BANK LOAN REPORT

1. KPIs EVALUATED
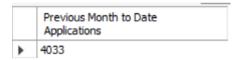
select count(id) AS 'Total Loan Applications' from bank_data;

Total Loan Applications
38545

SELECT COUNT(id) AS 'Month to Date Applications' FROM bank_data

WHERE MONTH(issue_date)= 12 AND YEAR (issue_date)= 2021
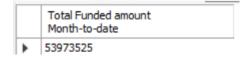
Month to Date Applications
4312

SELECT COUNT(id) AS 'Previous Month to Date Applications' FROM bank_data

WHERE MONTH(issue_date)= 11 AND YEAR (issue_date)= 2021

Previous Month to Date Applications
4033

select sum(loan_amount) AS 'Total Loan amount Disbursed' from bank_data;

Total Loan Applications
435449750

select sum(loan_amount) AS 'Total Funded amount Month-to-date' from bank_data

where month(issue_date)= 12 and year(issue_date)= 2021

Total Funded amount Month-to-date
53973525

select sum(loan_amount) AS 'Total Funded amount Previous Month-to-date' from bank_data

where month(issue_date)= 11 and year(issue_date)= 2021

Total Funded amount Previous Month-to-date
47745275

select sum(loan_amount) AS 'Total Loan amount Received' from bank_data;

Total Loan amount Received
435449750

select sum(loan_amount) AS 'Total Loan amount Received Month-to-date' from bank_data

where month(issue_date)= 12 and year(issue_date)= 2021

Total Loan amount Received Month-to-date
53973525

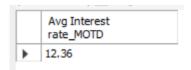select sum(loan_amount) AS 'Total Loan amount Received Previous Month-to-date' from bank_data

where month(issue_date)= 11 and year(issue_date)= 2021

Total Loan amount Received Previous Month-to-date
47745275

select Round(avg(int_rate)*100,2) AS 'Avg Interest rate' from bank_data

Avg Interest rate
12.05

select Round(avg(int_rate)*100,2) AS 'Avg Interest rate_MOTD' from bank_data

where month(issue_date)= 12 and year(issue_date)= 2021
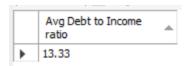
Avg Interest rate_MOTD
12.36

select Round(avg(int_rate)*100,2) AS 'Avg Interest rate Previous Month' from bank_data

where month(issue_date)= 11 and year(issue_date)= 2021
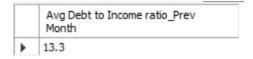
Avg Interest rate Previous Month
▶ 11.94

select Round(avg(dti)*100,2) AS 'Avg Debt to Income ratio' from bank_data

Avg Debt to Income ratio ▲
▶ 13.33

select Round(avg(dti)*100,2) AS 'Avg Debt to Income ratio_MTD' from bank_data

where month(issue_date)= 12 and year(issue_date)= 2021

Avg Debt to Income ratio_MTD
▶ 13.67

select Round(avg(dti)*100,2) AS 'Avg Debt to Income ratio_MTD' from bank_data

where month(issue_date)= 11 and year(issue_date)= 2021

Avg Debt to Income ratio_Prev Month
▶ 13.3

2. GOOD LOAN VS BAD LOAN

 --GOOD LOAN
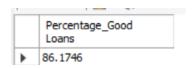
##

select COUNT(id) AS 'No. of applications: Good Loan' from bank_data

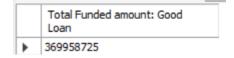where loan_status= 'Fully Paid' or loan_status= 'current';

No. of applications: Good Loan
▶ 33216

select ((count(case when loan_status= 'Fully Paid' or loan_status= 'current' then id end))*100/COUNT(id)) as 'Percentage_Good Loans'

 from bank_data;

Percentage_Good Loans
▶ 86.1746

select sum(loan_amount) AS 'Total Funded amount: Good Loan' from bank_data

where loan_status= 'Fully Paid' or loan_status= 'current';

Total Funded amount: Good Loan
▶ 369958725

select sum(total_payment) AS 'Total Received amount: Good Loan' from bank_data

where loan_status= 'Fully Paid' or loan_status= 'current';

Total Received amount: Good Loan
▶ 435458866

--BAD LOAN

select COUNT(id) AS 'No. of applications: Bad Loan' from bank_data

where loan_status= 'Charged Off';

No. of applications: Bad Loan
▶ 5329

select ((count(case when loan_status= 'Charged Off' then id end))*100/COUNT(id)) as 'Percentage_Good Loans'

 from bank_data;

Percentage_Good Loans
▶ 13.8254

select sum(loan_amount) AS 'Total Funded amount: Bad Loan' from bank_data

where loan_status= 'Charged Off';

Total Funded amount: Bad Loan
65491025

select sum(total_payment) AS 'Total Received amount: Bad Loan' from bank_data

where loan_status= 'Charged Off';

Total Received amount: Bad Loan
37260515

3. **OVERALL REPORT**

SELECT loan_status,

COUNT(id) AS 'No. of Loan Applications',

SUM(loan_amount) AS 'Total loan disbursed',

SUM(total_payment) AS 'Total loan Recieved',

ROUND(AVG(int_rate)*100,2) AS 'Avg Interest Rate',

ROUND(AVG(dti)*100,2) AS 'Avg DTI'

FROM

bank_data

GROUP BY loan_status;

loan_status	No. of Loan Applications	Total loan disbursed	Total loan Recieved	Avg Interest Rate	Avg DTI
Fully Paid	32119	351109725	411280205	11.64	13.17
Charged Off	5329	65491025	37260515	13.88	14
Current	1097	18849000	24178661	15.1	14.72

4. **LOAN STATUS_DECEMBER**

SELECT loan_status,

COUNT(id) AS 'MTD_No. of Loan Applications',

SUM(loan_amount) AS 'MTD_Total loan disbursed',

SUM(total_payment) AS 'MTD_Total loan Received'

FROM bank_data

WHERE MONTH(issue_date)= 12

GROUP BY loan_status

loan_status	MTD_No. of Loan Applications	MTD_Total loan disbursed	MTD_Total loan Received
Fully Paid	3451	41299225	47812593
Charged Off	648	8727675	5319606
Current	213	3946625	4934318

5. **MONTH-WISE**

SELECT

    MONTH(issue_date) AS 'Month Number',

    MONTHNAME(issue_date) AS 'Month',

    COUNT(id) AS 'No. of Loan Applications',

    SUM(loan_amount) AS 'Total loan disbursed',

    SUM(total_payment) AS 'Total loan Recieved'

FROM

bank_data

GROUP BY

MONTH(issue_date), MONTHNAME(issue_date)

ORDER BY

MONTH(issue_date)

Month Number	Month	No. of Loan Applications	Total loan disbursed	Total loan Recieved
1	January	2331	25031150	27578253
2	February	2276	24593575	27647570
3	March	2622	28796900	32170469
4	April	2753	29778400	32469283
5	May	2908	31693600	33707801
6	June	3181	34148975	36149501
7	July	3363	35799200	38810080
8	August	3438	38124500	42658304
9	September	3534	40900850	43976059
10	October	3794	44863800	49364514
11	November	4033	47745275	50121030
12	December	4312	53973525	58066517

6. **STATE-WISE**

    SELECT state,
    COUNT(id) AS 'No. of Loan Applications',
    SUM(loan_amount) AS 'Total loan disbursed',
    SUM(total_payment) AS 'Total loan Recieved'
    FROM
    bank_data
    GROUP BY state
    ORDER BY state;

address_state	No. of Loan Applications	Total loan disbursed	Total loan Recieved
AK	78	1031800	1108570
AL	432	4949225	5492272
AR	236	2529700	2777875
AZ	830	9166400	9999214
CA	6890	78451725	83864170
CO	769	8946000	9806551
CT	730	8435575	9357612
DC	214	2652350	2921854
DE	110	1138100	1269136
FL	2770	30005375	31553068
GA	1353	15470775	16717086
HI	170	1850525	2080184
IA	5	56450	64482
ID	6	59750	65329
IL	1485	17109225	18857040
IN	9	86225	85521
KS	260	2872325	3247394
KY	320	3504100	3792530
LA	426	4498900	5001160
MA	1309	15046200	16670258
MD	1024	11877150	12946228
ME	3	9200	10808
MI	685	7829900	8543660
MN	591	6301100	6749170
MO	660	7151175	7692732
MS	18	121725	128093
MT	79	829525	892047
NC	759	8787575	9534813
NE	5	31700	24542
NH	161	1917900	2101386
NJ	1820	21642775	23407825
NM	183	1916775	2084485
NV	482	5307375	5451443
NY	3698	42052550	46073590
OH	1188	12991375	14330148
OK	293	3365725	3712649
OR	436	4720150	4966903
PA	1481	15820525	17461231
RI	196	1883025	2001774
SC	464	5080475	5462458
SD	63	606150	656514
TN	17	162175	141522
TX	2662	31232275	34387254
UT	252	2849225	2952412
VA	1374	15982150	17710860
VT	53	489600	529895
WA	805	8855525	9531739
WI	446	5070450	5485161
WV	166	1813025	1970683
WY	79	890750	1046050

7. **VERIFICATION STATUS**

SELECT verification_status,

COUNT(id) AS 'No. of Loan Applications',

SUM(loan_amount) AS 'Total loan disbursed',

SUM(total_payment) AS 'Total loan Recieved'

FROM

bank_data

GROUP BY verification_status

ORDER BY verification_status;

verification_status	No. of Loan Applications	Total loan disbursed	Total loan Recieved
Not Verified	16443	139498475	150672558
Source Verified	9774	99072075	107535290
Verified	12328	196879200	214511533

8. **PURPOSE**

SELECT purpose,

COUNT(id) AS 'No. of Loan Applications',

SUM(loan_amount) AS 'Total loan disbursed',

SUM(total_payment) AS 'Total loan Recieved'

FROM

bank_data

GROUP BY purpose

ORDER BY purpose;

purpose	No. of Loan Applications	Total loan disbursed	Total loan Recieved
car	1497	10223575	11324914
credit card	4997	58882300	65210667
Debt consolidation	18204	232305425	253625109
educational	314	2150950	2235997
home improvement	2872	33322125	36348536
house	366	4824925	5185538
major purchase	2109	17247600	18672455
medical	666	5529225	5846421
moving	559	3748125	3999899
other	3814	31066700	33183432
renewable_energy	94	845750	898931
small business	1775	24117100	23813140
vacation	351	1965150	2113480
wedding	927	9220800	10260862

9. **GRADE**

SELECT grade,

COUNT(id) AS 'No. of Loan Applications',

SUM(loan_amount) AS 'Total loan disbursed',

SUM(total_payment) AS 'Total loan Recieved',

ROUND(AVG(int_rate)*100,2) AS 'Avg Interest Rate',

ROUND(AVG(dti)*100,2) AS 'Avg DTI'

FROM

bank_data

GROUP BY grade;

grade	No. of Loan Applications	Total loan disbursed	Total loan Recieved	Avg Interest Rate	Avg DTI
A	9683	84214475	88009340	7.35	12.04
D	5177	63876750	70774637	15.71	13.98
E	2782	44099600	49080473	17.71	14.1
F	1027	18895450	20993365	19.74	14.17
G	313	6348075	7266057	21.4	14.06

10. HOME OWNERSHIP

```
SELECT home_ownership,
COUNT(id) AS 'No. of Loan Applications',
SUM(loan_amount) AS 'Total loan disbursed',
SUM(total_payment) AS 'Total loan Recieved'
FROM
bank_data
GROUP BY home_ownership
ORDER BY home_ownership;
```

home_ownership	No. of Loan Applications	Total loan disbursed	Total loan Recieved
MORTGAGE	17186	219160800	238271354
NONE	3	16800	19053
OTHER	97	1040425	1020297
OWN	2835	29560175	31683974
RENT	18424	185671550	201724703