**BANK LOAN REPORT QUERRY DOCUMENT**

1. **BANK LOAN REPORT SUMMARY**

# **KPI’S**

**TOTAL LAON APPLICATION**

SELECT COUNT(id) AS Total\_Applications FROM dbo.financial\_loan;

****

**MTD\_TOTAL\_APPLICATION**

SELECT COUNT(\*) AS MTD\_Total\_Applications

FROM dbo.financial\_loan

WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021;

****

**PMTD LOAN APPLICATIONS**

SELECT COUNT(\*) AS PMTD\_Total\_Applications

FROM dbo.financial\_loan

WHERE MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021;

****

**MONTH ON MONTH PERCENTAGE CALCULATION**

WITH CurrentMonth AS (

SELECT COUNT(\*) AS MTD\_Total\_Applications

FROM dbo.financial\_loan

WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021

),

PreviousMonth AS (

SELECT COUNT(\*) AS PMTD\_Total\_Applications

FROM dbo.financial\_loan

WHERE MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021

)

SELECT

CASE

WHEN PreviousMonth.PMTD\_Total\_Applications = 0 THEN NULL

ELSE ((CurrentMonth.MTD\_Total\_Applications - PreviousMonth.PMTD\_Total\_Applications) / CAST(PreviousMonth.PMTD\_Total\_Applications AS FLOAT)) \* 100

END AS Month\_Over\_Month\_Percentage

FROM

CurrentMonth,

PreviousMonth;

****

**TOTAL FUNDED AMOUNT**

SELECT SUM(loan\_amount) AS Total\_Funded\_Amount FROM dbo.financial\_loan;

****

**MTD TOTAL FUNDED AMOUNT**

SELECT SUM(loan\_amount) AS MTD\_Total\_Loan\_Amount FROM dbo.financial\_loan

WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021;

****

**PMTD TOTAL FUNDED AMOUNT**

SELECT SUM(loan\_amount) AS PMTD\_Total\_Loan\_Amount FROM dbo.financial\_loan

WHERE MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021;

****

**MONTH OVER MONTH PERCENTAGE CHANGE**

WITH CurrentMonth AS (

SELECT SUM(loan\_amount) AS MTD\_Total\_Funded\_Amount

FROM dbo.financial\_loan

WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021

),

PreviousMonth AS (

SELECT SUM(loan\_amount) AS PMTD\_Total\_Funded\_Amount

FROM dbo.financial\_loan

WHERE MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021

)

SELECT

CASE

WHEN PreviousMonth.PMTD\_Total\_Funded\_Amount = 0 THEN NULL

ELSE ((CurrentMonth.MTD\_Total\_Funded\_Amount - PreviousMonth.PMTD\_Total\_Funded\_Amount) / CAST(PreviousMonth.PMTD\_Total\_Funded\_Amount AS FLOAT)) \* 100

END AS Month\_Over\_Month\_Percentage

FROM

CurrentMonth,

PreviousMonth;



**TOTAL AMOUNT RECIVED**

SELECT SUM(total\_payment) AS Total\_Amout\_Recived FROM dbo.financial\_loan;

****

**MTD TOTAL AMOUNT RECEIVED**

SELECT SUM(total\_payment) AS MTD\_Total\_Amout\_Recived FROM dbo.financial\_loan

WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021;

****

**PMTD TOTAL AMOUNT RECEIVED**

SELECT SUM(total\_payment) AS MTD\_Total\_Amout\_Recived FROM dbo.financial\_loan

WHERE MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021;

**AVG INTEREST RATE**

SELECT ROUND(AVG(int\_rate),4) \* 100 AS Avg\_Interest\_Rate FROM dbo.financial\_loan;

****

**MTD AVERAGE INTEREST RATE**

SELECT ROUND(AVG(int\_rate),4) \* 100 AS MTD\_Avg\_Interest\_Rate FROM dbo.financial\_loan

WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021;

****

**PMTD AVERAGE INTEREST RATE**

SELECT ROUND(AVG(int\_rate),4) \* 100 AS PMTD\_Avg\_Interest\_Rate FROM dbo.financial\_loan

WHERE MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021;

****

MoM percentage change

-- Subquery to calculate the average interest rate for December 2021

WITH December2021 AS (

SELECT ROUND(AVG(int\_rate), 4) \* 100 AS Avg\_Interest\_Rate

FROM dbo.financial\_loan

WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021

),

-- Subquery to calculate the average interest rate for November 2021

November2021 AS (

SELECT ROUND(AVG(int\_rate), 4) \* 100 AS Avg\_Interest\_Rate

FROM dbo.financial\_loan

WHERE MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021

)

-- Main query to calculate the MoM percentage change

SELECT

December2021.Avg\_Interest\_Rate AS MTD\_Avg\_Interest\_Rate,

November2021.Avg\_Interest\_Rate AS PMTD\_Avg\_Interest\_Rate,

((December2021.Avg\_Interest\_Rate - November2021.Avg\_Interest\_Rate) / November2021.Avg\_Interest\_Rate) \* 100 AS MoM\_Percent\_Change

FROM

December2021, November2021;

****

**AVERAGE DTI**

SELECT ROUND(AVG(dti),4) \* 100 AS Avg\_DTI FROM dbo.financial\_loan;

****

**MTD AVERAGE DTI**

SELECT ROUND(AVG(dti),4) \* 100 AS MTD\_Avg\_DTI FROM dbo.financial\_loan

WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021;

****

**PMTD AVERAGE DTI**

SELECT ROUND(AVG(dti),4) \* 100 AS PMTD\_Avg\_DTI FROM dbo.financial\_loan

WHERE MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021;

****

**GOOD LOAN ISSUED**

**Good Loan Percentage**

SELECT (COUNT(CASE WHEN loan\_status = 'Fully Paid' OR loan\_status = 'Current' THEN id END)\* 100)

/ COUNT(id) AS Good\_loan\_percentage

FROM dbo.financial\_loan;

****

**Good Loan Application**

SELECT COUNT(id) As Good\_Loan\_Applications FROM dbo.financial\_loan

WHERE loan\_status = 'Fully Paid' OR loan\_status = 'Current';

****

**Good Loan Funded Amount**

SELECT SUM(loan\_amount) AS Good\_Loan\_Funded\_Amount FROM dbo.financial\_loan

WHERE loan\_status = 'Fully Paid' OR loan\_status = 'Current';



**Good Loan Received Amount**

SELECT SUM(total\_payment) AS Good\_Loan\_Recived\_Amount FROM dbo.financial\_loan

WHERE loan\_status = 'Fully Paid' OR loan\_status = 'Current';

****

**Bad Loan Percentage**

SELECT (COUNT(CASE WHEN loan\_status = 'Charged Off' THEN id END)\* 100)

/ COUNT(id) AS Bad\_loan\_percentage

FROM dbo.financial\_loan;

****

**Bad Loan Application**

SELECT COUNT(id) As Bad\_Loan\_Applications FROM dbo.financial\_loan

WHERE loan\_status = 'Charged Off' ;

****

**Bad Loan Funded Amount**

SELECT SUM(loan\_amount) AS Bad\_Loan\_Funded\_Amount FROM dbo.financial\_loan

WHERE loan\_status = 'Charged Off';

****

**Bad Loan Recived Amount**

SELECT SUM(total\_payment) AS Bad\_Loan\_Recived\_Amount FROM dbo.financial\_loan

WHERE loan\_status = 'Charged Off';

****

**LOAN STATUS**

SELECT

loan\_status,

COUNT(id) AS Total\_Loan\_Application,

SUM(loan\_amount) AS Total\_Funded\_Amount,

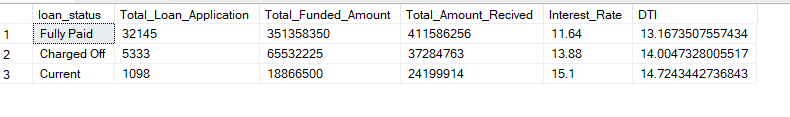
SUM(total\_payment) AS Total\_Amount\_Recived,

ROUND(AVG(int\_rate \* 100),2) AS Interest\_Rate,

AVG(dti\* 100) AS DTI

FROM dbo.financial\_loan

GROUP BY loan\_status;

****

**MTD toal amount funded and recived.**

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loan\_status,

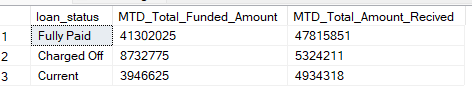
SUM(loan\_amount) as MTD\_Total\_Funded\_Amount,

SUM(total\_payment) as MTD\_Total\_Amount\_Recived

from dbo.financial\_loan

where month(issue\_date) = 12

group by loan\_status;

****

1. **BANK LOAN REPORT | OVERVIEW**

**MONTH**

select

month(issue\_date) as Month\_Number,

datename(month, issue\_date) as Month\_Nmae,

count(id) as Total\_Loan\_Application,

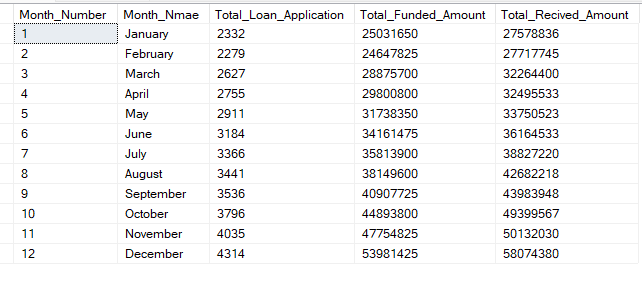
sum(loan\_amount) as Total\_Funded\_Amount,

sum(total\_payment) as Total\_Recived\_Amount

from dbo.financial\_loan

group by month(issue\_date), datename(month, issue\_date)

order by month(issue\_date)

****

**STATE**

select

address\_state,

count(id) as Total\_Loan\_Application,

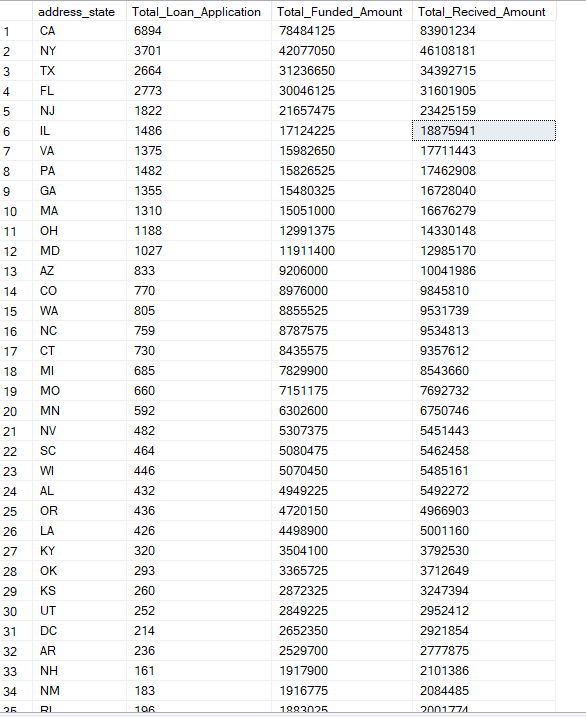
sum(loan\_amount) as Total\_Funded\_Amount,

sum(total\_payment) as Total\_Recived\_Amount

from dbo.financial\_loan

group by address\_state

order by sum(loan\_amount) desc;

****

**TERM**

select

term,

count(id) as Total\_Loan\_Application,

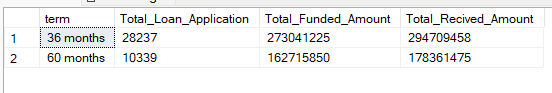
sum(loan\_amount) as Total\_Funded\_Amount,

sum(total\_payment) as Total\_Recived\_Amount

from dbo.financial\_loan

group by term

order by term;

****

**EMPLOYEE LENGTH**

select

emp\_length,

count(id) as Total\_Loan\_Application,

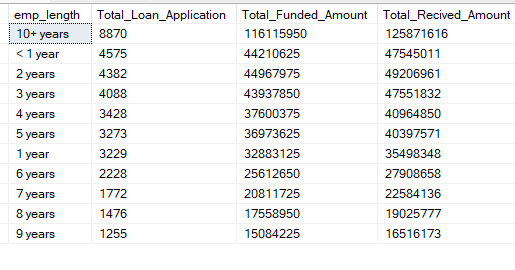
sum(loan\_amount) as Total\_Funded\_Amount,

sum(total\_payment) as Total\_Recived\_Amount

from dbo.financial\_loan

group by emp\_length

order by count(id) desc;



**PURPOSE**

select

purpose,

count(id) as Total\_Loan\_Application,

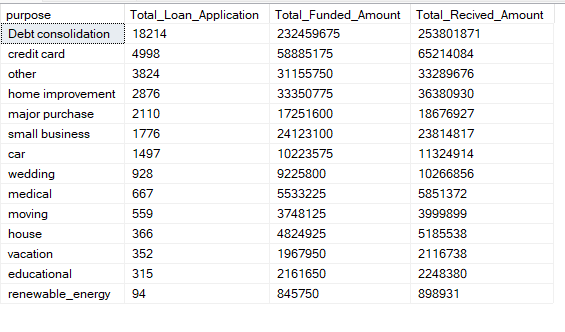
sum(loan\_amount) as Total\_Funded\_Amount,

sum(total\_payment) as Total\_Recived\_Amount

from dbo.financial\_loan

group by purpose

order by count(id) desc;



**HOMEOWNERSHIP**

select

home\_ownership,

count(id) as Total\_Loan\_Application,

sum(loan\_amount) as Total\_Funded\_Amount,

sum(total\_payment) as Total\_Recived\_Amount

from dbo.financial\_loan

group by home\_ownership

order by count(id) desc;

