BANK LOAN PROJECT – QUERY DOCUMENT

KPI's:

Total Loan Applications

SELECT COUNT(id) AS Total_Applications FROM financial_loan;

	Total_Applications
▶	38576

MTD Loan Applications

SELECT COUNT(id) AS Total_Applications FROM financial_loan
WHERE issue_date like '__-02-____';

	Total_Applications
▶	2279

PMTD Loan Applications

SELECT COUNT(id) AS Total_Applications FROM financial_loan
WHERE issue_date like '__-01-____';

	Total_Applications
▶	2332

Total Funded Amount

SELECT SUM(loan_amount) AS Total_Funded_Amount FROM financial_loan;

	Total_Funded_Amount
▶	435757075

MTD Funded Amount

SELECT SUM(loan_amount) AS Total_Funded_Amount FROM financial_loan
WHERE issue_date like '__-02-____';

	Total_Funded_Amount
▶	24647825

PMTD Funded Amount

SELECT SUM(loan_amount) AS Total_Funded_Amount FROM financial_loan
WHERE issue_date like '__-01-____';

	Total_Funded_Amount
▶	25031650

Total Amount Received

SELECT SUM(total_payment) AS Total_Amount_Collected FROM financial_loan;

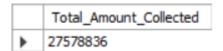|	Total_Amount_Collected
▶	473070933

MTD Total Amount Received

SELECT SUM(total_payment) AS Total_Amount_Collected FROM financial_loan WHERE issue_date like '__-02-____';

	Total_Amount_Collected
▶	27717745

PMTD Total Amount Received

SELECT SUM(total_payment) AS Total_Amount_Collected FROM financial_loan WHERE issue_date like '__-01-____';

	Total_Amount_Collected
▶	27578836

Average Interest Rate

SELECT ROUND(AVG(int_rate)*100, 2) AS Avg_Int_Rate FROM financial_loan;

	Avg_Int_Rate
▶	12.05

MTD Average Interest Rate

SELECT ROUND(AVG(int_rate)*100, 2) AS Avg_Int_Rate FROM financial_loan WHERE issue_date like '__-02-____';

	Avg_Int_Rate
▶	11.72

PMTD Average Interest Rate

SELECT ROUND(AVG(int_rate)*100, 2) AS Avg_Int_Rate FROM financial_loan WHERE issue_date like '__-01-____';
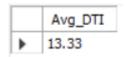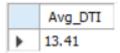
	Avg_Int_Rate
▶	11.46

Average DTI

SELECT ROUND(AVG(dti)*100, 2) AS Avg_DTI FROM financial_loan;

	Avg_DTI
▶	13.33

MTD Average DTI

SELECT ROUND(AVG(dti)*100, 2) AS Avg_DTI FROM financial_loan
WHERE issue_date like '__-02-____';

	Avg_DTI
▶	13.41

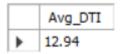### *PMTD Average DTI*

SELECT ROUND(AVG(dti)*100, 2) AS Avg_DTI FROM financial_loan
WHERE issue_date like '__-01-____';

	Avg_DTI
▶	12.94

Good Loan Issued:

Good Loan Percentage

SELECT
    ROUND((COUNT(CASE WHEN loan_status = 'Fully Paid' OR loan_status = 'Current' THEN id END) *
100.0) /
         COUNT(id), 2)   AS Good_Loan_Percentage
FROM financial_loan;

	Good_Loan_Percentage
▶	86.18

Good Loan Applications

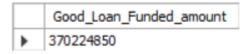SELECT COUNT(id) AS Good_Loan_Applications FROM financial_loan
WHERE loan_status = 'Fully Paid' OR loan_status = 'Current';

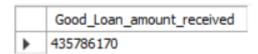|	Good_Loan_Applications
▶	33243

Good Loan Funded Amount

SELECT SUM(loan_amount) AS Good_Loan_Funded_amount FROM financial_loan
WHERE loan_status = 'Fully Paid' OR loan_status = 'Current';

	Good_Loan_Funded_amount
▶	370224850

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';

	Good_Loan_amount_received
▶	435786170

Bad Loan Issued:

Bad Loan Percentage

SELECT
   ROUND((COUNT(CASE WHEN loan_status = 'Charged Off' THEN id END) * 100.0) /
      COUNT(id), 2) AS Bad_Loan_Percentage
FROM financial_loan;

	Bad_Loan_Percentage
▶	13.82

Bad Loan Applications

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

	Bad_Loan_Applications
▶	5333

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
▶	65532225

Bad Loan Amount Received

SELECT SUM(total_payment) AS Bad_Loan_amount_received FROM financial_loan
WHERE loan_status = 'Charged Off';

	Bad_Loan_amount_received
▶	37284763

Loan Status:

SELECT

```sql
    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
    financial_loan
GROUP BY
    loan_status;
```

loan_status	LoanCount	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

```sql
SELECT
    loan_status,
    SUM(total_payment) AS MTD_Total_Amount_Received,
    SUM(loan_amount) AS MTD_Total_Funded_Amount
FROM financial_loan
WHERE issue_date LIKE '__-02-____'
GROUP BY loan_status;
```

loan_status	MTD_Total_Amount_Received	MTD_Total_Funded_Amount
Charged Off	1836739	3118000
Fully Paid	25881006	21529825

State:

```sql
SELECT
    address_state AS State,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Amount_Received
FROM financial_loan
GROUP BY address_state
ORDER BY address_state;
```

State	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
AK	78	1031800	1108570
AL	432	4949225	5492272
AR	236	2529700	2777875
AZ	833	9206000	10041986
CA	6894	78484125	83901234
CO	770	8976000	9845810
CT	730	8435575	9357612
DC	214	2652350	2921854
DE	110	1138100	1269136
FL	2773	30046125	31601905
GA	1355	15480325	16728040
HI	170	1850525	2080184
IA	5	56450	64482
ID	6	59750	65329
IL	1486	17124225	18875941
IN	9	86225	85521
KS	260	2872325	3247394
KY	320	3504100	3792530
LA	426	4498900	5001160
MA	1310	15051000	16676279
MD	1027	11911400	12985170
ME	3	9200	10808
MI	685	7829900	8543660
MN	592	6302600	6750746
MO	660	7151175	7692732

State	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
MS	19	139125	149342
MT	79	829525	892047
NC	759	8787575	9534813
NE	5	31700	24542
NH	161	1917900	2101386
NJ	1822	21657475	23425159
NM	183	1916775	2084485
NV	482	5307375	5451443
NY	3701	42077050	46108181
OH	1188	12991375	14330148
OK	293	3365725	3712649
OR	436	4720150	4966903
PA	1482	15826525	17462908
RI	196	1883025	2001774
SC	464	5080475	5462458
SD	63	606150	656514
TN	17	162175	141522
TX	2664	31236650	34392715
UT	252	2849225	2952412
VA	1375	15982650	17711443
VT	54	504100	534973
WA	805	8855525	9531739
WI	446	5070450	5485161
WV	167	1830525	1991936
WY	79	890750	1046050

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 financial_loan
GROUP BY term
ORDER BY term;
```

Term	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
36 months	28237	273041225	294709458
60 months	10339	162715850	178361475

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 financial_loan
GROUP BY emp_length
ORDER BY emp_length;
```

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

Purpose:

SELECT
      purpose AS PURPOSE,
      COUNT(id) AS Total_Loan_Applications,
      SUM(loan_amount) AS Total_Funded_Amount,
      SUM(total_payment) AS Total_Amount_Received
FROM financial_loan
GROUP BY purpose
ORDER BY 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 financial_loan
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