

BANK LOAN REPORT

BUSINESS REQUIREMENTS

1. --TOTAL LOAN APPLICATION

SELECT COUNT(DISTINCT ID) AS TOTAL_LOAN_APPLICATION FROM financial_loan

	TOTAL_LOAN_APPLICATION
1	38576

2. MTD LOAN APPLICATION

SELECT COUNT(DISTINCT ID) AS TOTAL_LOAN_APPLICATION FROM financial_loan

WHERE MONTH(issue_date) = 12

	TOTAL_LOAN_APPLICATION
1	4314

3. PMTD LOAN APPLICATION

SELECT COUNT(DISTINCT ID) AS TOTAL_LOAN_APPLICATION FROM financial_loan

WHERE MONTH(issue_date) = 11

	TOTAL_LOAN_APPLICATION
1	4035

4. MOM LOAN APPLICATION

WITH CTE_MTD AS (

SELECT COUNT(DISTINCT ID) AS MTD FROM financial_loan

WHERE MONTH(issue_date) = 12

),

CTE_PMTD AS (

SELECT COUNT(DISTINCT ID) AS PMTD FROM financial_loan

WHERE MONTH(issue_date) = 11

)

SELECT MTD, PMTD, (MTD - PMTD)*100.0/PMTD AS MOM FROM CTE_MTD,CTE_PMTD

	MTD	PMTD	MOM
1	4314	4035	6.914498141263

5. --TOTAL FUNDED AMOUNT

SELECT SUM(LOAN_AMOUNT) AS TOTAL_FUNDED_AMOUNT FROM financial_loan

	TOTAL_FUNDED_AMOUNT
1	435757075

6. MTD FUNDED AMOUNT

SELECT SUM(LOAN_AMOUNT) AS TOTAL_FUNDED_AMOUNT FROM financial_loan
WHERE MONTH(issue_date) = 12

	TOTAL_FUNDED_AMOUNT
1	53981425

7. PMTD FUNDED AMOUNT

SELECT SUM(LOAN_AMOUNT) AS TOTAL_FUNDED_AMOUNT FROM financial_loan
WHERE MONTH(issue_date) = 11

	TOTAL_FUNDED_AMOUNT
1	47754825

8. MOM FUNDED AMOUNT

WITH CTE_MTD AS (
financial_loan
SELECT SUM(LOAN_AMOUNT) AS MTD FROM
WHERE MONTH(issue_date) = 12
,
CTE_PMTD AS (
financial_loan
SELECT SUM(LOAN_AMOUNT) AS PMTD FROM
WHERE MONTH(issue_date) = 11
)
SELECT MTD, PMTD, (MTD - PMTD)*100.0/PMTD AS MOM FROM CTE_MTD,CTE_PMTD

	MTD	PMTD	MOM
1	53981425	47754825	13.038682478681

9. TOTAL AMOUNT RECEIVED

SELECT SUM(TOTAL_PAYMENT) AS TOTAL_AMOUNT_RECEIVED FROM financial_loan

	TOTAL_AMOUNT_RECEIVED
1	473070933

10. MTD/ PMTD/ MOM AMOUNT RECEIVED

```
WITH CTE_MTD AS (  
    SELECT SUM(TOTAL_PAYMENT) AS MTD FROM  
    financial_loan  
    WHERE MONTH(issue_date) = 12  
    ),  
CTE_PMTD AS (  
    SELECT SUM(TOTAL_PAYMENT) AS PMTD FROM  
    financial_loan  
    WHERE MONTH(issue_date) = 11  
    )  
SELECT MTD, PMTD, (MTD - PMTD)*100.0/PMTD AS MOM FROM CTE_MTD,CTE_PMTD
```

	MTD	PMTD	MOM
1	58074380	50132030	15.842865329810

11. AVERAGE INTEREST RATE

```
SELECT ROUND(AVG(INT_RATE)*100,2) AS AVG_INT_RATE FROM financial_loan
```

	AVG_INT_RATE
1	12.05

12. MTD/ PMTD/ MOM AVG INT RATE

```
WITH CTE_MTD AS (  
    SELECT ROUND(AVG(INT_RATE) *100,2) AS MTD FROM  
    financial_loan  
    WHERE MONTH(issue_date) = 12  
    ),  
CTE_PMTD AS (  
    SELECT ROUND(AVG(INT_RATE) *100,2) AS PMTD FROM  
    financial_loan  
    WHERE MONTH(issue_date) = 11  
    )  
SELECT MTD, PMTD, (MTD - PMTD) *100.0/PMTD AS MOM FROM CTE_MTD, CTE_PMTD
```

	MTD	PMTD	MOM
1	12.36	11.94	3.51758793969849

13. AVERAGE DEBT TO INCOME RATION

```
SELECT ROUND(AVG(DTI)*100,2) AS AVG_DTI FROM financial_loan
```

	AVG_DTI
1	13.33

14. MTD/ PMTD/ MOM AVG DTI

```
WITH CTE_MTD AS (  
    SELECT ROUND(AVG(DTI)*100,2) AS MTD FROM  
    financial_loan  
    WHERE MONTH(issue_date) = 12  
    ),  
CTE_PMTD AS (  
    SELECT ROUND(AVG(DTI)*100,2) AS PMTD FROM  
    financial_loan  
    WHERE MONTH(issue_date) = 11  
    )  
SELECT MTD, PMTD, (MTD - PMTD)*100.0/PMTD AS MOM FROM CTE_MTD,CTE_PMTD
```

	MTD	PMTD	MOM
1	13.67	13.3	2.78195488721804

GOOD LOAN ANALYSIS

15. GOOD LOAN APPLICATION 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

16. GOOD LOAN APPLICATION PERCENTAGE

```
SELECT COUNT(ID) AS GOOD_LOAN_APPLICATION FROM financial_loan  
WHERE LOAN_STATUS IN ('Fully Paid', 'Current')
```

	GOOD_LOAN_APPLICATION
1	33243

17. GOOD LOAN FUNDED AMOUNT

```
SELECT SUM(LOAN_AMOUNT) AS GOOD_LOAN_FUNDED_AMOUNT FROM financial_loan  
WHERE LOAN_STATUS IN ('Fully Paid', 'Current')
```

	GOOD_LOAN_FUNDED_AMOUNT
1	370224850

18. GOOD LOAN TOTAL RECEIVED AMOUNT

```
SELECT SUM(TOTAL_PAYMENT) AS GOOD_LOAN_TOTAL_REVEIVED_AMOUNT FROM  
financial_loan  
WHERE LOAN_STATUS IN ('Fully Paid', 'Current')
```

	GOOD_LOAN_TOTAL_RECEIVED_AMOUNT
1	435786170

BAD LOAN ANALYSIS

19. BAD LOAN APPLICATION PERCENTAGE

```
SELECT (COUNT(CASE WHEN LOAN_STATUS = 'Charged Off' THEN ID END)*100) /
COUNT(ID) AS BAD_LAON_APPLICATION_PERCENTAGE FROM financial_loan
```

	BAD_LAON_APPLICATION_PERCENTAGE
1	13

20. BAD LOAN APPLICATION

```
SELECT COUNT(ID) AS BAD_LOAN_APPLICATION FROM financial_loan
WHERE LOAN_STATUS = 'Charged Off'
```

	BAD_LOAN_APPLICATION
1	5333

21. BAD LOAN FUNDED AMOUNT

```
SELECT SUM(LOAN_AMOUNT) AS BAD_LOAN_FUNDED_AMOUNT FROM financial_loan
WHERE LOAN_STATUS = 'Charged Off'
```

	BAD_LOAN_FUNDED_AMOUNT
1	65532225

22. BAD LOAN TOTAL RECEIVED AMOUNT

```
SELECT SUM(TOTAL_PAYMENT) AS BAD_LOAN_TOTAL_RECEIVED_AMOUNT FROM
financial_loan
WHERE LOAN_STATUS = 'Charged Off'
```

	BAD_LOAN_TOTAL_RECEIVED_AMOUNT
1	37284763

BUSINESS TRENDS ANALYSIS

23. MONTHLY TRENDS BY ISSUE DATE

```
SELECT MONTH(ISSUE_DATE) MONTH_NUMBER,
DATENAME(MONTH, ISSUE_DATE) MONTH_NAME,
COUNT(ID) TOTAL_LOAN_APPLICATION,
SUM(LOAN_AMOUNT) TOTAL_FUNDED_AMOUNT,
SUM(TOTAL_PAYMENT) TOTAL_AMOUNT_RECEIVE
FROM financial_loan
GROUP BY MONTH(ISSUE_DATE) , DATENAME(MONTH,ISSUE_DATE)
ORDER BY MONTH(ISSUE_DATE)
```

	MONTH_NUMBER	MONTH_NAME	TOTAL_LOAN_APPLICATION	TOTAL_FUNDED_AMOUNT	TOTAL_AMOUNT_RECEIVE
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

24. --REGIONAL ANALYSIS BY STATE

```

SELECT ADDRESS_STATE AS STATE,
       COUNT(ID) TOTAL_LOAN_APPLICATION,
       SUM(LOAN_AMOUNT) TOTAL_FUNDED_AMOUNT,
       SUM(TOTAL_PAYMENT) TOTAL_AMOUNT_RECEIVE
FROM financial_loan
GROUP BY ADDRESS_STATE
ORDER BY ADDRESS_STATE

```

	STATE	TOTAL_LOAN_APPLICATION	TOTAL_FUNDED_AMOUNT	TOTAL_AMOUNT_RECEIVE
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

25. LOAN TERM ANALYSIS

```
SELECT TERM AS TERM,  
       COUNT(ID) TOTAL_LOAN_APPLICATION,  
       SUM(LOAN_AMOUNT) TOTAL_FUNDED_AMOUNT,  
       SUM(TOTAL_PAYMENT) TOTAL_AMOUNT_RECEIVE  
FROM financial_loan  
GROUP BY TERM  
ORDER BY TERM
```

	TERM	TOTAL_LOAN_APPLICATION	TOTAL_FUNDED_AMOUNT	TOTAL_AMOUNT_RECEIVE
1	36 months	28237	273041225	294709458
2	60 months	10339	162715850	178361475

26. EMPLOYEE LENGTH ANALYSIS

```
SELECT EMP_LENGTH AS EMPLOYEE_LENGTH,  
       COUNT(ID) TOTAL_LOAN_APPLICATION,  
       SUM(LOAN_AMOUNT) TOTAL_FUNDED_AMOUNT,  
       SUM(TOTAL_PAYMENT) TOTAL_AMOUNT_RECEIVE  
FROM financial_loan  
GROUP BY EMP_LENGTH  
ORDER BY EMP_LENGTH
```

	EMPLOYEE_LENGTH	TOTAL_LOAN_APPLICATION	TOTAL_FUNDED_AMOUNT	TOTAL_AMOUNT_RECEIVE
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

27. LOAN PURPOSE BREAKDOWN

```
SELECT PURPOSE AS PURPOSE,  
       COUNT(ID) TOTAL_LOAN_APPLICATION,  
       SUM(LOAN_AMOUNT) TOTAL_FUNDED_AMOUNT,  
       SUM(TOTAL_PAYMENT) TOTAL_AMOUNT_RECEIVE  
FROM financial_loan  
GROUP BY PURPOSE  
ORDER BY PURPOSE
```

	PURPOSE	TOTAL_LOAN_APPLICATION	TOTAL_FUNDED_AMOUNT	TOTAL_AMOUNT_RECEIVE
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

28. HOME OWNERSHIP ANALYSIS

```

SELECT HOME_OWNERSHIP AS HOME_OWNERSHIP,
       COUNT(ID) TOTAL_LOAN_APPLICATION,
       SUM(LOAN_AMOUNT) TOTAL_FUNDED_AMOUNT,
       SUM(TOTAL_PAYMENT) TOTAL_AMOUNT_RECEIVE
FROM financial_loan
GROUP BY HOME_OWNERSHIP
ORDER BY HOME_OWNERSHIP

```

	HOME_OWNERSHIP	TOTAL_LOAN_APPLICATION	TOTAL_FUNDED_AMOUNT	TOTAL_AMOUNT_RECEIVE
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