part('year', issue_date)=2021

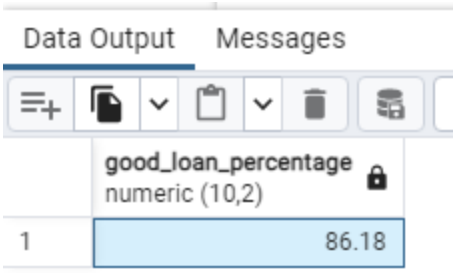


GOOD LOAN ISSUED

14. Good Loan Percentage

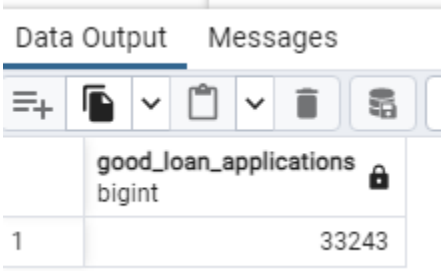
SELECT Cast((COUNT(CASE WHEN loan_status = 'Fully Paid' OR loan_status = 'Current' THEN id END) * 100.0) / COUNT(id) as decimal(10,2)) AS Good_Loan_Percentage

FROM bank_loan_data



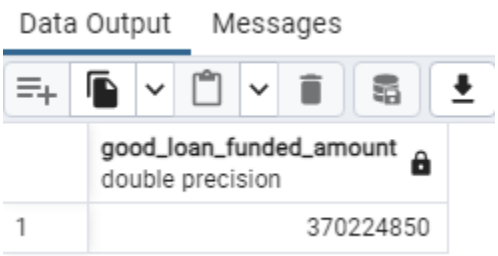
15. Good Loan Application

```
SELECT COUNT(id) AS Good_Loan_Applications FROM bank_loan_data

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



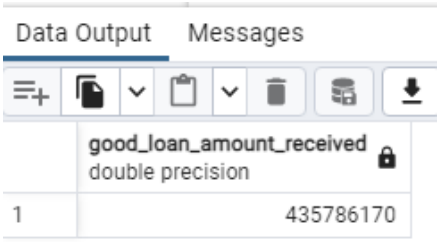
16. Good Loan Funded Amount

```
SELECT SUM(loan_amount) AS Good_Loan_Funded_amount FROM bank_loan_data

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



17. Good Loan Amount Recieved

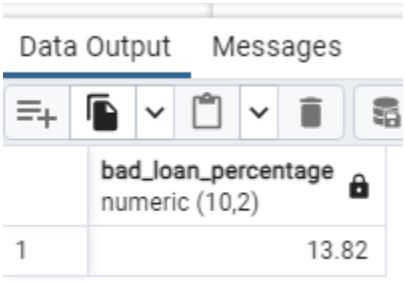
```
SELECT SUM(total_payment) AS Good_Loan_amount_received FROM bank_loan_data

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



BAD ISSUED LOAN

18. Bad Loan Percentage

```
SELECT
   cast((COUNT(CASE WHEN loan_status = 'Charged Off' THEN id END) * 100.0) /
        COUNT(id) as decimal(10,2)) AS Bad_Loan_Percentage
FROM bank_loan_data
```

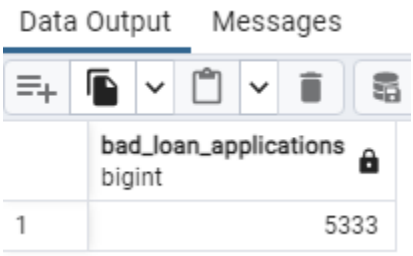


Data Output | Messages

	bad_loan_percentage numeric (10,2)
1	13.82

19. Bad Loan Application

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

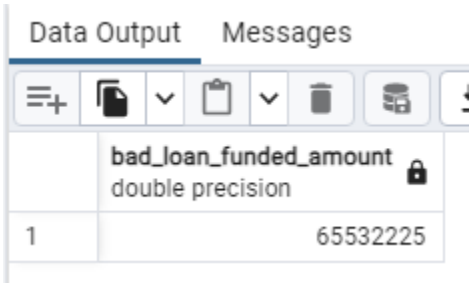


Data Output | Messages

	bad_loan_applications bigint
1	5333

20. Bad Loan Funded Amount

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

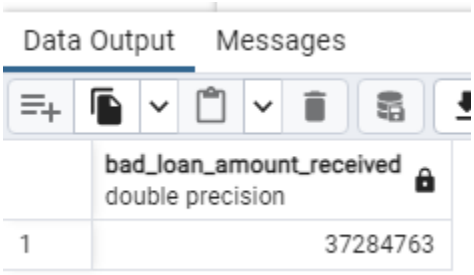


Data Output | Messages

	bad_loan_funded_amount double precision
1	65532225

21. Bad Loan Amount Received

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

WHERE loan_status = 'Charged Off'
```



Data Output | Messages

	bad_loan_amount_received double precision
1	37284763

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
```

Data Output | Messages

	loan_status character varying (200)	loancount bigint	total_amount_received double precision	total_funded_amount double precision	interest_rate double precision	dti double precision
1	Current	1098	24199914	18866500	15.0993260473588	14.724344262295068
2	Fully Paid	32145	411586256	351358350	11.641070773058658	13.167350754394164
3	Charged Off	5333	37284763	65532225	13.878574910931917	14.004732795799695

```
SELECT
        loan_status,
        SUM(total_payment) AS MTD_Total_Amount_Received,
        SUM(loan_amount) AS MTD_Total_Funded_Amount
FROM bank_loan_data
where date_part('month', issue_date)=12
GROUP BY loan_status
```

Data Output | Messages

	loan_status character varying (200)	mtd_total_amount_received double precision	mtd_total_funded_amount double precision
1	Charged Off	5324211	8732775
2	Current	4934318	3946625
3	Fully Paid	47815851	41302025

BANK LOAN DETERMINANT REPORT

MONTH

```
SELECT
        to_char(issue_date,'month') as issue_month,
        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 issue_month
ORDER BY issue_month
```

Data Output Messages

Edit

	issue_month text	total_loan_applications bigint	total_funded_amount double precision	total_amount_received double precision
1	april	2755	29800800	32495533
2	august	3441	38149600	42682218
3	december	4314	53981425	58074380
4	february	2279	24647825	27717745
5	january	2332	25031650	27578836
6	july	3366	35813900	38827220
7	june	3184	34161475	36164533
8	march	2627	28875700	32264400
9	may	2911	31738350	33750523
10	november	4035	47754825	50132030
11	october	3796	44893800	49399567
12	september	3536	40907725	43983948

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
```

Data Output Messages

	state character varying (200)	total_loan_applications bigint	total_funded_amount double precision	total_amount_received double precision
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

TERMS OF PAYMENT

```
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
```

Data Output Messages

	term character varying (200)	total_loan_applications bigint	total_funded_amount double precision	total_amount_received double precision
1	36 months	28237	273041225	294709458
2	60 months	10339	162715850	178361475

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
```

Data Output Messages

	employee_length character varying (200)	total_loan_applications bigint	total_funded_amount double precision	total_amount_received double precision
1	< 1 year	4575	44210625	47545011
2	1 year	3229	32883125	35498348
3	10+ years	8870	116115950	125871616
4	2 years	4382	44967975	49206961
5	3 years	4088	43937850	47551832
6	4 years	3428	37600375	40964850
7	5 years	3273	36973625	40397571
8	6 years	2228	25612650	27908658
9	7 years	1772	20811725	22584136
10	8 years	1476	17558950	19025777
11	9 years	1255	15084225	16516173

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
```

Data Output | Messages

	purpose character varying (200)	total_loan_applications bigint	total_funded_amount double precision	total_amount_received double precision
1	car	1497	10223575	11324914
2	credit card	4998	58885175	65214084
3	Debt consolidation	18214	232459675	253801871
4	educational	315	2161650	2248380
5	home improvement	2876	33350775	36380930
6	house	366	4824925	5185538
7	major purchase	2110	17251600	18676927
8	medical	667	5533225	5851372
9	moving	559	3748125	3999899
10	other	3824	31155750	33289676
11	renewable_energy	94	845750	898931
12	small business	1776	24123100	23814817
13	vacation	352	1967950	2116738
14	wedding	928	9225800	10266856

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

Data Output Messages

	home_ownership character varying (200)	total_loan_applications bigint	total_funded_amount double precision	total_amount_received double precision
1	MORTGAGE	17198	219329150	238474438
2	NONE	3	16800	19053
3	OTHER	98	1044975	1025257
4	OWN	2838	29597675	31729129
5	RENT	18439	185768475	201823056

SLICING GRADE BY 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
WHERE grade = 'A'
GROUP BY purpose
ORDER BY purpose
```

Data Output Messages

	purpose character varying (200)	total_loan_applications bigint	total_funded_amount double precision	total_amount_received double precision
1	car	577	3629475	3805538
2	credit card	1353	12636075	13339495
3	Debt consolidation	3753	37216300	38822971
4	educational	79	484000	515639
5	home improvement	933	8359175	8744006
6	house	91	916575	957878
7	major purchase	796	5344575	5604259
8	medical	197	1471850	1526882
9	moving	164	1069450	1099875
10	other	1024	7043175	7397982
11	renewable_energy	29	224150	225827
12	small business	334	3172075	3190467
13	vacation	122	683625	694542
14	wedding	237	2001725	2126202