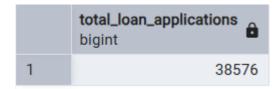
# **BANK LOAN REPORT**

# **KPI's**

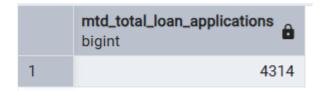
### **Total loan Applications**

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



#### MTD Total loan application

SELECT COUNT(id) AS MTD\_Total\_Loan\_Applications FROM financial\_loan
WHERE EXTRACT (MONTH FROM issue\_date) = 12;



## **PMTD Total loan application**

SELECT COUNT(id) AS PMTD\_Total\_Loan\_Applications FROM financial\_loan
WHERE EXTRACT (MONTH FROM issue\_date) = 11;



#### **MoM Growth Total loan application**

select

(a.MTD\_Total\_Loan\_Applications - b.PMTD\_Total\_Loan\_Applications)\*100.0/b.PMTD\_Total\_Loan\_Applications AS MoM

**FROM** 

(SELECT COUNT(id) AS MTD\_Total\_Loan\_Applications FROM financial\_loan

WHERE EXTRACT (MONTH FROM issue\_date) = 12) AS a

cross join

(SELECT COUNT(id) AS PMTD\_Total\_Loan\_Applications FROM financial\_loan

WHERE EXTRACT (MONTH FROM issue date) = 11) AS b



#### **Total Funded Amount**

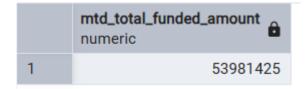
SELECT SUM(loan amount)AS Total Funded Amount FROM financial loan;



#### **MTD Total Funded Amount**

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

WHERE EXTRACT (MONTH FROM issue\_date)=12;



#### **PMTD Total Funded Amount**

SELECT SUM(loan\_amount)AS PMTD\_Total\_Funded\_Amount FROM financial\_loan WHERE EXTRACT (MONTH FROM issue\_date)=11;



#### **MoM Growth Total Funded Amount**

**SELECT** 

(a.MTD\_Total\_Funded\_Amount - b.PMTD\_Total\_Funded\_Amount)\*100/b.PMTD\_Total\_Funded\_Amount AS MoM

FROM

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

WHERE EXTRACT (MONTH FROM issue date)=12) AS a

**CROSS JOIN** 

 $(SELECT\ SUM(loan\_amount)AS\ PMTD\_Total\_Funded\_Amount\ FROM\ financial\_loan$ 

WHERE EXTRACT (MONTH FROM issue\_date)=11) AS b



#### **Total Amount Received**

SELECT SUM(total\_payment) AS Total\_Received\_Amount FROM financial\_loan;



#### **Total MTD Amount Received**

SELECT SUM(total\_payment) AS MTD\_Total\_Received\_Amount FROM financial\_loan WHERE EXTRACT (MONTH FROM issue date)=12;



#### **Total PMTD Amount Received**

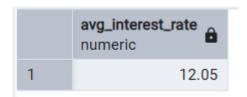
SELECT SUM(total\_payment) AS PMTD\_Total\_Received\_Amount FROM financial\_loan WHERE EXTRACT (MONTH FROM issue\_date)=11;



#### **Average Interest Rate**

SELECT ROUND(AVG(int\_rate)\*100,2)AS Avg\_interest\_rate

FROM financial loan;



#### **MTD Average Interest Rate**

SELECT ROUND(AVG(int\_rate)\*100,2)AS MTD\_Avg\_interest\_rate

FROM financial\_loan

WHERE EXTRACT (MONTH FROM issue date)=12;



### **PMTD Average Interest Rate**

SELECT ROUND(AVG(int rate)\*100,2)AS PMTD Avg interest rate

FROM financial loan

WHERE EXTRACT (MONTH FROM issue\_date)=11;



## **Average DTI**

SELECT ROUND(AVG(dti)\*100,2)AS Avg DTI

FROM financial\_loan

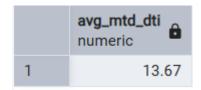


## **MTD Average DTI**

SELECT ROUND(AVG(dti)\*100,2)AS Avg\_DTI

FROM financial loan

WHERE EXTRACT (MONTH FROM issue\_date)=12;

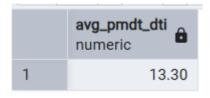


#### **PMTD Average DTI**

SELECT ROUND(AVG(dti)\*100,2)AS Avg\_PDTI

FROM financial loan

WHERE EXTRACT (MONTH FROM issue date)=11;



## **GOOD LOAN ISSUED**

#### **Good loan percent**

SELECT ROUND(SUM(CASE WHEN loan\_status='Fully Paid' OR loan\_status='Current' THEN 1 END)\*100.0/COUNT(\*),2) AS Good\_Loan\_Percent

FROM Financial\_loan;



#### **Good Loan Applications**

SELECT COUNT(\*) AS Good\_Loan\_Application

FROM 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 financial\_loan

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

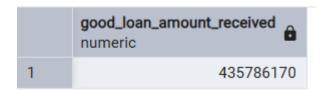


#### **Good Loan Amount Received**

SELECT SUM(total\_payment)AS Good\_loan\_Amount\_Received

FROM financial loan

WHERE loan status = 'Fully Paid' OR loan status = 'Current';



### **BAD LOAN ISSUED**

#### **Bad Loan Percent**

SELECT SUM(CASE WHEN loan\_status = 'Charged Off' THEN 1 END)\*100.0/COUNT(\*) AS Bad\_Loan\_Percent FROM Financial\_loan;



## **Bad Loan Application**

SELECT COUNT(\*) AS Bad\_Loan\_Application

FROM financial\_loan WHERE loan\_status = 'Charged Off';



#### **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 numeric
1	65532225

#### **Bad Loan Amount Received**

 ${\tt SELECT~SUM(total\_payment)AS~Bad\_loan\_Amount\_Received}$ 

FROM financial\_loan WHERE loan\_status ='Charged Off';

	bad_loan_amount_received numeric
1	37284763

# **LOAN STATUS**

SELECT loan\_status,

COUNT(id)AS loan\_Count,

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

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

ROUND(AVG(int\_rate)\*100.0,2)AS Interest\_Rate,

ROUND(AVG(dti)\*100.0,2)AS DTI

FROM financial\_loan

GROUP BY loan\_status;

	loan_status character varying (50)	loan_count bigint	total_amount_funded numeric	total_amount_received numeric	interest_rate numeric	dti numeric
1	Current	1098	18866500	24199914	15.10	14.72
2	Fully Paid	32145	351358350	411586256	11.64	13.17
3	Charged Off	5333	65532225	37284763	13.88	14.00

SELECT loan\_status,

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

SUM(total\_payment)AS MTD\_Total\_Amount\_Received

FROM financial\_loan

WHERE EXTRACT (MONTH FROM issue\_date)=12

GROUP BY loan\_status;

	loan_status character varying (50)	mtd_total_amount_funded numeric	mtd_total_amount_received numeric
1	Charged Off	8732775	5324211
2	Current	3946625	4934318
3	Fully Paid	41302025	47815851

# **BANK LOAN REPORT | OVERVIEW**

# **MONTH**

#### **SELECT**

EXTRACT(MONTH FROM issue\_date) AS Month,

TO\_CHAR(issue\_date,'month'),

COUNT(id) AS Total\_Loan\_Application,

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

SUM(total\_payment)AS Total\_Amount\_Received

FROM financial\_loan

GROUP BY EXTRACT(MONTH FROM issue\_date),TO\_CHAR(issue\_date,'month')

ORDER BY EXTRACT(MONTH FROM issue date);

	month_number numeric	month text	total_loan_application bigint	total_amount_funded numeric	total_amount_received numeric
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	septem	3536	40907725	43983948
10	10	october	3796	44893800	49399567
11	11	novemb	4035	47754825	50132030
12	12	decemb	4314	53981425	58074380

# SELECT

address\_state AS State,

COUNT(id) AS Total\_Loan\_Application,

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

SUM(total\_payment)AS Total\_Amount\_Received

FROM financial\_loan

GROUP BY address\_state

ORDER BY address\_state;

	state character varying (50)	total_loan_application bigint	total_amount_funded numeric	total_amount_received numeric
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	СТ	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
21	MD	1027	11911400	12985170
22	ME	3	9200	10808
23	MI	685	7829900	8543660
24	MN	592	6302600	6750746
25	MO	660	7151175	7692732

26	MS	19	139125	149342
27	MT	79	829525	892047
28	NC	759	8787575	9534813
29	NE	5	31700	24542
30	NH	161	1917900	2101386
31	NJ	1822	21657475	23425159
32	NM	183	1916775	2084485
33	NV	482	5307375	5451443
34	NY	3701	42077050	46108181
35	ОН	1188	12991375	14330148
36	OK	293	3365725	3712649
37	OR	436	4720150	4966903
38	PA	1482	15826525	17462908
39	RI	196	1883025	2001774
40	SC	464	5080475	5462458
41	SD	63	606150	656514
42	TN	17	162175	141522
43	TX	2664	31236650	34392715
44	UT	252	2849225	2952412
45	VA	1375	15982650	17711443
46	VT	54	504100	534973
47	WA	805	8855525	9531739
48	WI	446	5070450	5485161
49	WV	167	1830525	1991936
50	WY	79	890750	1046050

# SELECT

term AS Term,

COUNT(id) AS Total\_Loan\_Application,

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

SUM(total\_payment)AS Total\_Amount\_Received

# FROM financial\_loan

# GROUP BY term;

		term character varying (20)	total_loan_application bigint	total_amount_funded numeric	total_amount_received numeric
ı	1	36 months	28237	273041225	294709458
	2	60 months	10339	162715850	178361475

## **EMPLOYEE LENGTH**

# SELECT

emp\_length,

COUNT(id) AS Total\_Loan\_Application,

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

SUM(total\_payment)AS Total\_Amount\_Received

FROM financial\_loan

GROUP BY emp\_length

ORDER BY emp\_length;

	emp_length character varying (50)	total_loan_application bigint	total_amount_funded numeric	total_amount_received numeric
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

# **PURPOSE**

#### **SELECT**

purpose,

COUNT(id) AS Total\_Loan\_Application,

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

SUM(total\_payment)AS Total\_Amount\_Received

FROM financial\_loan

**GROUP BY purpose** 

ORDER BY purpose;

	purpose character varying (100)	total_loan_application bigint	total_amount_funded numeric	total_amount_received numeric
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

# **HOME OWNERSHIP**

## SELECT

home\_ownership,

COUNT(id) AS Total\_Loan\_Application,

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

SUM(total\_payment)AS Total\_Amount\_Received

FROM financial\_loan

GROUP BY home\_ownership

ORDER BY home\_ownership;

	home_ownership character varying (20)	total_loan_application bigint	total_amount_funded numeric	total_amount_received numeric
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