

Bank Loan Report Query Document

1. Bank Loan Report | Summary

KPI's

A. Loan Applications

1. What is the total number of loan applications?

	Total_Loan_Applications
1	38576

2. What is the total number of Month-to-Date (MTD) loan applications?

	MTD_Loan_Applications
1	4314

3. What is the total number of Previous-Month-to-Date (PMTD) loan applications?

	PMTD_Loan_Applications
1	4035

B. Funded Amount

1. What is the total funded amount for all loan applications?

	Total_Funded_Amount
1	435757075

2. What is the total funded amount for Month-to-Date (MTD) loan applications?

	MTD_Funded_Amount
1	53981425

3. What is the total funded amount for Previous-Month-to-Date (PMTD) loan applications?

	PMTD_Funded_Amount
1	47754825

C. Amount Received

1. What is the total amount received for all loan applications?

	Total_Amount_Received
1	473070933

2. What is the total amount received for Month-to-Date (MTD) loan applications?

	MTD_Amount_Received
1	58074380

3. What is the total amount received for Previous-Month-to-Date (PMTD) loan applications?

	PMTD_Amount_Received
1	50132030

D. Average Interest Rate

1. What is the average interest rate for all loan applications?

	Average_Interest_Rate
1	12.0488314172048

2. What is the average interest rate for Month-to-Date (MTD) loan applications?

	MTD_Average_Interest_Rate
1	12.3560408676042

3. What s the average interest rate for Previous-Month-to-Date (PMTD) loan applications?

	PMTD_Average_Interest_Rate
1	11.9417175498261

E. Average Debt-to-Income Ratio (DTI)

1. What is the average debt-to-income ratio for all loan applications?

	Average_DTI
1	13.3274331211432

2. What is the average debt-to-income ratio for Month-to-Date (MTD) loan applications?

	MTD_Average_DTI
1	13.6655377880425

3. What is the average debt-to-income ratio for Previous-Month-to-Date (PMTD) loan applications?

	PMTD_Average_DTI
1	13.3027335836364

Good Loans Issued

1. What is the percentage of good loan issued (loan_status = 'Fully Paid' or 'Current')?

	Good_Loan_Percentage
1	86.175342181667

2. What is the total number of good loans issued?

	Total_Good_Loans_Issued
1	33243

3. What is the total funded amount for good loans?

	Funded_Amount_Good_Loans
1	370224850

4. What is the total amount received for good loans?

	Amount_Received_Good_Loans
1	435786170

Bad Loans Issued

1. What is the total number of bad loan issued (loan_status = 'Charged Off')?

	Bad_Loan_Percentage
1	13.824657818332

2. What is the total number of bad loans issued?

	Total_Bad_Loans_Issued
1	5333

3. What is the total funded amount for bad loans?

	Funded_Amount_Bad_Loans
1	65532225

4. What is the total amount received for bad loans?

	Amount_Received_Bad_Loans
1	37284763

Loan Status

1. What is the breakdown of loan status with key metrics?

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

2. What is the breakdown of loan status for Month-to-Date (MTD) loan applications with key metrics?

	loan_status	MTD_LoanCount	MTD_Total_Amount_Received	MTD_Total_Funded_Amount	MTD_Interest_Rate	MTD_DTI
1	Fully Paid	3452	47815851	41302025	11.7703332126503	13.3745451938834
2	Charged Off	649	5324211	8732775	14.2535593842826	14.7357627137411
3	Current	213	4934318	3946625	16.0667136731282	15.1206103620281

2. Bank Loan Report | Overview

1. What is the monthly summary of loan applications, funded amount, and amount received?

	Month_Munber	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

2. What What is the state-wise summary of loan applications, funded amount, and amount received?

	address_state	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
1	CA	6894	78484125	83901234
2	NY	3701	42077050	46108181
3	FL	2773	30046125	31601905
4	TX	2664	31236650	34392715
5	NJ	1822	21657475	23425159
6	IL	1486	17124225	18875941
7	PA	1482	15826525	17462908
8	VA	1375	15982650	17711443
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	WA	805	8855525	9531739
15	CO	770	8976000	9845810
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	WV	446	5070450	5405161

3. What is the term-wise summary of loan applications, funded amount, and amount received?

	Term	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
1	36 months	28237	273041225	294709458
2	60 months	10339	162715850	178361475

4. What is the employee-length-wise summary of loan applications, funded amount, and amount received?

	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

5. What is the purpose-wise summary of loan applications, funded amount, and amount received?

	Purpose	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
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

6. What is the home-ownership-wise summary of loan applications, funded amount, and amount received?

	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