File Edit View Query Git Project Tools Extensions Window Help Search Solution1

New Query Copilot

Bank Loan DB Execute

Object Explorer

Connect

- NOOR\SQLEXPRESS (SQL Server 16.0.1000 -
  - Databases
    - System Databases
    - Database Snapshots
    - Bank Loan DB
      - Database Diagrams
      - Tables
      - Views
      - External Resources
      - Synonyms
      - Programmability
      - Query Store
      - Service Broker
      - Storage
      - Security
  - Security
  - Server Objects
  - Replication
  - Management
  - XEvent Profiler

Bank Loan Fin...R\noorj (73))

```sql
SELECT * FROM Bank_Loan_DB;

  EXEC sp_rename  'Bank_Loan_DB', 'bank_loan_data';

  SELECT * FROM bank_loan_data;


  SELECT COUNT(ID) AS Total_Loan_Applications
  FROM bank_loan_data

  MTD Loan Applications
  SELECT COUNT(id) AS Total_Applications FROM bank_loan_data
  WHERE MONTH(issue_date) = 12

  PMTD Loan Applications
  SELECT COUNT(id) AS Total_Applications FROM bank_loan_data
  WHERE MONTH(issue_date) = 11
```

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Results Messages

	id	address_state	application_type	emp_length	emp_title	grade	home_ownership	issue_date	last_credit_pull_date	last_payment_date	loan_status	next_payment_date	member_id	purpose	sub_grade	term	ve
1	1077430	GA	INDIVIDUAL	< 1 year	Ryder	C	RENT	2021-02-11	2021-09-13	2021-04-13	Charged Off	2021-05-13	1314167	car	C4	60 months	S
2	1072053	CA	INDIVIDUAL	9 years	MKC Accounting	E	RENT	2021-01-01	2021-12-14	2021-01-15	Fully Paid	2021-02-15	1288686	car	E1	36 months	S
3	1069243	CA	INDIVIDUAL	4 years	Chemat Technology Inc	C	RENT	2021-01-05	2021-12-12	2021-01-09	Charged Off	2021-02-09	1304116	car	C5	36 months	N
4	1041756	TX	INDIVIDUAL	< 1 year	barnes distribution	B	MORTGAGE	2021-02-25	2021-12-12	2021-03-12	Fully Paid	2021-04-12	1272024	car	B2	60 months	S
5	1068350	IL	INDIVIDUAL	10+ years	J&J Steel Inc	A	MORTGAGE	2021-01-01	2021-12-14	2021-01-15	Fully Paid	2021-02-15	1302971	car	A1	36 months	V
6	1062608	CA	INDIVIDUAL	3 years	Studio 94 Corp	C	RENT	2021-07-17	2021-03-16	2021-08-12	Fully Paid	2021-09-12	1294481	car	C3	36 months	N
7	1067441	TX	INDIVIDUAL	10+ years	American Airlines	C	MORTGAGE	2021-11-19	2021-06-14	2021-12-13	Fully Paid	2022-01-13	1301833	car	C2	36 months	V
8	1066424	PA	INDIVIDUAL	10+ years	SCI Mahanoy	A	OWN	2021-06-11	2021-07-14	2021-07-14	Fully Paid	2021-08-14	1291243	car	A4	36 months	S
9	1065254	FL	INDIVIDUAL	10+ years	Tech Data Corp	A	MORTGAGE	2021-09-02	2021-06-15	2021-10-12	Charged Off	2021-11-12	1299335	car	A5	36 months	V
10	1064589	MI	INDIVIDUAL	10+ years	teltow contracting	B	MORTGAGE	2021-02-09	2021-03-16	2021-03-16	Fully Paid	2021-04-16	1298401	car	B5	60 months	N
11	1057766	TX	INDIVIDUAL	10+ years	Ericsson	B	MORTGAGE	2021-07-22	2021-09-13	2021-08-13	Fully Paid	2021-09-13	1289131	car	B5	36 months	N
12	1062734	CA	INDIVIDUAL	3 years	myrvpartsplace.com	B	RENT	2021-09-11	2021-03-13	2021-10-12	Charged Off	2021-11-12	1295018	car	B4	36 months	N
13	1062654	CA	INDIVIDUAL	4 years	AEG LIVE	B	RENT	2021-08-11	2021-10-13	2021-09-13	Fully Paid	2021-10-13	1294929	car	B3	36 months	N
14	1020855	CA	INDIVIDUAL	5 years	henkel corporation	B	RENT	2021-12-11	2021-12-14	2021-12-14	Fully Paid	2022-01-14	1249642	car	B5	36 months	N
15	1060945	IL	INDIVIDUAL	4 years	AXA Assistance	B	RENT	2021-10-11	2021-12-14	2021-12-14	Fully Paid	2022-01-14	1293124	car	B4	36 months	N
16	1060995	RI	INDIVIDUAL	< 1 year	HSA-UWC	B	RENT	2021-12-11	2021-02-14	2021-10-13	Charged Off	2021-11-13	1292578	car	B4	36 months	S

Bank Loan Fin...R\noorj (73))

```sql
SELECT * FROM Bank_Loan_DB;

  EXEC sp_rename  'Bank_Loan_DB', 'bank_loan_data';

  SELECT * FROM bank_loan_data;


  SELECT COUNT(ID) AS Total_Loan_Applications
  FROM bank_loan_data

  MTD Loan Applications
  SELECT COUNT(id) AS Total_Applications FROM bank_loan_data
  WHERE MONTH(issue_date) = 12

  PMTD Loan Applications
  SELECT COUNT(id) AS Total_Applications FROM bank_loan_data
  WHERE MONTH(issue_date) = 11
```

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Results Messages

	Total_Applications
1	4035

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```sql
MTD Average Interest Rate
SELECT AVG(int_rate)*100 AS MTD_Avg_Int_Rate
FROM bank_loan_data
WHERE Month(issue_date) = 12

PMTD_Average Interest Rate
SELECT AVG(int_rate)*100 AS PMTD_Avg_Int_Rate
FROM bank_loan_data
WHERE Month(issue_date) = 11

-------------------------------------------------------------------------------------------------------------------------------------
Average DTI

SELECT AVG(DTI)*100 FROM bank_loan_data

MTD Average DTI
SELECT AVG(DTI)*100 AS MTD_Avg_DTI
FROM bank_loan_data
WHERE Month(issue_date) = 12
```

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Results Messages

	PMTD_Avg_Int_Rate
1	11.9417175498261

Bank Loan Fin...R\noorj (73))

```
WHERE Month(issue_date) = 12


PMTD Average DTI
SELECT AVG(DTI)*100 AS PMTD_Avg_DTI
FROM bank_loan_data
WHERE Month(issue_date) = 11

-----------------------------------------------------------------------------------------------------------------------------------
Good Loan Issued

SELECT
(COUNT(CASE WHEN loan_status = 'Fully Paid', OR loan_status = 'Current' THEN ID END) *100.0)/
COUNT(ID) AS Good_Loan_Percentage
FROM bank_loan_data

Good Loan Applications
SELECT COUNT(ID) AS Good_Loan_Applications FROM bank_loan_data
WHERE loan_status = 'Fully Paid' OR Loan Status = 'Current'
```

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Results | Messages

	PMTD_Avg_DTI
1	13.3027335836364

Bank Loan Fin...R\noorj (73))

```
SELECT AVG(DTI)*100 AS PMTD_Avg_DTI
FROM bank_loan_data
WHERE Month(issue_date) = 11

-----------------------------------------------------------------------------------------------------------------------------------------------------------------
Good Loan Issued

SELECT
(COUNT(CASE WHEN loan_status = 'Fully Paid', OR loan_status = 'Current' THEN ID END) *100.0)/
COUNT(ID) AS Good_Loan_Percentage
FROM bank_loan_data

Good Loan Applications
SELECT COUNT(ID) AS Good_Loan_Applications FROM bank_loan_data
WHERE loan_status = 'Fully Paid' OR Loan_Status = 'Current'


Good Loan Funded Amount
SELECT SUM(loan_amount) AS Good_loan_fund_received FROM bank_loan_data
```

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Results Messages

	Good_Loan_Applications
1	33243

```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 bank_loan_data

Good Loan Applications
SELECT COUNT(ID) AS Good_Loan_Applications FROM bank_loan_data
WHERE loan_status = 'Fully Paid' OR Loan_Status = 'Current'


Good Loan Funded Amount
SELECT SUM(loan_amount) AS Good_loan_fund_received FROM bank_loan_data
WHERE loan_status = 'Fully Paid' OR loan_status = 'Current'

--------------------------------------------------------------------------------------------------------

Bad Loans issue

```

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Results Messages

	Good_loan_fund_received
1	370224850

Bank Loan Fin...R\noorj (73))

```
98
99  ----------------------------------------------------------------------------------------------------
100
101 Bad Loans issue
102
103 SELECT
104     (COUNT(CASE WHEN loan_status = 'Charged Off' THEN id END) * 100.0) /
105     COUNT(id) AS Bad_Loan_Percentage
106 FROM bank_loan_data
107
108 Bad Loan Applications
109 SELECT COUNT(ID) AS Bad_Loan_Applications FROM bank_loan_data
110 WHERE loan_status = 'Charged Off'
111
112 Bad Loan Funded Amount
113 SELECT SUM(loan_amount) AS Bad_loan_funded FROM bank_loan_data
114 WHERE loan_status = 'Charged Off'
115
116 Bad Loan Amount Received
```

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Results | Messages

	Bad_loan_funded
1	65532225

```sql
--------------------------------------------------------------------------------
Loan Status

    SELECT
        loan_status,
        COUNT(id) AS Loan_Count,
        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
        bank_loan_data
    GROUP BY
        loan_status
```

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Results Messages

	loan_status	Loan_Count	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

Bank Loan Fin...R\noorj (73))

```
        SUM(loan_amount) AS Total_Funded_Amount,
        AVG(int_rate * 100) AS Interest_Rate,
        AVG(dti * 100) AS DTI
    FROM
        bank_loan_data
    GROUP BY
        loan_status


    SELECT loan_status,
    SUM(total_payment) AS MTD_TOTAL_FUNDED_Received,
    SUM(loan_amount) AS MTD_Total_Loan_Amount
    FROM bank_loan_data
    WHERE Month(issue_date) = 12
    GROUP BY loan_status

     ------------------------------------------------------------------------------------------
     Bank Loan Report |Overview
```

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Results Messages

	loan_status	MTD_TOTAL_FUNDED_Received	MTD_Total_Loan_Amount
1	Fully Paid	47815851	41302025
2	Charged Off	5324211	8732775
3	Current	4934318	3946625

```sql
MONTH

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 bank_loan_data
GROUP BY MONTH(issue_date), DATENAME(MONTH, issue_date)
ORDER BY MONTH(issue_date)

--------------------------------------------------------------------------------

STATE

SELECT
```

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Results | Messages

Month_Munber	Month_name	Total_Loan_Applications	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

```sql
--------------------------------------------------------------------------------
STATE

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 bank_loan_data
    GROUP BY address_state
    ORDER BY address_state

--------------------------------------------------------------------------------
TERM
```

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Results Messages

	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

```sql
--------------------------------------------------------------------------------
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 bank_loan_data
GROUP BY purpose
ORDER BY purpose

--------------------------------------------------------------------------------
HOME OWNERSHIP
```

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Results Messages

	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

```sql
SELECT
    home_ownership AS Home_Ownership,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Amount_Received
FROM bank_loan_data
GROUP BY home_ownership
ORDER BY home_ownership

--------------------------------------------------------------------------------
See the results when we hit the Grade A in the filters for dashboards.

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 bank_loan_data
```

100 % 51 0

Results Messages

	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

```sql
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 bank_loan_data
WHERE grade = 'A'
GROUP BY purpose
ORDER BY purpose
-------------------------------------------------------------------------------
```

100 % 51 0

Results Messages

	PURPOSE	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
1	car	577	3629475	3805538
2	credit card	1353	12636075	13339495
3	Debt consolidation	3753	37216300	38822971
4	educational	79	484000	515639
5	home improvement	933	8359175	8744006
6	house	91	916575	957878
7	major purchase	796	5344575	5604259
8	medical	197	1471850	1526882
9	moving	164	1069450	1099875
10	other	1024	7043175	7397982
11	renewable_energy	29	224150	225827
12	small business	334	3172075	3190467
13	vacation	122	683625	694542
14	wedding	237	2001725	2126202