Bank Loan Project : **Bank Loan Report | Summary**   - **KPI's**

Total Loan Applications

```sql
Select COUNT(id) AS Total_Loan_Applications FROM financial_loan
```

	Total_Loan_Applications
1	38576

MTD Loan Applications

```sql
Select COUNT(id) AS MTD_Total_Applications FROM financial_loan
```

	MTD_Total_Applications
1	4314

PMTD Loan Applications

```sql
SELECT COUNT(id) AS Total_Applications FROM financial_loan WHERE MONTH(issue_date) = 11
```

	PMTD_Total_Applications
1	4035

Total Loan Amount

```sql
SELECT SUM(loan_amount) AS Total_Funded_Amount FROM financial_loan
```

	Total_Funded_Amount
1	435757075

MTD Loan Amount

```sql
SELECT SUM(loan_amount) AS Total_Funded_Amount FROM financial_loan WHERE MONTH(issue_date) = 12
```

	Total_Funded_Amount
1	53981425

PMTD Loan Amount

```sql
SELECT SUM(loan_amount) AS Total_Funded_Amount FROM financial_loan WHERE MONTH(issue_date) = 11
```

	Total_Funded_Amount
1	47754825

Total Amount Received

```sql
SELECT SUM(total_payment) AS Total_Amount_Collected FROM financial_loan
```

	Total_Amount_Collected
1	473070933

MTD Total Amount Received

```sql
SELECT SUM(total_payment) AS Total_Amount_Collected FROM financial_loan WHERE
MONTH(issue_date) = 12
```

	Total_Amount_Collected
1	58074380

PMTD Total Amount Received

```sql
SELECT SUM(total_payment) AS Total_Amount_Collected FROM financial_loan
WHERE MONTH(issue_date) = 11
```

	Total_Amount_Collected
1	50132030

Average Interest Rate

```sql
SELECT AVG(int_rate)*100 AS Avg_Int_Rate FROM financial_loan
```

	Avg_Int_Rate
1	12.0488314172048

MTD Average Interest

```sql
SELECT AVG(int_rate)*100 AS MTD_Avg_Int_Rate FROM financial_loan WHERE
MONTH(issue_date) = 12
```

	MTD_Avg_Int_Rate
1	12.3560408676042

PMTD Average Interest

```sql
SELECT AVG(int_rate)*100 AS PMTD_Avg_Int_Rate FROM financial_loan WHERE
MONTH(issue_date) = 11
```

	PMTD_Avg_Int_Rate
1	11.9417175498261

Avg DTI

```sql
SELECT AVG(dti)*100 AS Avg_DTI FROM financial_loan
```

	Avg_DTI
1	13.3274331211432

MTD Avg DTI

```sql
SELECT AVG(dti)*100 AS MTD_Avg_DTI FROM financial_loan WHERE MONTH(issue_date) = 12
```

	MTD_Avg_DTI
1	13.6655377880425

PMTD Avg DTI

```sql
SELECT AVG(dti)*100 AS PMTD_Avg_DTI FROM financial_loan WHERE MONTH(issue_date) = 11
```

	PMTD_Avg_DTI
1	13.3027335836364

Good Loan Issued

Good Loan Percentage

```sql
SELECT (COUNT(CASE WHEN loan_status = 'Fully Paid' OR loan_status = 'Current' THEN id
END) * 100.0) / COUNT(id) AS Good_Loan_Percentage FROM financial_loan
```

	Good_Loan_Percentage
1	86.175342181667

Good Loan Applications

```sql
SELECT COUNT(id) AS Good_Loan_Applications FROM financial_loan
WHERE loan_status = 'Fully Paid' OR loan_status = 'Current'
```

	Good_Loan_Applications
1	33243

Good Loan Funded Amount

```sql
SELECT SUM(loan_amount) AS Good_Loan_Funded_amount FROM financial_loan
WHERE loan_status = 'Fully Paid' OR loan_status = 'Current'
```

	Good_Loan_Funded_amount
1	370224850

Good Loan Amount Received

```sql
SELECT SUM(total_payment) AS Good_Loan_amount_received FROM financial_loan WHERE
loan_status = 'Fully Paid' OR loan_status = 'Current'
```

	Good_Loan_amount_received
1	435786170

Bad Loan Issued

Bad Loan Percentage

```sql
SELECT (COUNT(CASE WHEN loan_status = 'Charged Off' THEN id END) * 100.0) / COUNT(id)
AS Bad_Loan_Percentage FROM financial_loan
```

	Bad_Loan_Percentage
1	13.824657818332

Bad Loan Applications

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

	Bad_Loan_Applications
1	5333

Bad Loan Funded Amount

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

Bad_Loan_Funded_amount
65532225

Bad Loan Amount Received

```sql
SELECT SUM(total_payment) AS Bad_Loan_amount_received FROM financial_loan
WHERE loan_status = 'Charged Off'
```

Bad_Loan_amount_received
37284763

Loan Status

```sql
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 financial_loan GROUP BY loan_status
```

	loan_status	LoanCount	Total_Amount_Received	Total_Funded_Amount	Interest_Rate	DTI
1	Fully Paid	32145	411586256	351358350	11.6410707918092	13.1673507557434
2	Current	1098	24199914	18866500	15.0993260800947	14.7243442736843
3	Charged Off	5333	37284763	65532225	13.8785749318289	14.0047328005517

```sql
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
```

	loan_status	MTD_Total_Amount_Received	MTD_Total_Funded_Amount
1	Fully Paid	47815851	41302025
2	Current	4934318	3946625
3	Charged Off	5324211	8732775

Bank Loan Report | Overview - Month

```sql
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 financial_loan 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_Amount_Received
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

```sql
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 financial_loan GROUP BY address_state ORDER BY address_state
```

	State	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
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
19	LA	426	4498900	5001160
20	MA	1310	15051000	16676279
21	MD	1027	11911400	12985170

Term

```sql
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 financial_loan
GROUP BY term ORDER BY term
```

	Term	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
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 financial_loan GROUP BY emp_length ORDER BY emp_length
```

	Employee_Length	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
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 financial_loan
GROUP BY purpose ORDER BY purpose
```

	PURPOSE	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
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

	Home_Ownership	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
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