

BANK REPORT QUERY DOCUMENT

1)BANK REPORT SUMMARY

KPI'S

Total Loan Applications

SELECT COUNT(id) as Total_Loan_Applications from bank_loan_data;

Total_Loan_Applications
38576

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;

MTD_Total_Loan_Applications
4314

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;

PMTD_Total_Loan_Applications
4035

Total Funded Amount

SELECT SUM(loan_amount) as Total_Amount_Funded FROM bank_loan_data;

Total_Amount_Funded
435757075

MTD Total Funded Amount

SELECT SUM(loan_amount) as MTD_Total_Amount_Funded FROM bank_loan_data

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

MTD_Total_Amount_Funded
53981425

PMTD Total Funded Amount

```
SELECT SUM(loan_amount) as PMTD_Total_Amount_Funded FROM bank_loan_data  
WHERE MONTH(issue_date)=11 AND YEAR(issue_date)=2021;
```

PMTD_Total_Amount_Funded
47754825

Total Amount Received

```
SELECT SUM(total_payment) as Total_Amount_Received FROM bank_loan_data
```

Total_Amount_Received
473070933

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;
```

MTD_Total_Amount_Received
58074380

PMTD Total Amount Received

```
SELECT SUM(total_payment) as PMTD_Total_Amount_Received FROM bank_loan_data  
WHERE MONTH(issue_date)=11 AND YEAR(issue_date)=2021;
```

PMTD_Total_Amount_Received
50132030

Average Interest Rate

```
SELECT ROUND(AVG(int_rate) * 100 ,2)AS Avg_Interest_Rate FROM bank_loan_data
```

Avg_Interest_Rate
12.05

MTD Average Interest Rate

```
SELECT ROUND(AVG(int_rate) * 100 ,2)AS MTD_Avg_Interest_Rate FROM bank_loan_data  
WHERE MONTH(issue_date)=12 AND YEAR(issue_date)=2021;
```

MTD_Avg_Interest_Rate
12.36

PMTD Average Interest Rate

```
SELECT ROUND(AVG(int_rate) * 100 ,2)AS PMTD_Avg_Interest_Rate FROM bank_loan_data  
WHERE MONTH(issue_date)=11 AND YEAR(issue_date)=2021;
```

PMTD_Avg_Interest_Rate
11.94

Average DTI

```
SELECT ROUND(AVG(dti)*100,2) Avg_DTI FROM bank_loan_data
```

Avg_DTI
13.33

MTD Average DTI

```
SELECT ROUND(AVG(dti)*100,2) MTD_Avg_DTI FROM bank_loan_data  
WHERE MONTH(issue_date)=12 AND YEAR(issue_date)=2021;
```

MTD_Avg_DTI
13.67

PMTD Average DTI

```
SELECT ROUND(AVG(dti)*100,2) PMTD_Avg_DTI FROM bank_loan_data  
WHERE MONTH(issue_date)=11 AND YEAR(issue_date)=2021;
```

PMTD_Avg_DTI
13.3

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 bank_loan_data;
```

Good_Loan_Percentage

86.175342181667

Good Loan Applications

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

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

Good_Loan_Applicaton

33243

Good Loan Funded Amount

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

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

Good_Loan_Fundedamount

370224850

Good Loan Amount Received

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

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

Good_Loan_received_amount

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 bank_loan_data;
```

Bad_Loan_Percentage

13.824657818332

Bad Loan Applications

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

```
WHERE loan_status='Charged Off';
```

TOTAL_bad_loan_Application
5333

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

Bad Loan Amount Received

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

```
WHERE loan_status='Charged Off';
```

BAD_Loan_Received_Amount
37284763

LOAN STATUS

Select

loan_status,

Count(id) as Total_Loan_Application,

SUM(loan_amount) as Total_Funded_Amount,

SUM(total_payment) as Total_amount_received,

AVG(int_rate*100) AS Total_int_rate,

AVG(dti*100) AS DTI

FROM bank_loan_data

GROUP BY loan_status;

loan_status	Total_Loan_Application	Total_Funded_Amount	Total_amount_received	Total_int_rate	DTI
Fully Paid	32145	351358350	411586256	11.6410707918092	13.1673507557434
Charged Off	5333	65532225	37284763	13.8785749318289	14.0047328005517
Current	1098	18866500	24199914	15.0993260800947	14.7243442736843

Select

loan_status,

SUM(loan_amount) as MTD_Total_Funded_Amount,

SUM(total_payment) as MTD_Total_amount_received

FROM bank_loan_data

WHERE MONTH(issue_date)=12

GROUP BY loan_status;

loan_status	MTD_Total_Funded_Amount	MTD_Total_amount_received
Fully Paid	41302025	47815851
Charged Off	8732775	5324211
Current	3946625	4934318

1)BANK LOAN REPORT|OVERVIEW

MONTHLY TREND

SELECT

MONTH(issue_date) AS Month_Number,

DATENAME(MONTH,issue_date) AS Loan_disbursed_month,

COUNT(id) AS Total_Loan_Application,

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);

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

REGIONAL ANALYSIS BY STATE

SELECT

address_state,

COUNT(id) AS Total_Loan_Application,

SUM(loan_amount) AS Total_Funded_Amount,

SUM(total_payment) AS Total_Amount_Received

FROM bank_loan_data

GROUP BY address_state

ORDER BY SUM(loan_amount) DESC;

address_state	Total_Loan_Application	Total_Funded_Amount	Total_Amount_Received
CA	6894	78484125	83901234
NY	3701	42077050	46108181
TX	2664	31236650	34392715
FL	2773	30046125	31601905
NJ	1822	21657475	23425159
IL	1486	17124225	18875941
VA	1375	15982650	17711443
PA	1482	15826525	17462908
GA	1355	15480325	16728040
MA	1310	15051000	16676279
OH	1188	12991375	14330148
MD	1027	11911400	12985170
AZ	833	9206000	10041986
CO	770	8976000	9845810
WA	805	8855525	9531739
NC	759	8787575	9534813

CT	730	8435575	9357612
MI	685	7829900	8543660
MO	660	7151175	7692732
MN	592	6302600	6750746
NV	482	5307375	5451443
SC	464	5080475	5462458
WI	446	5070450	5485161
AL	432	4949225	5492272
OR	436	4720150	4966903
LA	426	4498900	5001160
KY	320	3504100	3792530
OK	293	3365725	3712649
KS	260	2872325	3247394
UT	252	2849225	2952412
DC	214	2652350	2921854
AR	236	2529700	2777875
NH	161	1917900	2101386
NM	183	1916775	2084485
RI	196	1883025	2001774
HI	170	1850525	2080184
WV	167	1830525	1991936
DE	110	1138100	1269136
AK	78	1031800	1108570
WY	79	890750	1046050
MT	79	829525	892047
SD	63	606150	656514
VT	54	504100	534973
TN	17	162175	141522
MS	19	139125	149342
IN	9	86225	85521
ID	6	59750	65329
IA	5	56450	64482
NE	5	31700	24542
ME	3	9200	10808

LOAN TERM ANALYSIS

```

SELECT
term AS Term_Length,
COUNT(id) AS Total_Loan_Application,
SUM(loan_amount) AS Total_Funded_Amount,
SUM(total_payment) AS Total_Amount_Received
FROM bank_loan_data
GROUP BY term;

```


Term_Length	Total_Loan_Application	Total_Funded_Amount	Total_Amount_Received
36 months	28237	273041225	294709458
60 months	10339	162715850	178361475

EMPLOYEE LENGTH ANALYSIS

```

SELECT

emp_length,

COUNT(id) AS Total_Loan_Application,

SUM(loan_amount) AS Total_Funded_Amount,

SUM(total_payment) AS Total_Amount_Received

FROM bank_loan_data

GROUP BY emp_length

ORDER BY COUNT(id) DESC;

```

emp_length	Total_Loan_Application	Total_Funded_Amount	Total_Amount_Received
10+ years	8870	116115950	125871616
< 1 year	4575	44210625	47545011
2 years	4382	44967975	49206961
3 years	4088	43937850	47551832
4 years	3428	37600375	40964850
5 years	3273	36973625	40397571
1 year	3229	32883125	35498348
6 years	2228	25612650	27908658
7 years	1772	20811725	22584136
8 years	1476	17558950	19025777
9 years	1255	15084225	16516173

LOAN PURPOSE

```

SELECT

purpose AS PURPOSE_OF_LOAN,

COUNT(id) AS Total_Loan_Application,

SUM(loan_amount) AS Total_Funded_Amount,

SUM(total_payment) AS Total_Amount_Received

FROM bank_loan_data

GROUP BY purpose

```

ORDER BY count(id) DESC;

PURPOSE_OF_LOAN	Total_Loan_Application	Total_Funded_Amount	Total_Amount_Received
Debt consolidation	18214	232459675	253801871
credit card	4998	58885175	65214084
other	3824	31155750	33289676
home improvement	2876	33350775	36380930
major purchase	2110	17251600	18676927
small business	1776	24123100	23814817
car	1497	10223575	11324914
wedding	928	9225800	10266856
medical	667	5533225	5851372
moving	559	3748125	3999899
house	366	4824925	5185538
vacation	352	1967950	2116738
educational	315	2161650	2248380
renewable_energy	94	845750	898931

HOME OWNERSHIP

SELECT

home_ownership,

COUNT(id) AS Total_Loan_Application,

SUM(loan_amount) AS Total_Funded_Amount,

SUM(total_payment) AS Total_Amount_Received

FROM bank_loan_data

GROUP BY home_ownership

ORDER BY count(id) DESC;

home_ownership	Total_Loan_Application	Total_Funded_Amount	Total_Amount_Received
RENT	18439	185768475	201823056
MORTGAGE	17198	219329150	238474438
OWN	2838	29597675	31729129
OTHER	98	1044975	1025257
NONE	3	16800	19053