

BANK LOAN REPORT QUERY DOCUMENT

KPI'S :

Total Loan Applications :

SELECT

COUNT(id) AS total_loan_applications

FROM

bank_loan_data

	total_loan_application
▶	38576

MTD Loan Application :

SELECT

COUNT(id) AS MTD_total_loan_applications

FROM

bank_loan_data

WHERE

MONTH(issue_date) = 12

AND YEAR(issue_date) = 2021

	MTD_total_loan_applications
▶	4314

PMTD Loan Applications :

SELECT

COUNT(id) AS PMTD_total_loan_applications

FROM

bank_loan_data

WHERE

MONTH(issue_date) = 11

AND YEAR(issue_date) = 2021

	PMTD_total_loan_applications
▶	4035

Total Funded Amount :

SELECT

SUM(loan_amount) AS total_funded_amount

FROM

bank_loan_data

	total_funded_amount
▶	435757075

MTD Total Funded Amount :

SELECT

SUM(loan_amount) AS MTD_total_funded_amount

FROM

bank_loan_data

WHERE

MONTH(issue_date) = 12

AND YEAR(issue_date) = 2021

	MTD_total_funded_amount
▶	53981425

PMTD Total Funded Amount :

SELECT

SUM(loan_amount) AS PMTD_total_funded_amount

FROM

bank_loan_data

WHERE

MONTH(issue_date) = 11

AND YEAR(issue_date) = 2021

	PMTD_total_funded_amount
▶	47754825

Total Amount Received :

SELECT

SUM(total_payment) AS total_amount_recived

FROM

bank_loan_data

	total_amount_recived
▶	473070933

MTD Total Amount Received :

SELECT

SUM(total_payment) AS MTD_total_amount_recived

FROM

bank_loan_data

WHERE

MONTH(issue_date) = 12

AND YEAR(issue_date) = 2021

	MTD_total_amount_recived
▶	58074380

PMTD Total Amount Received :

SELECT

SUM(total_payment) AS PMTD_total_amount_recived

FROM

bank_loan_data

WHERE

MONTH(issue_date) = 11

AND YEAR(issue_date) = 2021

	PMTD_total_amount_recived
▶	50132030

Average Interest Rate :

SELECT

ROUND(AVG(int_rate) * 100, 2) AS avg_interest_rate

FROM

bank_loan_data

	avg_interest_rate
▶	12.05

MTD Avg Interest Rate :

SELECT

ROUND(AVG(int_rate) * 100, 2) AS MTD_avg_interest_rate

FROM

bank_loan_data

WHERE

MONTH(issue_date) = 12

AND YEAR(issue_date) = 2021

	MTD_avg_interest_rate
▶	12.36

PMTD Avg Interest Rate :

SELECT

```

ROUND(AVG(int_rate) * 100, 2) AS PMTD_avg_interest_rate
FROM
    bank_loan_data
WHERE
    MONTH(issue_date) = 11
    AND YEAR(issue_date) = 2021

```

	PMTD_avg_interest_rate
▶	11.94

Avg Debt To Income Ratio :

```

SELECT
    ROUND(AVG(dti) * 100, 2) AS avg_dti
FROM
    bank_loan_data

```

	avg_dti
▶	13.33

MTD Avg Debt To Income Ratio :

```

SELECT
    ROUND(AVG(dti) * 100, 2) AS MTD_avg_dti
FROM
    bank_loan_data
WHERE
    MONTH(issue_date) = 12
    AND YEAR(issue_date) = 2021

```

	MTD_avg_dti
▶	13.67

PMTD Avg Debt To Income Ratio :

```

SELECT

    ROUND(AVG(dti) * 100, 2) AS PMTD_avg_dti

FROM

    bank_loan_data

WHERE

    MONTH(issue_date) = 11

    AND YEAR(issue_date) = 2021

```

	PMTD_avg_dti
▶	13.3

GOOD LOAN ISSUED

Good Loan Percentage :

```

SELECT

    ROUND((COUNT(CASE

        WHEN

            loan_status = 'Fully Paid'

            OR loan_status = 'Current'

        THEN

            id

        END) * 100) / COUNT(id),

        2) 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
▶	33243

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
▶	370224850

Good Loan Received Amount :

```
SELECT
    sum(total_payment) as good_loan_received_amount
FROM
    bank_loan_data
WHERE
    loan_status = 'Fully Paid'
    OR loan_status = 'Current'
```

	good_loan_received_amount
▶	435786170

BAD LOAN ISSUED

Bad Loan Percentage :

```
SELECT
    ROUND(COUNT(CASE
        WHEN loan_status = 'Charged off' THEN id
    END) * 100 / COUNT(id),
    2) 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
▶	5333

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
▶	65532225

Bad Loan Received Amount :

SELECT

sum(total_payment) AS bad_loan_received_amount

FROM

bank_loan_data

WHERE

loan_status = 'Charged off'

	bad_loan_received_amount
▶	37284763

Loan Status :

SELECT

loan_status,

COUNT(id) AS total_loan_applications,

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	total_loan_applications	total_amount_received	total_funded_amount	interest_rate	dti
▶	Charged Off	5333	37284763	65532225	13.878574910931917	14.004732795799695
	Fully Paid	32145	411586256	351358350	11.641070773058658	13.167350754394164
	Current	1098	24199914	18866500	15.0993260473588	14.724344262295068

MTD Total Funded And MTD Total Received Amount Loan Status :

```

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	47815851	41302025
	Charged Off	5324211	8732775
	Current	4934318	3946625

BANK LOAN REPORT | OVERVIEW

Month :

```

SELECT
    MONTH(issue_date) AS month_number,
    DATE_FORMAT(issue_date, '%M') AS month_name,
    COUNT(id) AS total_loan_applications,
    SUM(total_payment) AS total_amount_received,
    SUM(loan_amount) AS total_funded_amount
FROM
    bank_loan_data

```

GROUP BY MONTH(issue_date) , DATE_FORMAT(issue_date, '%M')

ORDER BY MONTH(issue_date)

	month_number	month_name	total_loan_applications	total_amount_received	total_funded_amount
►	1	January	2332	27578836	25031650
	2	February	2279	27717745	24647825
	3	March	2627	32264400	28875700
	4	April	2755	32495533	29800800
	5	May	2911	33750523	31738350
	6	June	3184	36164533	34161475
	7	July	3366	38827220	35813900
	8	August	3441	42682218	38149600
	9	September	3536	43983948	40907725
	10	October	3796	49399567	44893800
	11	November	4035	50132030	47754825
	12	December	4314	58074380	53981425

State :

SELECT

address_state AS state,

COUNT(id) AS total_loan_applications,

SUM(total_payment) AS total_amount_received,

SUM(loan_amount) AS total_funded_amount

FROM

bank_loan_data

GROUP BY address_state

ORDER BY address_state

	state	total_loan_applications	total_amount_received	total_funded_amount
▶	AK	78	1108570	1031800
	AL	432	5492272	4949225
	AR	236	2777875	2529700
	AZ	833	10041986	9206000
	CA	6894	83901234	78484125
	CO	770	9845810	8976000
	CT	730	9357612	8435575
	DC	214	2921854	2921854 2350
	DE	110	1269136	1138100
	FL	2773	31601905	30046125
	GA	1355	16728040	15480325
	HI	170	2080184	1850525
	IA	5	64482	56450
	ID	6	65329	59750
	IL	1486	18875941	17124225
	IN	9	85521	86225
	KS	260	3247394	2872325
	KY	320	3792530	3504100
	LA	426	5001160	4498900
	MA	1310	16676279	15051000

Term :

SELECT

term,

COUNT(id) AS total_loan_applications,

SUM(total_payment) AS total_amount_received,

SUM(loan_amount) AS total_funded_amount

FROM

bank_loan_data

GROUP BY term

ORDER BY term

	term	total_loan_applications	total_amount_received	total_funded_amount
▶	36 months	28237	294709458	273041225
	60 months	10339	178361475	162715850

Employee Length :

SELECT

emp_length as employee_length,

COUNT(id) AS total_loan_applications,

SUM(total_payment) AS total_amount_received,

SUM(loan_amount) AS total_funded_amount

FROM

bank_loan_data

GROUP BY emp_length

ORDER BY emp_length

	employee_length	total_loan_applications	total_amount_received	total_funded_amount
▶	< 1 year	4575	47545011	44210625
	1 year	3229	35498348	32883125
	10+ years	8870	125871616	116115950
	2 years	4382	49206961	44967975
	3 years	4088	47551832	43937850
	4 years	3428	40964850	37600375
	5 years	3273	40397571	36973625
	6 years	2228	27908658	25612650
	7 years	1772	22584136	20811725
	8 years	1476	19025777	17558950
	9 years	1255	16516173	15084225

Purpose :

SELECT

purpose,

COUNT(id) AS total_loan_applications,

SUM(total_payment) AS total_amount_received,

SUM(loan_amount) AS total_funded_amount

FROM

bank_loan_data

GROUP BY purpose

ORDER BY COUNT(id) DESC

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

Home Ownership :

SELECT

home_ownership,

COUNT(id) AS total_loan_applications,

SUM(total_payment) AS total_amount_received,

SUM(loan_amount) AS total_funded_amount

FROM

bank_loan_data

GROUP BY home_ownership

ORDER BY COUNT(id) DESC

	home_ownership	total_loan_applications	total_amount_received	total_funded_amount
►	RENT	18439	201823056	185768475
	MORTGAGE	17198	238474438	219329150
	OWN	2838	31729129	29597675
	OTHER	98	1025257	1044975
	NONE	3	19053	16800

