Loan Report

2021-2025

Prepared BY

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1. total No of application for loan

select count(id) as total_no_application from
•financial_loan

	total_no_application
1	38576

2. total no of application per month

```sql
-- total loan application month by month
select count(id) as total_no_application_per_month from
where MONTH(issue_date)=12 And YEAR(issue_date)=2021
```

total_no_application_per_month
4314

3. total no of application previous month

```sql
select count(id) as total_no_application_previous_month from financia
where MONTH(issue_date)=11 And YEAR(issue_date)=2021
```

	total_no_application_previous_month
1	4035

4. total funded amount

```sql
select sum ( loan amou
```

Results   Messages

	total_funded_amount
1	435757075

5 toatal funded amount per month

```sql
select sum (loan_amount) as total_funded_amount_pe
where MONTH(issue_date)=12 and year(issue_date)=20
```

Results   Messages

	total_funded_amount_per_month
1	53981425

6.total funded amount previous month before december ,Nov

```sql
select sum (loan_amount) as PMD_total_funded_amount from financial_loan
where MONTH(issue_date)=11 and year(issue_date)=2021
```

	PMD_total_funded_amount ⌄
1	47754825

7.total amount received

```sql
-- total amount received bank
select sum (total_payment) as total_amount_recived from financial_loan
```

	total_amount_recived ⌄
1	473070933

8 Total amount received curr month dec or per month

```sql
-- total amount received bank current month
select sum (total_payment) as total_amount_recive_curr_month from financial_loan
where MONTH(issue_date)=12 and YEAR(issue_date)=2021
```

Results   Messages

	total_amount_recive_curr_month ⌄
1	58074380

9. total amount received prev month ,Novemeber

```sql
-- total amount received bank previous month
select sum (total_payment) as total_amount_recive_prev_month from financial_loan
where MONTH(issue_date)=11 and YEAR(issue_date)=2021
```

Results Messages

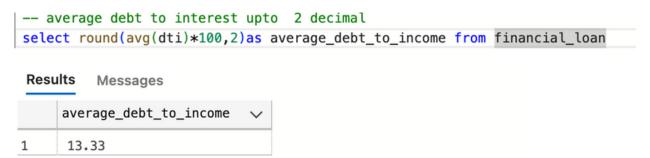|	total_amount_recive_prev_month ∨
1	50132030

10. Average interest rate of loan

```sql
-- average interest rate in rounded form upto 2 decimal
select round(AVG(int_rate)*100,2) as average_interest_rate from financial_loan
```

Results Messages

	average_interest_rate ∨
1	12.05

11. Average interest rate of loan per month or dec

```sql
-- average interest rate in rounded form upto 2 decimal per month
select round(AVG(int_rate)*100,2) as   column issue_date(date, not null)  n financial_loan
where MONTH(issue_date)=12 and Year(issue_date)=2021
```

Results Messages

	average_interest_rate_permonth ∨
1	12.36

12 .Average Debt to income

```sql
-- average debt to interest upto  2 decimal
select round(avg(dti)*100,2)as average_debt_to_income from financial_loan
```

Results Messages

	average_debt_to_income ∨
1	13.33

13. Average debt to income per month

```sql
-- average debt to interest per month upto  2 decimal
select round(avg(dti)*100,2)as average_debt_to_income_permonth from financial_loan
where Month(issue_date)=12 and year(issue_date)=2021
```

Results Messages

	average_debt_to_income_permonth
1	13.67

14. Good loan application percentage

```sql
-- find the percentage of good loan
select (COUNT(CASE WHEN loan_status='Fully Paid' OR loan_status='Current' THEN id END) * 100.0)/ count(id)
    as good_percentage_loan  from financial_loan;
```

Results Messages

	good_percentage_loan
1	86.175342181667
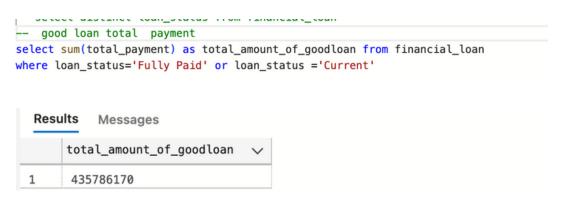
15.Total no of good loan application

```sql
-- find the no of good loan
select count(id) as total_no_goodloan from financial_loan
where loan_status='Fully Paid' or loan_status ='Current'
```

Results Messages

	total_funded_goodloan
1	370224850

16.total amount funded for good loan

```sql
-- total funded_amount for good loan
select sum(loan_amount) as total_funded_amount from financial_loan
where loan_status='Fully Paid' or loan_status='Current' ;
```

Results   Messages

	total_funded_goodloan
1	370224850
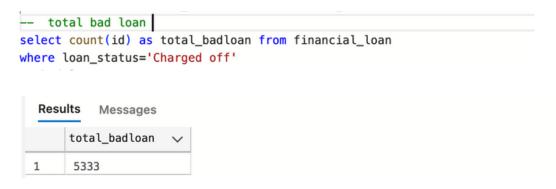
17.total amount received of good loan

```sql
select distinct loan_status from financial_loan
-- good loan total  payment
select sum(total_payment) as total_amount_of_goodloan from financial_loan
where loan_status='Fully Paid' or loan_status ='Current'
```

Results   Messages

	total_amount_of_goodloan
1	435786170

18.Total percentage of bad loan

```sql
-- bad loan percentage
select count(case when loan_status='Charged off' then id end )*100 / count (id )
as bad_loan_percentage from financial_loan
```

Results   Messages

	bad_loan_percentage
1	13

19.total no of bad loan

```
--  total bad loan
select count(id) as total_badloan from financial_loan
where loan_status='Charged off'
```

Results Messages

	total_badloan
1	5333
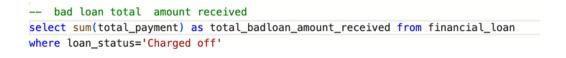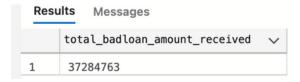
20.total amount funded for bad loan

```
--  bad loan total  amount funded
select sum(loan_amount) as total_badloan_funded_amount from financial_loan
where loan_status='Charged off'
```

Results Messages

	total_badloan_funded_amount
1	65532225

21.total amount paid for bad loan

```
--  bad loan total  amount received
select sum(total_payment) as total_badloan_amount_received from financial_loan
where loan_status='Charged off'
```

Results Messages

	total_badloan_amount_received
1	37284763

22.Loan status

```sql
-- loan_status
select loan_status ,
count(id) as total_application ,
sum (total_payment) as total_amount_recived ,
sum(loan_amount) as total_funded_amont ,
avg (int_rate *100) as average_interest ,
avg(dti *100) as debt_to_interest

from [financia_loan ]
group by loan_status
```

sults   Messages

loan_status	total_application	total_amount_recived	total_funded_amont	average_interest
Fully Paid	32145	411586256	351358350	11.641070773060042
Current	1098	24199914	18866500	15.099326047358753
Charged Off	5333	37284763	65532225	13.878574910931833

23.loan status in december

```sql
-- loan_status per month
select loan_status ,
sum (total_payment) as total_amount_received_per_month ,
sum(loan_amount) as total_amount_paid_per_amount
 from  [financia_loan ]
 where  month(issue_date)=12 and year(issue_date)=2021
 group by loan_status
```

Results   Messages

	loan_status	total_amount_received_per_month	total_amount_paid_per_amount
1	Fully Paid	47815851	41302025
2	Current	4934318	3946625
3	Charged Off	5324211	8732775

24.loan status in every month

```sql
1    -- loan_status per month
2    SELECT
3        MONTH( issue_date ) AS month_number,
4        Datename(month, issue_date),
5        COUNT( id ) AS total_no_application_per_month,
6        SUM(loan_amount) AS amount_funded_per_month  ,
7        SUM(total_payment) AS total_amount_received_per_month
8    FROM financia_loan
9    GROUP BY MONTH(issue_date), Datename(month, issue_date)
10   ORDER BY MONTH(issue_date);
11
```

month_number	(No column name)	total_no_application_per_month	amount_funded_per_month	total_amount_
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

25 loan distribution report per state report

```sql
-- loan_distribution as state
SELECT
    address_state as state ,
    COUNT( id ) AS total_no_application_per_month,
    SUM(loan_amount) AS amount_funded_per_month  ,
    SUM(total_payment) AS total_amount_received_per_month
FROM financia_loan
GROUP BY address_state
ORDER BY  sum(loan_amount) desc;
```

	state	total_no_application_per_month	amount_funded_per_month	total_amount_received_per_mo...
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		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

	state	total_no_application_per_month	amount_funded_per_month	total_amount_received_per_mo...

26.loan distribution report ,people took loan for what purpose

```sql
-- loan_distribution for what purpose report
SELECT
    purpose as purpose ,
    COUNT( id ) AS total_no_application_per_month,
    SUM(loan_amount) AS amount_funded_per_month ,
    SUM(total_payment) AS total_amount_received_per_month
FROM financia_loan
GROUP BY purpose
ORDER BY  sum(loan_amount) desc;
```

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

27.loan distribution report , on basis of home_ownership

```sql
SELECT
    home_ownership ,
    COUNT( id ) AS total_no_application_per_month,
    SUM(loan_amount) AS amount_funded_per_month ,
    SUM(total_payment) AS total_amount_received_per_month
FROM financia_loan
GROUP BY home_ownership
ORDER BY  count(id) desc;
```

Results   Messages

	home_ownership	total_no_application_per_month	amount_funded_per_month	total_amount_re
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