

BANK LOAN REPORT QUERY DOCUMENT

A. BANK LOAN REPORT | SUMMARY

KPI'S:

Total Loan Applications

SELECT COUNT(id) Total_Loan_Applications FROM financial_loan;

	Total_Loan_Applications
▶	38576

MTD_Total Loan Applications

SELECT COUNT(id) MTD_Total_Loan_Applications FROM financial_loan

WHERE MONTH(issue_date) = 12 AND YEAR(issue_date) = 2021;

	MTD_Total_Loan_Applications
▶	4314

PMTD_Total Loan Applications

SELECT COUNT(id) PMTD_Total_Loan_Applications FROM financial_loan

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

	PMTD_Total_Loan_Applications
▶	4035

Total Funded Amount

SELECT SUM(loan_amount) Total_Funded_Amount FROM financial_loan;

	Total_Funded_Amount
▶	435757075

MTD_Total Funded Amount

SELECT SUM(Loan_Amount) MTD_Total_Funded_Amount FROM financial_loan

WHERE MONTH(issue_date)= 12 AND YEAR(issue_date)=2021;

	MTD_Total_Funded_Amount
▶	53981425

PMTD_Total Funded Amount

```
SELECT SUM(Loan_Amount) PMTD_Total_Funded_Amount FROM financial_loan  
WHERE MONTH(issue_date)= 11 AND YEAR(issue_date)=2021;
```

	PMTD_Total_Funded_Amount
▶	47754825

Total Amount Received

```
SELECT SUM(total_payment) Total_Amount_Received FROM financial_loan;
```

	Total_Amount_Received
▶	473070933

MTD_Total Amount Received

```
SELECT SUM(total_payment) MTDTotal_Amount_Received FROM financial_loan  
WHERE MONTH(issue_date)= 12 AND YEAR(issue_date)=2021;
```

	Total_Amount_Received
▶	58074380

PMTD_Total Amount Received

```
SELECT SUM(total_payment) PMTD_Total_Amount_Received FROM financial_loan  
WHERE MONTH(issue_date)= 12 AND YEAR(issue_date)=2021;
```

	Total_Amount_Received
▶	50132030

Average Interest Rate

```
SELECT AVG(int_rate)*100 Average_Interest_Rate FROM financial_loan;
```

	Average_Interest_Rate
▶	12.048831397760178

MTD_Average Interest Rate

```
SELECT AVG(int_rate)*100 MTD_Average_Interest_Rate FROM financial_loan  
WHERE MONTH(issue_date)=12 AND YEAR(issue_date)=2021;
```

	MTD_Average_Interest_Rate
▶	12.356040797403738

PMTD_Average Interest Rate

```
SELECT AVG(int_rate)*100 PMTD_Average_Interest_Rate FROM financial_loan  
WHERE MONTH(issue_date)=11 AND YEAR(issue_date)=2021;
```

	PMTD_Average_Interest_Rate
▶	11.941717472118796

Average Debt-to-Income Ratio (DTI)

```
SELECT AVG(dti)*100 Average_Debt_to_Income_Ratio FROM financial_loan;
```

	Average_Debt_to_Income_Ratio
▶	13.32743311903776

MTD_Average Debt-to-Income Ratio (DTI)

```
SELECT AVG(dti)*100 MTD_Average_Debt_to_Income_Ratio FROM financial_loan  
WHERE MONTH(issue_date)=12 AND YEAR(issue_date)=2021;
```

	MTD_Average_Debt_to_Income_Ratio
▶	13.66553778395922

PMTD_Average Debt-to-Income Ratio (DTI)

```
SELECT AVG(dti)*100 PMTD_Average_Debt_to_Income_Ratio FROM financial_loan  
WHERE MONTH(issue_date)=11 AND YEAR(issue_date)=2021;
```

	PMTD_Average_Debt_to_Income_Ratio
▶	13.302733581164853

GOOD LOAN ISSUED

Good Loan Percentage

```
SELECT (COUNT(CASE WHEN loan_status="Fully Paid" OR loan_status="Current" THEN  
id END) * 100)
```

```
/ COUNT(id) Good_loan_percentage from financial_loan;
```

	Good_loan_percentage
▶	86.1753

Good Loan Application

```
SELECT COUNT(id) Good_Loan_Applications from financial_loan
```

```
WHERE loan_status="Fully Paid" OR loan_status="Current";
```

OR

```
SELECT COUNT(id) Good_Loan_Applications from financial_loan
```

```
WHERE loan_status IN("Fully Paid" ,"Current");
```

	Good_Loan_Applications
▶	33243

Good Loan Funded Amount

```
SELECT SUM(loan_amount) Good_Loan_Funded_Amount from financial_loan
```

```
WHERE loan_status="Fully Paid" OR loan_status="Current";
```

OR

```
SELECT SUM(loan_amount) Good_Loan_Funded_Amount from financial_loan
```

```
WHERE loan_status IN("Fully Paid" ,"Current");
```

	Good_Loan_Funded_Amount
▶	370224850

Good Loan Total Received Amount

```
SELECT SUM(total_payment) Good_Loan_Total_Received_Amount from financial_loan  
WHERE loan_status="Fully Paid" OR loan_status="Current";
```

OR

```
SELECT SUM(total_payment) Good_Loan_Total_Received_Amount from financial_loan  
WHERE loan_status IN("Fully Paid" ,"Current");
```

	Good_Loan_Total_Received_Amount
▶	435786170

BAD LOAN ISSUED

Bad Loan Percentage

```
SELECT (COUNT(CASE WHEN loan_status="Charged Off" THEN id END) * 100)  
/ COUNT(id) Bad_loan_percentage from financial_loan;
```

	Bad_loan_percentage
▶	13.8247

Bad Loan Application

```
SELECT COUNT(id) Bad_Loan_Applications from financial_loan  
WHERE loan_status="Charged Off";
```

	Bad_Loan_Applications
▶	5333

Bad Loan Funded Amount

```
SELECT SUM(loan_amount) Bad_Loan_Funded_Amount from financial_loan  
WHERE loan_status="Charged Off";
```

	Bad_Loan_Funded_Amount
▶	65532225

Bad Loan Total Received Amount

```
SELECT SUM(total_payment) Bad_Loan_Total_Received_Amount from financial_loan  
WHERE loan_status="Charged Off";
```

	Bad_Loan_Total_Received_Amount
▶	37284763

Loan Status Grid View

```
SELECT  
    loan_status,  
    COUNT(id) Total_loan_Application,  
    SUM(loan_amount) Total_Funded_Amount,  
    SUM(total_payment) Total_Amount_Received,  
    AVG(int_rate * 100) Average_Interest_Rate,  
    AVG(dti * 100) Average_Debt_to_Income_Ratio  
FROM financial_loan  
GROUP BY loan_status  
ORDER BY loan_status DESC;
```

	loan_status	Total_loan_Application	Total_Funded_Amount	Total_Amount_Received	Average_Interest_Rate	Average_Debt_to_Income_Ratio
▶	Fully Paid	32145	351358350	411586256	11.641070773058658	13.167350754394164
	Current	1098	18866500	24199914	15.0993260473588	14.724344262295068
	Charged Off	5333	65532225	37284763	13.878574910931917	14.004732795799695

```
SELECT loan_status, SUM(loan_amount) MTD_Total_Funded_Amount, SUM(total_payment)  
MTD_Total_Amount_Received  
FROM financial_loan WHERE MONTH(issue_date)= 12 AND YEAR(issue_date)=2021  
GROUP BY loan_status ORDER BY loan_status DESC;
```

	loan_status	MTD_Total_Funded_Amount	MTD_Total_Amount_Received
▶	Fully Paid	41302025	47815851
	Current	3946625	4934318
	Charged Off	8732775	5324211

```
SELECT loan_status, SUM(loan_amount) PMTD_Total_Funded_Amount,
SUM(total_payment) PMTD_Total_Amount_Received
```

```
from financial_loan WHERE MONTH(issue_date)= 11 AND YEAR(issue_date)=2021 group by
loan_status order by loan_status desc;
```

	loan_status	PMTD_Total_Funded_Amount	PMTD_Total_Amount_Received
▶	Fully Paid	37375675	42420451
	Current	2867975	3717514
	Charged Off	7511175	3994065

B. BANK LOAN REPORT | OVERVIEW

Monthly Trends by Issue Date

```
SELECT MONTH(issue_date) AS Month_Num,
MONTHNAME(issue_date) AS Month_Name,
COUNT(id) AS Total_loan_Application,
SUM(loan_amount) AS Total_Funded_Amount,
SUM(total_payment) AS Total_Amount_Received
FROM financial_loan
GROUP BY Month_Num , Month_Name
ORDER BY Month_Num;
```

	Month_Num	Month_Name	Total_loan_Application	Total_Funded_Amount	Total_Amount_Received
▶	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

Regional Analysis by State

```
SELECT address_state AS States,  
COUNT(id) AS Total_loan_Application,  
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;
```

	States	Total_loan_Application	Total_Funded_Amount	Total_Amount_Received
►	AK	78	1031800	1108570
	AL	432	4949225	5492272
	AR	236	2529700	2777875
	AZ	833	9206000	10041986
	CA	6894	78484125	83901234
	CO	770	8976000	9845810
	CT	730	8435575	9357612
	DC	214	2652350	2921854
	DE	110	1138100	1269136
	FL	2773	30046125	31601905
	GA	1355	15480325	16728040
	HI	170	1850525	2080184
	IA	5	56450	64482
	ID	6	59750	65329
	IL	1486	17124225	18875941
	IN	9	86225	85521
	KS	260	2872325	3247394
	KY	320	3504100	3792530
	LA	426	4498900	5001160
	MA	1310	15051000	16676279
	MD	1027	11911400	12985170
	ME	3	9200	10808
	MI	685	7829900	8543660
	MN	592	6302600	6750746
	MO	660	7151175	7692732
	MS	19	139125	149342
	MT	79	829525	892047
	NC	759	8787575	9534813

Loan Term Analysis

```
SELECT term AS Term,  
COUNT(id) AS Total_loan_Application,  
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_Application	Total_Funded_Amount	Total_Amount_Received
▶	36 months	28237	273041225	294709458
	60 months	10339	162715850	178361475

Employee Length Analysis

```
SELECT emp_length,  
COUNT(id) AS Total_loan_Application,  
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;
```

	emp_length	Total_loan_Application	Total_Funded_Amount	Total_Amount_Received
▶	< 1 year	4575	44210625	47545011
	1 year	3229	32883125	35498348
	10+ years	8870	116115950	125871616
	2 years	4382	44967975	49206961
	3 years	4088	43937850	47551832
	4 years	3428	37600375	40964850
	5 years	3273	36973625	40397571
	6 years	2228	25612650	27908658
	7 years	1772	20811725	22584136
	8 years	1476	17558950	19025777
	9 years	1255	15084225	16516173

Loan Purpose Breakdown

```
SELECT purpose,  
COUNT(id) AS Total_loan_Application,  
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_Application	Total_Funded_Amount	Total_Amount_Received
▶	car	1497	10223575	11324914
	credit card	4998	58885175	65214084
	Debt consolidation	18214	232459675	253801871
	educational	315	2161650	2248380
	home improvement	2876	33350775	36380930
	house	366	4824925	5185538
	major purchase	2110	17251600	18676927
	medical	667	5533225	5851372
	moving	559	3748125	3999899
	other	3824	31155750	33289676
	renewable_energy	94	845750	898931
	small business	1776	24123100	23814817
	vacation	352	1967950	2116738
	wedding	928	9225800	10266856

Home Ownership Analysis

```
SELECT home_ownership,  
COUNT(id) AS Total_loan_Application,  
SUM(loan_amount) AS Total_Funded_Amount,  
SUM(total_payment) AS Total_Amount_Received  
FROM financial_loan  
GROUP BY home_ownership,  
ORDER BY COUNT(id) DESC;
```

	home_ownership	Total_loan_Application	Total_Funded_Amount	Total_Amount_Received
▶	RENT	18439	185768475	201823056
	MORTGAGE	17198	219329150	238474438
	OWN	2838	29597675	31729129
	OTHER	98	1044975	1025257
	NONE	3	16800	19053

