Bank Report Query Documentation

Summary

KPI's:

Total Loan Applications:

```sql
select count(id) as `Total loan Applications` from financial_loan;
```

Total loan Applications
38576

MTD Loan Applications:

- ➤ **December**

```sql
select count(id) as `MTD Total loan Applications` from financial_loans
where Month(issue_date) = 12 and  Year(issue_date) = 2021;
```

MTD Total loan Applications
4314

- ➤ **November**

```sql
select count(id) as `MTD Total loan Applications` from financial_loans
where Month(issue_date) = 11 and  Year(issue_date) = 2021;
```

MTD Total loan Applications
4035

Total Funded Amount:

```sql
select sum(loan_amount) As `Total Funded Amount` from financial_loans;
```

Total Funded Amount
435757075

MTD Funded Amount:

- ➤ **December**

```sql
select sum(loan_amount) As `MTD Total Funded Amount` from financial_loans
where Month(issue_date) = 12 and Year(issue_date) = 2021;
```

MTD Total Funded Amount
53981425

➢ **November**

```sql
select sum(loan_amount) As `PMTD Total Funded Amount` from financial_loans
where Month(issue_date) = 11 and Year(issue_date) = 2021;
```

PMTD Total Funded Amount
47754825

Total Amount Received:

```sql
select sum(total_payment)as `Total Amount Recevied` from financial_loans;
```

Total Amount Recevied
473070933

MTD Amount Received:

➢ **December**

```sql
select sum(total_payment)as `Total Amount Recevied` from financial_loans
where Month(issue_date) = 12 and year(issue_date) = 2021;
```

Total Amount Recevied
58074380

➢ **November**

```sql
select sum(total_payment)as `Total Amount Recevied` from financial_loans
where Month(issue_date) = 11 and year(issue_date) = 2021;
```

Total Amount Recevied
58074380

Average Interest Rate:

```sql
select round(avg(int_rate),4) * 100 as `Average interest Rate` from financial_loans;
```

Average interest Rate
12.049999999999999

MTD Amount Received:

➢ **December**

```sql
select round(avg(int_rate),4) * 100 as `MTD Average interest Rate` from financial_loans
where Month(issue_date) = 12 and year(issue_date) = 2021;
```

Average interest Rate
▶ 12.36

➤ **November**

```
select round(avg(int_rate),4) * 100 as `PMTD Average interest Rate` from financial_loans
where Month(issue_date) = 11 and year(issue_date) = 2021;
```

PMTD Average interest Rate
▶ 11.940000000000001

Average Debt-to-Income Ratio:

```
select round(avg(dti), 4) * 100 as `Average Debt-to-Income Ratio` from financial_loans;
```

Average Debt-to-Income Ratio
▶ 13.33

MTD Debt-to-Income Ratio:

➤ **December**

```
select round(avg(dti), 4) * 100 as `MTD Average Debt-to-Income Ratio` from financial_loans
where Month(issue_date) = 12 and year(issue_date) = 2021;
```

Average Debt-to-Income Ratio
▶ 13.669999999999998

➤ **November**

```
select round(avg(dti), 4) * 100 as `PMTD Average Debt-to-Income Ratio` from financial_loans
where Month(issue date) = 11 and year(issue date) = 2021;
```

PMTD Average Debt-to-Income Ratio
▶ 13.3

Good Loan Issued:

> ➤ **Good Loan Applications:**

```sql
select count(id) as `Good Loan Applications` from financial_loans
where loan_status = 'Fully Paid' or loan_status = 'Current';
```

Good Loan Applications
33243

> ➤ **Good Loan Percentage:**

```sql
select
(count(case when loan_status = 'Fully Paid' or loan_status = 'Current' then id end)* 100)
/count(id) As `Good Loan Percentage` from financial_loans;
```

Good Loan Percentage
86.1753

> ➤ **Good Loan Funded Amount:**

```sql
select sum(loan_amount) as `Good Loan Funded Ammount` from financial_loans
where loan_status = 'Fully Paid' or loan_status = 'Current';
```

Good Loan Funded Ammount
370224850

> ➤ **Good Loan Received Amount:**

```sql
select sum(total_payment) as `Good Loan Received Ammount` from financial_loans
where loan_status = 'Fully Paid' or loan_status = 'Current';
```

Good Loan Received Ammount
435786170

Bad Loan Issued:

➢ **Bad Loan Applications:**

```sql
select count(id) as `Bad Loan Applications` from financial_loans
where loan_status = 'Charged Off';
```

Bad Loan Applications
5333

➢ **Bad Loan Percentage:**

```sql
select
(count(case when loan_status = 'Charged Off' then id end)* 100)
/count(id) As `Bad Loan Percentage` from financial_loans;
```

Bad Loan Percentage
13.8247

➢ **Bad Loan Funded Amount:**

```sql
select sum(loan_amount) as `Bad Loan Funded Ammount` from financial_loans
where loan_status = 'Charged Off';
```

Bad Loan Funded Ammount
65532225

➢ **Bad Loan Received Amount:**

```sql
select sum(total_payment) as `Bad Loan Received Ammount` from financial_loans
where loan status = 'Charged Off';
```

Bad Loan Received Ammount
37284763

Loan Status Grid View:

```sql
Select loan_status,
       Count(id) as `Total Loan Applications`,
       Sum(loan_amount) as `Total Amount Funded`,
       Sum(total_payment) as `Total Amount Received`,
       Avg(int_rate * 100) as ` Average Interest Rate`,
       Avg(dti * 100) as `Average Debt-to-Income Ratio`
    from
        financial_loans
    group by
        loan_status;
```

loan_status	Total Loan Applications	Total Amount Funded	Total Amount Received	Average Interest Rate	Average Debt-to-Income Ratio
Charged Off	5333	65532225	37284763	13.878574910931917	14.004732795799695
Fully Paid	32145	351358350	411586256	11.641070773058658	13.167350754394164
Current	1098	18866500	24199914	15.0993260473588	14.724344262295068

➢ **December**

```sql
Select
    loan_status,
    Sum(loan_amount) as `MTD Total Funded Amount`,
    Sum(total_payment) as `MTD Total Amount Received`
from financial_loans
where Month (issue_date) = 12
group by loan_status;
```

loan_status	MTD Total Funded Amount	MTD Total Amount Received
Fully Paid	41302025	47815851
Charged Off	8732775	5324211
Current	3946625	4934318

➢ **November**

```sql
Select
    loan_status,
    Sum(loan_amount) as `PMTD Total Funded Amount`,
    Sum(total_payment) as `PMTD Total Amount Received`
from financial_loans
where Month (issue_date) = 11
group by loan_status;
```

loan_status	PMTD Total Funded Amount	PMTD Total Amount Received
Fully Paid	37375675	42420451
Charged Off	7511175	3994065
Current	2867975	3717514

Overview

Month

```sql
SELECT
    Month(issue_date) As `Month Number`,
    MONTHName(issue_date) AS Month,
    COUNT(id) AS `Total Loan Applications`,
    SUM(loan_amount) AS 'Total Funded Amount',
    SUM(total_payment) AS `Total Received Amount`
FROM financial_loans
GROUP BY MONTHName(issue_date)
ORDER BY MONTH(issue_date);
```

Month Number	Month	Total Loan Applications	Total Funded Amount	Total Received Amount
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

Address State

```sql
select address_state As `Address State`,
    COUNT(id) AS `Total Loan Applications`,
    SUM(loan_amount) AS 'Total Funded Amount',
    SUM(total_payment) AS `Total Received Amount`
FROM financial_loans
GROUP BY address_state
ORDER BY    SUM(total_payment) desc;
```

Address State	Total Loan Applications	Total Funded Amount	Total Received Amount
CA	6894	78484125	83901234
NY	3701	42077050	46108181
TX	2664	31236650	34392715
FL	2773	30046125	31601905
NJ	1822	21657475	23425159
IL	1486	17124225	18875941
VA	1375	15982650	17711443
PA	1482	15826525	17462908
GA	1355	15480325	16728040
MA	1310	15051000	16676279
OH	1188	12991375	14330148
MD	1027	11911400	12985170
AZ	833	9206000	10041986

Term

```sql
select term As `Term`,
       COUNT(id) AS `Total Loan Applications`,
       SUM(loan_amount) AS 'Total Funded Amount',
       SUM(total_payment) AS `Total Received Amount`
FROM financial_loans
GROUP BY term
ORDER BY term desc;
```

Term	Total Loan Applications	Total Funded Amount	Total Received Amount
60 months	10339	162715850	178361475
36 months	28237	273041225	294709458

Employee length

```sql
select emp_length As `Employee Length`,
       COUNT(id) AS `Total Loan Applications`,
       SUM(loan_amount) AS 'Total Funded Amount',
       SUM(total_payment) AS `Total Received Amount`
FROM financial_loans
GROUP BY emp_length
ORDER BY emp_length desc;
```

Employee Length	Total Loan Applications	Total Funded Amount	Total Received Amount
9 years	1255	15084225	16516173
8 years	1476	17558950	19025777
7 years	1772	20811725	22584136
6 years	2228	25612650	27908658
5 years	3273	36973625	40397571
4 years	3428	37600375	40964850
3 years	4088	43937850	47551832
2 years	4382	44967975	49206961
10+ years	8870	116115950	125871616
1 year	3229	32883125	35498348
< 1 year	4575	44210625	47545011

Purpose

```sql
select purpose As `Purpose`,
       COUNT(id) AS `Total Loan Applications`,
       SUM(loan_amount) AS 'Total Funded Amount',
       SUM(total_payment) AS `Total Received Amount`
FROM financial_loans
GROUP BY purpose
ORDER BY COUNT(id) desc;
```

Purpose	Total Loan Applications	Total Funded Amount	Total Received Amount
Debt consolidation	18214	232459675	253801871
credit card	4998	58885175	65214084
other	3824	31155750	33289676
home improvement	2876	33350775	36380930
major purchase	2110	17251600	18676927
small business	1776	24123100	23814817
car	1497	10223575	11324914
wedding	928	9225800	10266856
medical	667	5533225	5851372
moving	559	3748125	3999899
house	366	4824925	5185538
vacation	352	1967950	2116738
educational	315	2161650	2248380
renewable_energy	94	845750	898931

Home Owner's

```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 Received Amount`
FROM financial_loans
GROUP BY home_ownership
ORDER BY COUNT(id) desc;
```

Home Ownership	Total Loan Applications	Total Funded Amount	Total Received Amount
RENT	18439	185768475	201823056
MORTGAGE	17198	219329150	238474438
OWN	2838	29597675	31729129
OTHER	98	1044975	1025257
NONE	3	16800	19053

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.

```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 Received Amount`
FROM financial_loans
where grade = 'A' and address_state = 'CA'
GROUP BY home_ownership
ORDER BY COUNT(id) desc;
```