

# Bank Loan Report Query Document

## A. Bank Loan Report | Summary

### KPI's

#### Total Loan Applications

```
SELECT COUNT(id) AS Total_Loan_Applications FROM financial_loan
```

|   | Total_Loan_Applications |
|---|-------------------------|
| 1 | 38576                   |

#### MTD Loan Applications

```
SELECT COUNT(ID) AS MTD_Total_Loan_Application FROM financial_loan  
WHERE MONTH(issue_date) = 12 AND YEAR(issue_date) = 2021
```

|   | MTD_Total_Loan_Application |
|---|----------------------------|
| 1 | 4314                       |

#### PMTD Loan Application

```
SELECT COUNT(ID) AS PMTD_Total_Loan_Application FROM financial_loan  
WHERE MONTH(issue_date) = 11 AND YEAR(issue_date) = 2021
```

|   | PMTD_Total_Loan_Application |
|---|-----------------------------|
| 1 | 4035                        |

#### Total Funded Amount

```
SELECT SUM(loan_amount) AS Total_Funded_Amount FROM financial_loan
```

|   | Total_Funded_Amount |
|---|---------------------|
| 1 | 435757075           |

#### MTD Total Funded Amount

```
SELECT SUM(loan_amount) AS MTD_Total_Funded_Amount FROM financial_loan  
WHERE MONTH(issue_date) = 12 AND YEAR(issue_date) = 2021
```

|   | MTD_Total_Funded_Amount |
|---|-------------------------|
| 1 | 53981425                |

## PMTD Total Funded Amount

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

|   | PMTD_Total_Funded_Amount |
|---|--------------------------|
| 1 | 47754825                 |

## Total Amount Received

```
SELECT SUM(total_payment) AS Total_Amount_Recieved FROM financial_loan
```

|   | Total_Amount_Recieved |
|---|-----------------------|
| 1 | 473070933             |

## MTD Total Amount Received

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

|   | MTD_Total_Amount_Recieved |
|---|---------------------------|
| 1 | 58074380                  |

## PMTB Toal Amount Received

```
SELECT SUM(total_payment) AS PMTD_Total_Amount_Recieved FROM financial_loan
WHERE MONTH(issue_date) = 11 AND YEAR(issue_date) = 2021
```

|   | PMTD_Total_Amount_Recieved |
|---|----------------------------|
| 1 | 50132030                   |

## Average Interest Rate

```
SELECT ROUND(AVG(int_rate) * 100,2) AS Avg_Interest_Rate FROM financial_loan
```

|   | Avg_Interest_Rate |
|---|-------------------|
| 1 | 12.05             |

## MTD Average Interest Rate

```
SELECT ROUND(AVG(int_rate) * 100,2) AS MTD_Avg_Interest_Rate FROM
financial_loan
WHERE MONTH(issue_date) = 12
```

## PMTD Average Interest Rate

```
SELECT ROUND(AVG(int_rate) * 100,2) AS PMTD_Avg_Interest_Rate FROM  
financial_loan  
WHERE MONTH(issue_date) = 11
```

|   | PMTD_Avg_Interest_Rate |
|---|------------------------|
| 1 | 11.94                  |

## Average DTI

```
SELECT ROUND(AVG(dti) * 100,2) AS Avg_DTI FROM financial_loan
```

|   | Avg_DTI |
|---|---------|
| 1 | 13.33   |

## MTD Average DTI

```
SELECT ROUND(AVG(dti) * 100,2) AS MTD_Avg_DTI FROM financial_loan  
WHERE MONTH(issue_date) = 12
```

|   | MTD_Avg_DTI |
|---|-------------|
| 1 | 13.67       |

## PMTD Average DTI

```
SELECT ROUND(AVG(dti) * 100,2) AS PMTD_Avg_DTI FROM financial_loan  
WHERE MONTH(issue_date) = 11
```

|   | PMTD_Avg_DTI |
|---|--------------|
| 1 | 13.3         |

## Good Loan Issued

### Good Loan Percentage

```
SELECT  
(COUNT(CASE WHEN loan_status = 'Fully paid' OR loan_status = 'Current' THEN  
id END) * 100)  
/
```

```
COUNT(id) AS Good_Loan_Percentage
FROM financial_loan
```

|   | Good_Loan_Percentage |
|---|----------------------|
| 1 | 86                   |

## Good Loan Applications

```
SELECT COUNT(id) AS Good_Loan_Applications FROM financial_loan
WHERE loan_status = 'Fully Paid' OR loan_status = 'Current'
```

|   | Good_Loan_Applications |
|---|------------------------|
| 1 | 33243                  |

## Good Loan Funded Amount

```
SELECT SUM(loan_amount) AS Good_Funded_Amount FROM financial_loan
WHERE loan_status = 'Fully Paid' OR loan_status = 'Current'
```

|   | Good_Funded_Amount |
|---|--------------------|
| 1 | 370224850          |

## Good Loan Received Amount

```
SELECT SUM(total_payment) AS Good_Payment_Recieved FROM financial_loan
WHERE loan_status = 'Fully Paid' OR loan_status = 'Current'
```

|   | Good_Payment_Recieved |
|---|-----------------------|
| 1 | 435786170             |

## Bad Loan Issued

### Bad Loan Application Percentage

```
SELECT
(COUNT(CASE WHEN loan_status = 'Charged Off' THEN id END) * 100)
/
COUNT(id) AS Bad_Loan_Percentage
FROM financial_loan
```

|   | Bad_Loan_Percentage |
|---|---------------------|
| 1 | 13                  |

### Bad Loan Applications

```
SELECT COUNT(ID) AS Bad_Loan_Applications FROM financial_loan
WHERE loan_status = 'Charged Off'
```

|   | Bad_Loan_Applications |
|---|-----------------------|
| 1 | 5333                  |

## Bad Funded Amount

```
SELECT SUM(loan_amount) AS Bad_Funded_Amount FROM financial_loan
WHERE loan_status = 'Charged Off'
```

|   | Bad_Funded_Amount |
|---|-------------------|
| 1 | 65532225          |

## Bad Loan Total Received Amount

```
SELECT SUM(total_payment) AS Bad_Loan_Recieved_Amount FROM financial_loan
WHERE loan_status = 'Charged Off'
```

|   | Bad_Loan_Recieved_Amount |
|---|--------------------------|
| 1 | 37284763                 |

## Loan Status

```
SELECT
    loan_status,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Recieved_Amount,
    AVG(int_rate * 100) AS Average_Interest_Rate,
    AVG(dti * 100 ) AS Avereage_DTI
FROM financial_loan
GROUP BY loan_status
```

|   | loan_status | Total_Loan_Applications | Total_Funded_Amount | Total_Recieved_Amount | Average_Interest_Rate | Avereage_DTI     |
|---|-------------|-------------------------|---------------------|-----------------------|-----------------------|------------------|
| 1 | Fully Paid  | 32145                   | 351358350           | 411586256             | 11.6410707918092      | 13.1673507557434 |
| 2 | Charged Off | 5333                    | 65532225            | 37284763              | 13.8785749318289      | 14.0047328005517 |
| 3 | Current     | 1098                    | 18866500            | 24199914              | 15.0993260800947      | 14.7243442736843 |

```
SELECT
    loan_status,
    SUM(loan_amount) AS MTD_Funded_Amount,
    SUM(total_payment) AS MTD_Recieved_Amount
FROM financial_loan
WHERE MONTH(issue_date) = 12
GROUP BY loan_status
```

|   | loan_status | MTD_Funded_Amount | MTD_Recieved_Amount |
|---|-------------|-------------------|---------------------|
| 1 | Fully Paid  | 41302025          | 47815851            |
| 2 | Charged Off | 8732775           | 5324211             |
| 3 | Current     | 3946625           | 4934318             |

## B.Bank Loan Report Overview

### Month

```
SELECT
    MONTH(issue_date) AS Month_Number,
    DATENAME(MONTH, issue_date) AS Month,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Recieved_Amount
FROM financial_loan
GROUP BY MONTH(issue_date), DATENAME(MONTH, issue_date)
ORDER BY MONTH(issue_date)
```

|    | Month_Number | Month     | Toatal_Loan_Applications | Total_Funded_Amount | Total_Recieved_Amount |
|----|--------------|-----------|--------------------------|---------------------|-----------------------|
| 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              |

### State

```
SELECT
    address_state,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Recieved_Amount
FROM financial_loan
GROUP BY address_state
ORDER BY address_state
```

|    | address_state | Toatal_Loan_Applications | Total_Funded_Amount | Total_Recieved_Amount |
|----|---------------|--------------------------|---------------------|-----------------------|
| 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               |
| 18 | KY            | 320                      | 3504100             | 3792530               |
| 19 | LA            | 426                      | 4498900             | 5001160               |
| 20 | MA            | 1310                     | 15051000            | 16676279              |
| 21 | MD            | 1027                     | 11911400            | 12985170              |
| 22 | ME            | 3                        | 9200                | 10808                 |
| 23 | MI            | 685                      | 7829900             | 8543660               |
| 24 | MN            | 592                      | 6302600             | 6750746               |
| 25 | MO            | 660                      | 7151175             | 7692732               |
| 26 | MS            | 19                       | 139125              | 149342                |
| 27 | MT            | 79                       | 829525              | 892047                |
| 28 | NC            | 759                      | 8787575             | 9534813               |
| 29 | NE            | 5                        | 31700               | 24542                 |
| 30 | NH            | 161                      | 1917900             | 2101386               |
| 31 | NJ            | 1822                     | 21657475            | 23425159              |
| 32 | NM            | 183                      | 1916775             | 2084485               |
| 33 | NV            | 482                      | 5307375             | 5451443               |
| 34 | NY            | 3701                     | 42077050            | 46108181              |
| 35 | OH            | 1188                     | 12991375            | 14330148              |
| 36 | OK            | 203                      | 2365725             | 2712610               |

## Term

SELECT

```

    term,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Recieved_Amount

```

FROM financial\_loan

GROUP BY term

ORDER BY term



|   | term      | Toatal_Loan_Applications | Total_Funded_Amount | Total_Recieved_Amount |
|---|-----------|--------------------------|---------------------|-----------------------|
| 1 | 36 months | 28237                    | 273041225           | 294709458             |
| 2 | 60 months | 10339                    | 162715850           | 178361475             |

## Employee Length

SELECT

```
    emp_length,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Recieved_Amount
```

FROM financial\_loan

GROUP BY emp\_length

ORDER BY emp\_length

|    | emp_length | Toatal_Loan_Applications | Total_Funded_Amount | Total_Recieved_Amount |
|----|------------|--------------------------|---------------------|-----------------------|
| 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              |

## Loan Purpose

SELECT

```
    purpose,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Recieved_Amount
```

FROM financial\_loan

GROUP BY purpose

ORDER BY COUNT(id) DESC

|    | purpose            | Toatal_Loan_Applications | Total_Funded_Amount | Total_Recieved_Amount |
|----|--------------------|--------------------------|---------------------|-----------------------|
| 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                |

## Home Ownership

```
SELECT
    home_ownership,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Recieved_Amount
FROM financial_loan
GROUP BY home_ownership
ORDER BY COUNT(id) DESC
```

|   | home_ownership | Toatal_Loan_Applications | Total_Funded_Amount | Total_Recieved_Amount |
|---|----------------|--------------------------|---------------------|-----------------------|
| 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                 |