# BANK LOAN REPORT QUERY DOCUMENT

## BANK LOAN REPORT SUMMARY

## **KPI’s:**

### Total Loan Applications

select count(id) as Total\_Clients from financial\_loan;

Output:



### Month-to-Date (MTD) Loan Applications

select count(id) as MTD\_total\_loan\_application from financial\_loan where month(issue\_date) = 12 and year(issue\_date) =2021;



### Previous MTD Loan Applications

select count(id) as previousMTD from financial\_loan where month(issue\_date) =11 and year(issue\_date)= 2021;



### MTD Total Funded Amount

select sum(loan\_amount) as MTD\_total\_funded\_amount from financial\_loan where month(issue\_date)=12 and year(issue\_date)=2021;



### PMTD Total Funded Amount

select sum(loan\_amount) as Previous\_MTD\_total\_funded\_amount from financial\_loan where month(issue\_date)=11 and year(issue\_date)=2021;



### Total Amount Received

select sum(total\_payment) as Total\_Amount\_received from financial\_loan;



### MTD Total Amount Received

select sum(total\_payment) as MTD\_Amount\_received from financial\_loan where month(issue\_date)=12 and year(issue\_date)= 2021;



### PMTD Total Amount Received

select sum(total\_payment) as PMTD\_Amount\_received from financial\_loan where month(issue\_date)=11 and year(issue\_date)= 2021;



### Average Interest Rate

select round(avg(int\_rate)\*100 ,2,2) as avg\_intr\_rate from financial\_loan ;



### MTD Average Interest Rate

select round(avg(int\_rate)\*100,2,2 )as MTD\_avg\_intr\_rate from financial\_loan where month(issue\_date)=12 and year(issue\_date)=2021;



### PMTD Average Interest Rate

select round(avg(int\_rate)\*100,2,2) as PMTD\_avg\_intr\_rate from financial\_loan where month(issue\_date)=11 and year(issue\_date)=2021;

### Average Debt-to-Income Ratio(DTI)

### select round(avg(dti)\*100,2,2) as MTD\_avg\_DTI from financial\_loan;



### MTD Average Debt-to-Income Ratio(DTI)

select round(avg(dti)\*100,2,2) as MTD\_avg\_DTI from financial\_loan where month(issue\_date)=12 and year(issue\_date)=2021;



### PMTD Average Debt-to-Income Ratio(DTI)

select round(avg(dti)\*100,2,2) as PMTD\_avg\_DTI from financial\_loan where month(issue\_date)=11 and year(issue\_date)=2021;



### GOOD LOANS

select count(loan\_status) as good\_loans from financial\_loan where loan\_status in ('fully paid','current');



### GOOD LOANS PERCENTAGE

select (count(case when loan\_status in ('fully paid','current')then id end)\*100)/

count(id) as percentage\_of\_good\_loans from financial\_loan;



### GOOD LOANS FUNDED AMOUNT

select sum(loan\_amount) as good\_loans\_funds from financial\_loan where loan\_status in ('fully paid','current');



### GOOD LOANS FUNDED AMOUNT

select sum(total\_payment) as good\_loans\_payment from financial\_loan where loan\_status in ('fully paid','current');



### BAD LOANS

select count(loan\_status) as bad\_loans from financial\_loan where loan\_status = 'charged off';



### BAD LOANS PERCENTAGE

select count(case when loan\_status='charged off' then id end)\*100 / count(id) as Bad\_loans\_perc

from financial\_loan;



### BAD LOANS FUNDED AMOUNT

select sum(loan\_amount) as Bad\_loans\_funds from financial\_loan where loan\_status ='charged off';



### BAD LOAN TOTAL RECEIVED AMOUNT

select sum(total\_payment) as Bad\_loans\_payment from financial\_loan where loan\_status ='charged off';



## LOAN STATUS

select

loan\_status,

count(id) as Total\_loan\_applications,

sum(total\_payment) as Total\_amount\_paid\_back,

sum(loan\_amount) as Total\_funded\_amount,

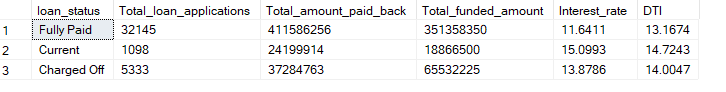
round(avg(int\_rate)\*100,4) As Interest\_rate,

round(avg (dti\*100),4) as DTI

from

financial\_loan

group by loan\_status;



select

loan\_status,

sum(total\_payment) as MTD\_total\_amount\_received,

sum(loan\_amount) as MTD\_total\_funded\_amount

from financial\_loan

where month(issue\_date)= 12

group by loan\_status;



# DASHBOARD 2:

### Monthly Trends by issue Date

select

month(issue\_date) as month\_no,

datename(month, issue\_date) as month,

count(id) as total\_loan\_applications,

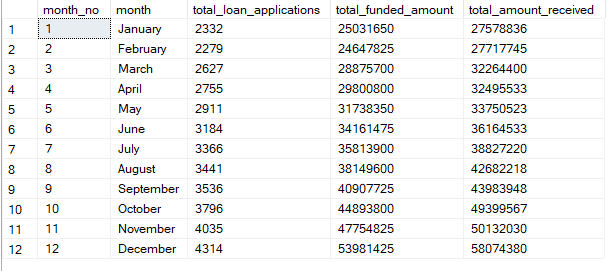
sum(loan\_amount)as total\_funded\_amount,

sum(total\_payment) as total\_amount\_received

from financial\_loan

group by month(issue\_date),datename(month, issue\_date)

order by month(issue\_date);



### Regional Analysis by State

select

address\_state,

count(id) as total\_loan\_applications,

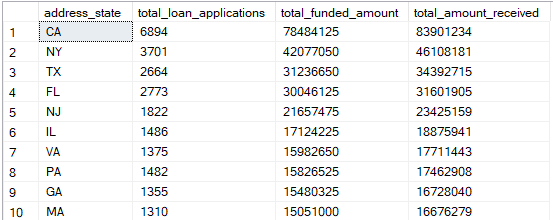
sum(loan\_amount)as total\_funded\_amount,

sum(total\_payment) as total\_amount\_received

from financial\_loan

group by address\_state

order by sum(loan\_amount) desc;



### Loan Term Analysis

select

term,

count(id) as total\_loan\_applications,

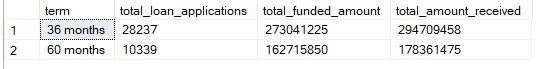
sum(loan\_amount)as total\_funded\_amount,

sum(total\_payment) as total\_amount\_received

from financial\_loan

group by term

order by term;



### Employee length Analysis

select

emp\_length,

count(id) as total\_loan\_applications,

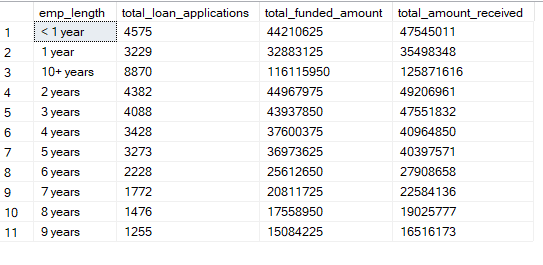
sum(loan\_amount)as total\_funded\_amount,

sum(total\_payment) as total\_amount\_received

from financial\_loan

group by emp\_length

order by emp\_length;



### Loan Purpose Breakdown

select

purpose,

count(id) as total\_loan\_applications,

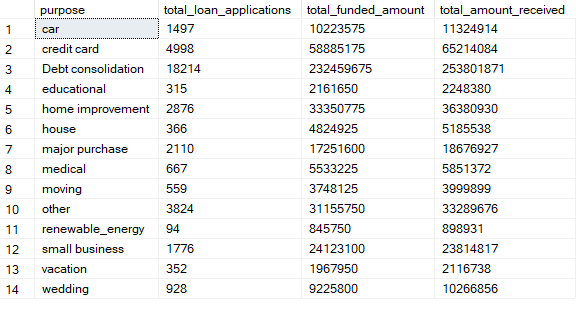
sum(loan\_amount)as total\_funded\_amount,

sum(total\_payment) as total\_amount\_received

from financial\_loan

group by purpose

order by purpose;



### Home Ownership Analysis

select

home\_ownership,

count(id) as total\_loan\_applications,

sum(loan\_amount)as total\_funded\_amount,

sum(total\_payment) as total\_amount\_received

from financial\_loan

group by home\_ownership

order by home\_ownership;

