

# BANK LOAN REPORT QUERY DOCUMENT

## A. BANK LOAN REPORT | SUMMARY

KPI's:

### Total Loan Applications

```
select count(id) as total_loan_applications from bank_loan_data;
```

#	total_loan_applications
1	38576

### MTD Loan Applications:

```
select count(id) as MTD_total_loan_applications from bank_loan_data where month(issue_date)= 12 ;
```

#	MTD_total_loan_applications
1	4313

### PMTD Loan Applications:

```
1 • SELECT COUNT(id) AS Total_Applications FROM bank_loan_data  
2   WHERE MONTH(issue_date) = 11
```

#	Total_Application
1	4034

### Total Funded Amount

```
select sum(loan_amount) as total_funded_amount from bank_loan_data ;
```

#	total_funded_amount
1	435711575

## MTD Total Funded Amount

```
SELECT SUM(loan_amount) AS Total_Funded_Amount FROM bank_loan_data  
WHERE MONTH(issue_date) = 12 ;
```

#	Total_Funded_Amount
1	53977925

## PMTD Total Funded Amount

- ```
SELECT SUM(loan_amount) AS Total_Funded_Amount FROM bank_loan_data  
WHERE MONTH(issue_date) = 11 ;
```

| # | Total_Funded_Amount |
|---|---------------------|
| 1 | 47742825            |

## Total Amount Received

```
SELECT SUM(total_payment) AS Total_Amount_Collected FROM bank_loan_data;
```

| # | Total_Amount_Collected |
|---|------------------------|
| 1 | 473014449.00           |

## MTD Total Amount Received

```
SELECT SUM(total_payment) AS Total_Amount_Collected FROM bank_loan_data  
WHERE MONTH(issue_date) = 12 ;
```

| # | Total_Amount_Collected |
|---|------------------------|
| 1 | 58070298.00            |

## PMTD Total Amount Received

```
SELECT SUM(total_payment) AS Total_Amount_Collected FROM bank_loan_data
WHERE MONTH(issue_date) = 11;
```

| # | Total_Amount_Collected |
|---|------------------------|
| 1 | 50117679.00            |

## Average interest rate

```
SELECT AVG(int_rate)*100 AS Avg_Int_Rate FROM bank_loan_data;
```

| # | Avg_Int_Rate |
|---|--------------|
| 1 | 15.580205    |

## MTD Average Interest

```
SELECT AVG(int_rate)*100 AS MTD_Avg_Int_Rate FROM bank_loan_data
WHERE MONTH(issue_date) = 12;
```

| # | MTD_Avg_Int_Rate |
|---|------------------|
| 1 | 12.388593        |

## PMTD Average Interest

```
SELECT AVG(int_rate)*100 AS MTD_Avg_Int_Rate FROM bank_loan_data
WHERE MONTH(issue date) = 11 ;
```

| # | MTD_Avg_Int_Rate |
|---|------------------|
| 1 | 11.974715        |

## Avg DTI

```
SELECT AVG(dti)*100 AS Avg_DTI FROM bank_loan_data;
```

| # | Avg_DTI   |
|---|-----------|
| 1 | 28.886069 |

## MTD Avg DTI

```
SELECT AVG(dti)*100 AS MTD_Avg_DTI FROM bank_loan_data
WHERE MONTH(issue_date) = 12;
```

| # | MTD_Avg_DTI |
|---|-------------|
| 1 | 13.674473   |

## PMTD Avg DTI

```
SELECT AVG(dti)*100 AS PMTD_Avg_DTI FROM bank_loan_data
WHERE MONTH(issue_date) = 11 ;
```

| # | PMTD_Avg_DTI |
|---|--------------|
| 1 | 13.315568    |

## 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 |
|---|----------------------|
| 1 | 86.16238             |

## 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_Application |
|---|-----------------------|
| 1 | 33238                 |

## 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 |
|---|-------------------------|
| 1 | 370181350               |

## 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_Funded_amount |
|---|-------------------------|
| 1 | 370181350               |

## 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 |
|---|---------------------|
| 1 | 13.82207            |

## Bad Loan Applications

```
SELECT COUNT(id) AS Bad_Loan_Applications FROM bank_loan_data
WHERE loan_status = 'Charged Off' ;
```

| # | Bad_Loan_Applications |
|---|-----------------------|
| 1 | 5332                  |

## 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 |
|---|------------------------|
| 1 | 65530225               |

## 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 |
|---|--------------------------|
| 1 | 37283166.00              |

## 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_Receive | Total_Funded_Amount | Interest_Rate | DTI       |
|---|-------------|-----------|----------------------|---------------------|---------------|-----------|
| 1 | Charged Off | 5332      | 37283166.00          | 65530225            | 13.857089     | 14.011253 |
| 2 | Fully Paid  | 32141     | 411556199.00         | 351332250           | 11.635046     | 13.174481 |
| 3 | Current     | 1097      | 24174965.00          | 18849100            | 15.047402     | 14.736554 |

**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_Receive | MTD_Total_Funded_Amount |
|---|-------------|--------------------------|-------------------------|
| 1 | Fully Paid  | 47811769.00              | 41298525                |
| 2 | Charged Off | 5324211.00               | 8732775                 |
| 3 | Current     | 4934318.00               | 3946625                 |

## B. BANK LOAN REPORT | OVERVIEW

### MONTH

**SELECT**

```
MONTH(issue_date) AS Month_Number,
MONTHNAME(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), MONTHNAME(issue\_date)

**ORDER BY** MONTH(issue\_date);

|    | Month_Munber | Month_name | Total_Loan_Applications | Total_Funded_Amount | Total_Amount_Received |
|----|--------------|------------|-------------------------|---------------------|-----------------------|
| 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

| #  | State | Total_Loan_Application | Total_Funded_Amount | Total_Amount_Received |
|----|-------|------------------------|---------------------|-----------------------|
| 1  | AK    | 78                     | 1031800             | 1108570.00            |
| 2  | AL    | 432                    | 4949225             | 5492272.00            |
| 3  | AR    | 236                    | 2529700             | 2777875.00            |
| 4  | AZ    | 833                    | 9206000             | 10041986.00           |
| 5  | CA    | 6894                   | 78484125            | 83901234.00           |
| 6  | CO    | 770                    | 8976000             | 9845810.00            |
| 7  | CT    | 730                    | 8435575             | 9357612.00            |
| 8  | DC    | 214                    | 2652350             | 2921854.00            |
| 9  | DE    | 110                    | 1133500             | 1264144.00            |
| 10 | FL    | 2773                   | 30036625            | 31591246.00           |
| 11 | GA    | 1355                   | 15480325            | 16728040.00           |
| 12 | HI    | 170                    | 1850525             | 2080184.00            |
| 13 | IA    | 5                      | 56450               | 64482.00              |
| 14 | ID    | 6                      | 59750               | 65329.00              |
| 15 | IL    | 1486                   | 17124225            | 18875941.00           |
| 16 | IN    | 9                      | 86225               | 85521.00              |
| 17 | KS    | 260                    | 2872325             | 3247394.00            |
| 18 | KY    | 320                    | 3504100             | 3792530.00            |
| 19 | LA    | 426                    | 4498900             | 5001160.00            |
| 20 | MA    | 1310                   | 15051000            | 16676279.00           |
| 21 | MD    | 1027                   | 11899400            | 12970836.00           |
| 22 | ME    | 3                      | 9200                | 10808.00              |
| 23 | MI    | 685                    | 7829900             | 8543660.00            |
| 24 | MN    | 592                    | 6300600             | 6749167.00            |
| 25 | MO    | 660                    | 7151175             | 7692732.00            |
| 26 | MS    | 19                     | 139125              | 149342.00             |
| 27 | MT    | 79                     | 829525              | 892047.00             |
| 28 | NC    | 759                    | 8787575             | 9534813.00            |
| 29 | NE    | 5                      | 31700               | 24542.00              |
| 30 | NH    | 161                    | 1917900             | 2101386.00            |
| 31 | NJ    | 1822                   | 21657475            | 23425159.00           |
| 32 | NM    | 183                    | 1916775             | 2084485.00            |
| 33 | NV    | 482                    | 5307375             | 5451443.00            |
| 34 | NY    | 3701                   | 42059650            | 46083261.00           |
| 35 | OH    | 1188                   | 12991375            | 14330148.00           |



|    |    |      |          |             |
|----|----|------|----------|-------------|
| 35 | OH | 1188 | 12991375 | 14330148.00 |
| 36 | OK | 293  | 3365725  | 3712649.00  |
| 37 | OR | 436  | 4720150  | 4966903.00  |
| 38 | PA | 1482 | 15826525 | 17462908.00 |
| 39 | RI | 196  | 1883025  | 2001774.00  |
| 40 | SC | 464  | 5080475  | 5462458.00  |
| 41 | SD | 63   | 606150   | 656514.00   |
| 42 | TN | 17   | 162175   | 141522.00   |
| 43 | TX | 2664 | 31236650 | 34392715.00 |
| 44 | UT | 252  | 2849225  | 2952412.00  |
| 45 | VA | 1375 | 15982650 | 17711443.00 |
| 46 | VT | 54   | 504100   | 534973.00   |
| 47 | WA | 805  | 8855525  | 9531739.00  |
| 48 | WI | 446  | 5070450  | 5485161.00  |
| 49 | WV | 167  | 1830525  | 1991936.00  |
| 50 | WY | 79   | 890750   | 1046050.00  |

## 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_Application | Total_Funded_Amount | Total_Amount_Receive |
|---|-----------|------------------------|---------------------|----------------------|
| 1 | 36 months | 28232                  | 273013125           | 294677804.00         |
| 2 | 60 months | 10338                  | 162698450           | 178336526.00         |

## 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  | < 1 year        | 4575                    | 44187225            | 47513487.00           |
| 2  | 1 year          | 3229                    | 32879625            | 35494293.00           |
| 3  | 10+ years       | 8870                    | 116115950           | 125871616.00          |
| 4  | 2 years         | 4382                    | 44963375            | 49201969.00           |
| 5  | 3 years         | 4088                    | 43937850            | 47551832.00           |
| 6  | 4 years         | 3428                    | 37598375            | 40963271.00           |
| 7  | 5 years         | 3273                    | 36961625            | 40383237.00           |
| 8  | 6 years         | 2228                    | 25612650            | 27908658.00           |
| 9  | 7 years         | 1772                    | 20811725            | 22584136.00           |
| 10 | 8 years         | 1476                    | 17558950            | 19025777.00           |
| 11 | 9 years         | 1255                    | 15084225            | 16516173.00           |

## PURPOSE

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

## 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       | 17198                   | 219329150           | 238474438             |
| NONE           | 3                       | 16800               | 19053                 |
| OTHER          | 98                      | 1044975             | 1025257               |
| OWN            | 2838                    | 29597675            | 31729129              |
| RENT           | 18439                   | 185768475           | 201823056             |