***HERITAGE BANK LOAN REPORT QUERY DOCUMENT***

1. **BANK LOAN REPORT | SUMMARY**

**KPI’s:**

**Total Loan Applications**

SELECT COUNT(id) AS Total\_Applications FROM bank\_loan\_data

|  |
| --- |
| **Total\_Applications** |
| 38,576 |

**MTD Loan Applications**

SELECT COUNT(id) AS Total\_Applications FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 12

|  |
| --- |
| **Total\_Applications** |
| 4,314 |

**PMTD Loan Applications**  
SELECT COUNT(id) AS Total\_Applications FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 11

|  |
| --- |
| **Total\_Applications** |
| 4,035 |

**Total Funded Amount**

SELECT SUM(loan\_amount) AS Total\_Funded\_Amount FROM bank\_loan\_data

|  |
| --- |
| **Total\_Funded\_Amount** |
| $435,757,075 |

**MTD Total Funded Amount**

SELECT SUM(loan\_amount) AS Total\_Funded\_Amount FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 12

|  |
| --- |
| **Total\_Funded\_Amount** |
| $53,981,425 |

**PMTD Total Funded Amount**

SELECT SUM(loan\_amount) AS Total\_Funded\_Amount FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 11

|  |
| --- |
| **Total\_Funded\_Amount** |
| $47,754,825 |

**Total Amount Received**

SELECT SUM(total\_payment) AS Total\_Amount\_Collected FROM bank\_loan\_data

|  |
| --- |
| **Total\_Amount\_Collected** |
| $473,070,933 |

**MTD Total Amount Received**

SELECT SUM(total\_payment) AS Total\_Amount\_Collected FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 12

|  |
| --- |
| **Total\_Amount\_Collected** |
| $58,074,380 |

**PMTD Total Amount Received**

SELECT SUM(total\_payment) AS Total\_Amount\_Collected FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 11

|  |
| --- |
| **Total\_Amount\_Collected** |
| $50,132,030 |

**Average Interest Rate**

SELECT Round(AVG(int\_rate)\*100, 2) AS Avg\_Int\_Rate FROM bank\_loan\_data

|  |
| --- |
| **Avg\_Int\_Rate** |
| 12.05 |

**MTD Average Interest**

SELECT Round(AVG(int\_rate)\*100), 2) AS MTD\_Avg\_Int\_Rate FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 12

|  |
| --- |
| **MTD\_Avg\_Int\_Rate** |
| 12.36 |

**PMTD Average Interest**

SELECT Round(AVG(int\_rate)\*100, 2) AS PMTD\_Avg\_Int\_Rate FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 11

|  |
| --- |
| **PMTD\_Avg\_Int\_Rate** |
| 11.94 |

**Avg DTI**

SELECT Round(AVG(dti)\*100, 2) AS Avg\_DTI FROM bank\_loan\_data

|  |
| --- |
| **Avg\_DTI** |
| 13.33 |

**MTD Avg DTI**

SELECT Round(AVG(dti)\*100, 2) AS MTD\_Avg\_DTI FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 12

|  |
| --- |
| **MTD\_Avg\_DTI** |
| 13.67 |

**PMTD Avg DTI**

SELECT Round(AVG(dti)\*100, 2) AS PMTD\_Avg\_DTI FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 11

|  |
| --- |
| **PMTD\_Avg\_DTI** |
| 13.30 |

**GOOD LOAN ISSUED**

**Good Loan Percentage**

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\_Percentage** |
| 86.18 |

**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\_Applications** |
| 33,243 |

**Good Loan Funded Amount**

SELECT SUM(loan\_amount) AS Good\_Loan\_Funded\_amount FROM bank\_loan\_data

WHERE loan\_status = 'Fully Paid' OR loan\_status = 'Current'

|  |
| --- |
| **Good\_Loan\_Funded\_amount** |
| $370,224,850 |

**Good Loan Amount Received**

SELECT SUM(total\_payment) AS Good\_Loan\_amount\_received FROM bank\_loan\_data

WHERE loan\_status = 'Fully Paid' OR loan\_status = 'Current'

|  |
| --- |
| **Good\_Loan\_amount\_received** |
| $435,786,170 |

**BAD LOAN ISSUED**

**Bad Loan Percentage**

SELECT

(COUNT(CASE WHEN loan\_status = 'Charged Off' THEN id END) \* 100.0) /

COUNT(id) AS Bad\_Loan\_Percentage

FROM bank\_loan\_data

|  |
| --- |
| **Bad\_Loan\_Percentage** |
| 13.82 |

**Bad Loan Applications**

SELECT COUNT(id) AS Bad\_Loan\_Applications FROM bank\_loan\_data

WHERE loan\_status = 'Charged Off'

|  |
| --- |
| **Bad\_Loan\_Applications** |
| 5,333 |

**Bad Loan Funded Amount**

SELECT SUM(loan\_amount) AS Bad\_Loan\_Funded\_amount FROM bank\_loan\_data

WHERE loan\_status = 'Charged Off'

|  |
| --- |
| **Bad\_Loan\_Funded\_amount** |
| $65,532,225 |

**Bad Loan Amount Received**

SELECT SUM(total\_payment) AS Bad\_Loan\_amount\_received FROM bank\_loan\_data

WHERE loan\_status = 'Charged Off'

|  |
| --- |
| **Bad\_Loan\_amount\_received** |
| $37,284,763 |

**LOAN STATUS**

SELECT

loan\_status,

COUNT(id) AS LoanCount,

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **loan\_status** | **LoanCount** | **Total\_Amount\_Received** | **Total\_Funded\_Amount** | **Interest\_Rate** | **DTI** |
| Fully Paid | 32,145 | $411,586,256 | $351,358,350 | 11.64 | 13.17 |
| Charged Off | 5,333 | $37,284,763 | $65,532,225 | 13.88 | 14.00 |
| Current | 1,098 | $24,199,914 | $18,866,500 | 15.10 | 14.72 |

SELECT

loan\_status,

SUM(total\_payment) AS MTD\_Total\_Amount\_Received,

SUM(loan\_amount) AS MTD\_Total\_Funded\_Amount

FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 12

GROUP BY loan\_status

|  |  |  |
| --- | --- | --- |
| **loan\_status** | **MTD\_Total\_Amount\_Received** | **MTD\_Total\_Funded\_Amount** |
| Fully Paid | $47,815,851 | $41,302,025 |
| Charged Off | $5,324,211 | $8,732,775 |
| Current | $4,934,318 | $3,946,625 |

1. **BANK LOAN REPORT | OVERVIEW**

**MONTH**

SELECT

MONTH(issue\_date) AS Month\_Number,

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)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Month Number** | **Month Name** | **Total Loan Applications** | **Total Funded Amount** | **Total Amount Received** |
| 1 | January | $2,332 | $25,031,650 | $27,578,836.00 |
| 2 | February | $2,279 | $24,647,825 | $27,717,745.00 |
| 3 | March | $2,627 | $28,875,700 | $32,264,400.00 |
| 4 | April | $2,755 | $29,800,800 | $32,495,533.00 |
| 5 | May | $2,911 | $31,738,350 | $33,750,523.00 |
| 6 | June | $3,184 | $34,161,475 | $36,164,533.00 |
| 7 | July | $3,366 | $35,813,900 | $38,827,220.00 |
| 8 | August | $3,441 | $38,149,600 | $42,682,218.00 |
| 9 | September | $3,536 | $40,907,725 | $43,983,948.00 |
| 10 | October | $3,796 | $44,893,800 | $49,399,567.00 |
| 11 | November | $4,035 | $47,754,825 | $50,132,030.00 |
| 12 | December | $4,314 | $53,981,425 | $58,074,380.00 |

**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

|  |  |  |  |
| --- | --- | --- | --- |
| **State** | **Total\_Loan\_Applications** | **Total\_Funded\_Amount** | **Total\_Amount\_Received** |
| AK | 78 | $1,031,800 | $1,108,570 |
| AL | 432 | $4,949,225 | $5,492,272 |
| AR | 236 | $2,529,700 | $2,777,875 |
| AZ | 833 | $9,206,000 | $10,041,986 |
| CA | 6,894 | $78,484,125 | $83,901,234 |
| CO | 770 | $8,976,000 | $9,845,810 |
| CT | 730 | $8,435,575 | $9,357,612 |
| DC | 214 | $2,652,350 | $2,921,854 |
| DE | 110 | $1,138,100 | $1,269,136 |
| FL | 2,773 | $30,046,125 | $31,601,905 |
| GA | 1,355 | $15,480,325 | $16,728,040 |
| HI | 170 | $1,850,525 | $2,080,184 |
| IA | 5 | $56,450 | $64,482 |
| ID | 6 | $59,750 | $65,329 |
| IL | 1,486 | $17,124,225 | $18,875,941 |
| IN | 9 | $86,225 | $85,521 |
| KS | 260 | $2,872,325 | $3,247,394 |
| KY | 320 | $3,504,100 | $3,792,530 |
| LA | 426 | $4,498,900 | $5,001,160 |
| MA | 1,310 | $15,051,000 | $16,676,279 |
| MD | 1,027 | $11,911,400 | $12,985,170 |
| ME | 3 | $9,200 | $10,808 |
| MI | 685 | $7,829,900 | $8,543,660 |
| MN | 592 | $6,302,600 | $6,750,746 |
| MO | 660 | $7,151,175 | $7,692,732 |
| MS | 19 | $139,125 | $149,342 |
| MT | 79 | $829,525 | $892,047 |
| NC | 759 | $8,787,575 | $9,534,813 |
| NE | 5 | $31,700 | $24,542 |
| NH | 161 | $1,917,900 | $2,101,386 |
| NJ | 1,822 | $21,657,475 | $23,425,159 |
| NM | 183 | $1,916,775 | $2,084,485 |
| NV | 482 | $5,307,375 | $5,451,443 |
| NY | 3,701 | $42,077,050 | $46,108,181 |
| OH | 1,188 | $12,991,375 | $14,330,148 |
| OK | 293 | $3,365,725 | $3,712,649 |
| OR | 436 | $4,720,150 | $4,966,903 |
| PA | 1,482 | $15,826,525 | $17,462,908 |
| RI | 196 | $1,883,025 | $2,001,774 |
| SC | 464 | $5,080,475 | $5,462,458 |
| SD | 63 | $606,150 | $656,514 |
| TN | 17 | $162,175 | $141,522 |
| TX | 2,664 | $31,236,650 | $34,392,715 |
| UT | 252 | $2,849,225 | $2,952,412 |
| VA | 1,375 | $15,982,650 | $17,711,443 |
| VT | 54 | $504,100 | $534,973 |
| WA | 805 | $8,855,525 | $9,531,739 |
| WI | 446 | $5,070,450 | $5,485,161 |
| WV | 167 | $1,830,525 | $1,991,936 |
| WY | 79 | $890,750 | $1,046,050 |

**TERM**

SELECT

term AS Term,

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 term

ORDER BY term

|  |  |  |  |
| --- | --- | --- | --- |
| **Term** | **Total\_Loan\_Applications** | **Total\_Funded\_Amount** | **Total\_Amount\_Received** |
| 36 months | 28,237 | $273,041,225 | $294,709,458 |
| 60 months | 10,339 | $162,715,850 | $178,361,475 |

**EMPLOYEE LENGTH**

SELECT

emp\_length AS Employee\_Length,

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 emp\_length

ORDER BY emp\_length

|  |  |  |  |
| --- | --- | --- | --- |
| **Employee\_Length** | **Total\_Loan\_Applications** | **Total\_Funded\_Amount** | **Total\_Amount\_Received** |
| < 1 year | 4,575 | $44,210,625 | $47,545,011 |
| 1 year | 3,229 | $32,883,125 | $35,498,348 |
| 10+ years | 8,870 | $116,115,950 | $125,871,616 |
| 2 years | 4,382 | $44,967,975 | $49,206,961 |
| 3 years | 4,088 | $43,937,850 | $47,551,832 |
| 4 years | 3,428 | $37,600,375 | $40,964,850 |
| 5 years | 3,273 | $36,973,625 | $40,397,571 |
| 6 years | 2,228 | $25,612,650 | $27,908,658 |
| 7 years | 1,772 | $20,811,725 | $22,584,136 |
| 8 years | 1,476 | $17,558,950 | $19,025,777 |
| 9 years | 1,255 | $15,084,225 | $16,516,173 |

**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

|  |  |  |  |
| --- | --- | --- | --- |
| **PURPOSE** | **Total\_Loan\_Applications** | **Total\_Funded\_Amount** | **Total\_Amount\_Received** |
| car | 1,497 | $10,223,575 | $11,324,914 |
| credit card | 4,998 | $58,885,175 | $65,214,084 |
| Debt consolidation | 18,214 | $232,459,675 | $253,801,871 |
| educational | 315 | $2,161,650 | $2,248,380 |
| home improvement | 2,876 | $33,350,775 | $36,380,930 |
| house | 366 | $4,824,925 | $5,185,538 |
| major purchase | 2,110 | $17,251,600 | $18,676,927 |
| medical | 667 | $5,533,225 | $5,851,372 |
| moving | 559 | $3,748,125 | $3,999,899 |
| other | 3,824 | $31,155,750 | $33,289,676 |
| renewable\_energy | 94 | $845,750 | $898,931 |
| small business | 1,776 | $24,123,100 | $23,814,817 |
| vacation | 352 | $1,967,950 | $2,116,738 |
| wedding | 928 | $9,225,800 | $10,266,856 |

**HOME OWNERSHIP**

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Home\_Ownership** | **Total\_Loan\_Applications** | **Total\_Funded\_Amount** | **Total\_Amount\_Received** |
| MORTGAGE | 17,198 | $219,329,150 | $238,474,438 |
| NONE | 3 | $16,800 | $19,053 |
| OTHER | 98 | $1,044,975 | $1,025,257 |
| OWN | 2,838 | $29,597,675 | $31,729,129 |
| RENT | 18,439 | $185,768,475 | $201,823,056 |

*Note: We have applied multiple Filters on all the dashboards. You can check the results for the filters as well by modifying the query and comparing the results.*

*For e.g*

*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*

*WHERE grade = 'A'*

*GROUP BY purpose*

*ORDER BY purpose*