

# BANK LOAN REPORT QUERY DOCUMENT

## A. BANK LOAN REPORT | SUMMARY

### KPI's:

#### Total Loan Applications

```
SELECT COUNT(id) AS Total_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_Funded_Amount from bank_loan_data;
```

Total_Funded_Amount
435757075

#### 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;
```

MTD_Total_Funded_Amount
53981425

#### PMTD Total Funded Amount

```
select sum(loan_amount) as PMTD_Total_Funded_Amount from bank_loan_data  
where month(issue_date)=11 and year(issue_date) =2021;
```

PMTD_Total_Funded_Amount
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),4)*100 as avg_Interest_Rate from bank_loan_data;
```

avg_Interest_Rate
12.05

### 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;
```

MTD_avg_Interest_Rate
12.36

### 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_Interest_Rate
11.94

### Avg DTI

```
select round(avg(dti),4)*100 as Avg_DTI from bank_loan_data;
```

Avg_DTI
13.33

### 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
13.67

### PMTD Avg DTI

```
select round(avg(dti),4)*100 as 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)
    / count(id)
    as Good_loan_percentage
from bank_loan_data;
```

Good_loan_percentage
86

### 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

### 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

### 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 Bad_Bank_Loan_Applications from bank_loan_data
where loan_status='Charged Off';
```

Bad_Bank_Loan_Applications
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_Amount_Received 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) as Interest_Rate,
    avg(dti*100) as DTI
from
    bank_loan_data
group by
    loan_status;
```

	loan_status	Total_Loan_Applications	Total_Amount_Received	Total_Funded_Amount	Interest_Rate	DTI
1	Fully Paid	32145	411586256	351358350	0.116410707918092	13.1673507557434
2	Charged Off	5333	37284763	65532225	0.138785749318289	14.0047328005517
3	Current	1098	24199914	18866500	0.150993260800947	14.7243442736843

```

select
    loan_status,
    sum(total_payment) as MTD_Total_Amount_Received,
    sum(loan_amount) as MTD_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
1	Fully Paid	47815851	41302025
2	Charged Off	5324211	8732775
3	Current	4934318	3946625

## B. BANK LOAN REPORT | OVERVIEW

### MONTH

```

select
    month(issue_date) as Month_Number,
    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_Received_Amount
from bank_loan_data
group by month(issue_date),datename(month,issue_date)
order by month(issue_date);

```

	Month_Number	Month_Name	Total_Loan_Applications	Total_Funded_Amount	Total_Received_Amount
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

## STATE

```
select
    address_state,
    count(id) as Total_Loan_Applications,
    sum(loan_amount) as Total_Funded_Amount,
    sum(total_payment) as Total_Received_Amount
from bank_loan_data
group by address_state
order by sum(loan_amount) desc;
```

	address_state	Total_Loan_Applications	Total_Funded_Amount	Total_Received_Amount
1	CA	6894	78484125	83901234
2	NY	3701	42077050	46108181
3	TX	2664	31236650	34392715
4	FL	2773	30046125	31601905
5	NJ	1822	21657475	23425159
6	IL	1486	17124225	18875941
7	VA	1375	15982650	17711443
8	PA	1482	15826525	17462908
9	GA	1355	15480325	16728040
10	MA	1310	15051000	16676279
11	OH	1188	12991375	14330148
12	MD	1027	11911400	12985170
13	AZ	833	9206000	10041986
14	CO	770	8976000	9845810
15	WA	805	8855525	9531739
16	NC	759	8787575	9534813
17	CT	730	8435575	9357612
18	MI	685	7829900	8543660
19	MO	660	7151175	7692732
20	MN	592	6302600	6750746
21	NV	482	5307375	5451443
22	SC	464	5080475	5462458
23	WI	446	5070450	5485161
24	AL	432	4949225	5492272
25	OR	436	4720150	4966903
26	LA	426	4498900	5001160
27	KY	320	3504100	3792530
28	OK	293	3365725	3712649
29	KS	260	2872325	3247394
30	UT	252	2849225	2952412
31	DC	214	2652350	2921854
32	AR	236	2529700	2777875
33	NH	161	1917900	2101386
34	NM	183	1916775	2084485
35	RI	196	1883025	2001774
36	HI	170	1850525	2080184
37	WV	167	1830525	1991936
38	DE	110	1138100	1269136
39	AK	78	1031800	1108570
40	WY	79	890750	1046050
41	MT	79	829525	892047

## TERM

```
select
    term,
    count(id) as Total_Loan_Applications,
    sum(loan_amount) as Total_Funded_Amount,
    sum(total_payment) as Total_Received_Amount
from bank_loan_data
group by term
order by term;
```

	term	Total_Loan_Applications	Total_Funded_Amount	Total_Received_Amount
1	36 months	28237	273041225	294709458
2	60 months	10339	162715850	178361475

## EMPLOYEE LENGTH

```
select
    emp_length,
    count(id) as Total_Loan_Applications,
    sum(loan_amount) as Total_Funded_Amount,
    sum(total_payment) as Total_Received_Amount
from bank_loan_data
group by emp_length
order by emp_length;
```

	emp_length	Total_Loan_Applications	Total_Funded_Amount	Total_Received_Amount
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,
    count(id) as Total_Loan_Applications,
    sum(loan_amount) as Total_Funded_Amount,
    sum(total_payment) as Total_Received_Amount
from bank_loan_data
group by purpose
order by count(id) desc;
```

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

## HOME OWNERSHIP

```
select
    home_ownership,
    count(id) as Total_Loan_Applications,
    sum(loan_amount) as Total_Funded_Amount,
    sum(total_payment) as Total_Received_Amount
from bank_loan_data
group by home_ownership
order by count(id) desc;
```

	home_ownership	Total_Loan_Applications	Total_Funded_Amount	Total_Received_Amount
1	RENT	18439	185768475	201823056
2	MORTGAGE	17198	219329150	238474438
3	OWN	2838	29597675	31729129
4	OTHER	98	1044975	1025257
5	NONE	3	16800	19053