BANK LOAN REPORT QUERY DOCUMENT

A. BANK LOAN REPORT | SUMMARY

KPI's:

Total Loan Applications

```
select * from financial_loan;
select count(id)as Total_loan_application  from  financial_loan;
```

Total_loan_applicati...
38576

MTD Loan Applications

```
select count(id)as MTD_Total_loan_application  from  financial_loan
where month(issue_date)=12 and year(issue_date)=2021;
```

MTD_Total_loan_applicat...
4314

PMTD Loan Applications

```
select count(id)as PMTD_Total_loan_application  from  financial_loan
where month(issue_date)=11 and year(issue_date)=2021;
```

PMTD_Total_loan_applicati...
4035

Total Funded Amount

```
SELECT SUM(loan_amount) AS Total_Funded_Amount FROM financial_loan;
```

Total_Funded_Amount
435757075

MTD Total Funded Amount

By Vivek Kumar

```
select sum(loan_amount) as MTD_Total_funded_amount from financial_loan
where month(issue_date)=12 and year(issue_date)=2021;
```

MTD_Total_funded_amo...
53981425

PMTD Total Funded Amount

```
select sum(loan_amount) as PMTD_Total_funded_amount from financial_loan
where month(issue_date)=11 and year(issue_date)=2021;
```

PMTD_Total_funded_amo...
47754825

Total Amount Received

```
select * from financial_loan;
SELECT SUM(total_payment) AS Total_Amount_Collected FROM financial_loan;
```

Total_Amount_Collected
473070933

MTD Total Amount Received

```
select sum(total_payment) as MTD_Total_Amount_recieved from financial_loan
where month(issue_date)=12 and Year(issue_date)=2021;
```

MTD_Total_Amount_reciev...
58074380

PMTD Total Amount Received

```
select sum(total_payment) as PMTD_Total_Amount_recieved from financial_loan
where month(issue_date)=11 and Year(issue_date)=2021
```

PMTD_Total_Amount_reciev...
50132030

Average Interest Rate

```
select round(avg(int_rate)*100,2) as Avg_Intrest_rate from financial_loan
```

Avg_Intrest_rate
12.05

MTD Average Interest

```
SELECT AVG(int_rate)*100 AS MTD_Avg_Int_Rate FROM financial_loan
WHERE MONTH(issue_date) = 12;
```

MTD_Avg_Int_Rate

12.356040867604229

PMTD Average Interest

```
SELECT AVG(int_rate)*100 AS PMTD_Avg_Int_Rate FROM financial_loan
WHERE MONTH(issue_date) = 11
```

PMTD_Avg_Int_Rate

11.941717549826132

Avg DTI

```
select round(avg(dti) * 100,4) as AVG_DTI from financial_loan;
```

AVG_DTI

13.3274

MTD Avg DTI

```
SELECT round(avg(dti) * 100,4) AS MTD_Avg_DTI FROM financial_loan
WHERE MONTH(issue_date) = 12;
```

MTD_Avg_DTI

13.6655

PMTD Avg DTI

```
SELECT round(avg(dti) * 100,4) AS PMTD_Avg_DTI FROM financial_loan
WHERE MONTH(issue_date) = 11
```

PMTD_Avg... ^

13.3027

GOOD LOAN ISSUED

Good Loan Percentage

By Vivek Kumar

```
select
(count(CASE WHEN  loan_status='Fully Paid' OR loan_status='Current' THEN id END)*100.0)/
count(id) AS Good_loan_percentage from financial_loan;
```

Good_loan_percentage

86.17534

Good Loan Applications

```
select
(count(CASE WHEN  loan_status='Fully Paid' OR loan_status='Current' THEN id END))
as Good_loan_applicatiuom from financial_loan;
-- 0r
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_amount FROM financial_loan
WHERE loan_status = 'Fully Paid' OR loan_status = 'Current'
```

Good_loan_amount

370224850

Good Loan Amount Received

```
select sum(total_payment) as GOOD_loan_ammount_reci from financial_loan
WHERE loan_status = 'Fully Paid' OR loan_status = 'Current'
```

GOOD_loan_ammount_reci

435786170

BAD LOAN ISSUED

Bad Loan Percentage

```
SELECT
    (COUNT(CASE
        WHEN loan_status = 'Charged Off' THEN id
    END) * 100.0) / COUNT(id) AS bad_loan_percent
FROM
    financial_loan;
```

bad_loan_percent
13.82466

Bad Loan Applications

```
select count(id)  as bad_loan_application from financial_loan
where loan_status='Charged Off'
```

bad_loan_applicati...
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_amou...
65532225

Bad Loan Amount Received

```
select sum(total_payment) as
bad_loan_amount_recieved from financial_loan
where loan_status='Charged Off'
```

bad_loan_amount_recieved
37284763

LOAN STATUS

1

```sql
SELECT
    loan_status,
    COUNT(id) AS totalloanapplication,
    SUM(total_payment) AS total_Amount_Recieved,
    SUM(loan_amount) AS total_funded_amount,
    AVG(int_rate * 100) AS Intrest_rate,
    AVG(dti * 100) AS DTI
FROM
    financial_loan
GROUP BY loan_status;
```

loan_status	totalloanapplication	total_Amount_Recieved	total_funded_amount ^	Intrest_rate	DTI
Current	1098	24199914	18866500	15.0993260...	14.7243...
Charged Off	5333	37284763	65532225	13.8785749...	14.0047...
Fully Paid	32145	411586256	351358350	11.6410707...	13.1673...

2.

```sql
-- loan_status
SELECT
    loan_status,
    SUM(total_payment) AS MTD_Total_Amount_Received,
    SUM(loan_amount) AS MTD_Total_Funded_Amount
FROM financial_loan
WHERE MONTH(issue_date) = 12
GROUP BY loan_status
```

loan_status	MTD_Total_Amount_Receiv...	MTD_Total_Funded_Amo...
Fully Paid	47815851	41302025
Charged Off	5324211	8732775
Current	4934318	3946625

B. BANK LOAN REPORT | OVERVIEW

MONTH

By Vivek Kumar

```
SELECT
    MONTH(issue_date) AS Month_Munber,
    DATENAME(MONTH, issue_date) AS Month_name,
    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 MONTH(issue_date), DATENAME(MONTH, issue_date)
ORDER BY MONTH(issue_date)
```

	Month_Munber	Month_name	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
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	September	3536	40907725	43983948
10	10	October	3796	44893800	49399567
11	11	November	4035	47754825	50132030
12	12	December	4314	53981425	58074380

STATE

```
select
address_state,
count(id) as total_Loan_Application,
Sum(loan_amount) as total_funded_amount,
sum(total_payment) as total_recieved_amount
from financial_loan
group by address_state
order by sum(loan_amount) desc
```

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address_state	total_Loan_Application	total_funded_amount	total_recieved_amount
CA	6894	78484125	83901234
NY	3701	42077050	46108181
TX	2664	31236650	34392715
FL	2773	30046125	31601905
NJ	1822	21657475	23425159
IL	1486	17124225	18875941
VA	1375	15982650	17711443
PA	1482	15826525	17462908
GA	1355	15480325	16728040
MA	1310	15051000	16676279
OH	1188	12991375	14330148
MD	1027	11911400	12985170
AZ	833	9206000	10041986
CO	770	8976000	9845810
WA	805	8855525	9531739
NC	759	8787575	9534813
CT	730	8435575	9357612
MI	685	7829900	8543660
MO	660	7151175	7692732
MN	592	6302600	6750746
NV	482	5307375	5451443
SC	464	5080475	5462458
WI	446	5070450	5485161
AL	432	4949225	5492272
OR	436	4720150	4966903
LA	426	4498900	5001160
KY	320	3504100	3792530
OK	293	3365725	3712649
KS	260	2872325	3247394

TERM

```sql
select * from financial_loan;
select
term,
count(id) as total_Loan_Application,
Sum(loan_amount) as total_funded_amount,
sum(total_payment) as total_recieved_amount
from financial_loan
group by term
order by term desc
```

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term	total_Loan_Applicati...	total_funded_amo...	total_recieved_amo...
60 months	10339	162715850	178361475
36 months	28237	273041225	294709458

EMPLOYEE LENGTH

```
select
emp_length,
count(id) as total_Loan_Application,
Sum(loan_amount) as total_funded_amount,
sum(total_payment) as total_recieved_amount
from financial_loan
group by emp_length
order by emp_length
```

emp_length	total_Loan_Applicati...	total_funded_amo...	total_recieved_amo...
< 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,
count(id) as total_Loan_Application,
Sum(loan_amount) as total_funded_amount,
sum(total_payment) as total_recieved_amount from financial_loan
group by purpose order by count(id) desc;
```

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

HOME OWNERSHIP

```
select home_ownership,
count(id) as total_Loan_Application,
Sum(loan_amount) as total_funded_amount,
sum(total_payment) as total_recieved_amount from financial_loan
group by home_ownership order by count(id) desc;
```

home_ownership	total_Loan_Applicati...	total_funded_amo...	total_recieved_amo...
RENT	18439	185768475	201823056
MORTGAGE	17198	219329150	238474438
OWN	2838	29597675	31729129
OTHER	98	1044975	1025257
NONE	3	16800	19053

By Vivek Kumar