

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(dt) * 100, 2) AS avg_dt
FROM
    bank_loan_data

```

	avg_dt
▶	13.33

MTD Avg Debt To Income Ratio :

```

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

```

	MTD_avg_dt
▶	13.67

PMTD Avg Debt To Income Ratio :

```

SELECT
    ROUND(AVG(dt) * 100, 2) AS PMTD_avg_dt
FROM
    bank_loan_data
WHERE
    MONTH(issue_date) = 11
    AND YEAR(issue_date) = 2021

```

	PMTD_avg_dt
▶	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 |
| ▶ | 6553225                |


```

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_toal_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 350
	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

