**BANK LOAN REPORT QUERY DOCUMENT**

1. **BANK LOAN REPORT | SUMMARY**

**KPI’s:**

**Total Loan Applications**

SELECT COUNT(id) AS Total\_Loan\_Applications FROM bank\_loan\_data

|  |
| --- |
| Total\_Loan\_Applications |
| 38576 |

**MTD Loan Applications**

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

WHERE MONTH(issue\_date) = 12

|  |
| --- |
| MTD\_Total\_Loan\_Applications |
| 4314 |

**PMTD Loan Applications**

SELECT COUNT(id) AS PMTD\_Total\_Applications FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 11

|  |
| --- |
| PMTD\_Total\_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

|  |
| --- |
| MTD\_Total\_Funded\_Amount |
| 53981425 |

**PMTD Total Funded Amount**

SELECT SUM(loan\_amount) AS Total\_Funded\_Amount FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 11

|  |
| --- |
| PMTD\_Total\_Funded\_Amount |
| 47754825 |

**Total Amount Received**

SELECT SUM(total\_payment) AS Total\_Amount\_Collected FROM bank\_loan\_data

|  |
| --- |
| Total\_Amount\_Collected |
| 473070933 |

**MTD Total Amount Received**

SELECT SUM(total\_payment) AS MTD\_Total\_Amount\_Collected FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 12

|  |
| --- |
| MTD\_Total\_Amount\_Collected |
| 58074380 |

**PMTD Total Amount Received**

SELECT SUM(total\_payment) AS PMTD\_Total\_Amount\_Collected FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 11

|  |
| --- |
| PMTD\_Total\_Amount\_Collected |
| 50132030 |

**Average Interest Rate**

SELECT ROUND(AVG(int\_rate), 4)\*100 AS Avg\_Int\_Rate FROM bank\_loan\_data

|  |
| --- |
| Avg\_Int\_Rate |
| 12.05 |

**MTD Average Interest**

SELECT ROUND(AVG(int\_rate), 4)\*100 AS MTD\_Avg\_Int\_Rate FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 12

|  |
| --- |
| MTD\_Avg\_Int\_Rate |
| 12.36 |

**PMTD Average Interest**

SELECT ROUND(AVG(int\_rate), 4)\*100 AS PMTD\_Avg\_Int\_Rate FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 11

|  |
| --- |
| PMTD\_Avg\_Int\_Rate |
| 11.94 |

**Avg DTI**

SELECT ROUND(AVG(dti), 4)\*100 AS Avg\_DTI FROM bank\_loan\_data

|  |
| --- |
| Avg\_DTI |
| 13.33 |

**MTD Avg DTI**

SELECT ROUND(AVG(dti), 4)\*100 AS MTD\_Avg\_DTI FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 12

|  |
| --- |
| MTD\_Avg\_DTI |
| 13.67 |

**PMTD Avg DTI**

SELECT ROUND(AVG(dti), 4)\*100 AS PMTD\_Avg\_DTI FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 11

|  |
| --- |
| PMTD\_Avg\_DTI |
| 13.3 |

**GOOD LOAN ISSUED**

**Good Loan Percentage**

SELECT

ROUND(((COUNT(CASE WHEN loan\_status = 'Fully Paid' OR loan\_status = 'Current' THEN id END) \* 100.0) /

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 Amount Received**

SELECT SUM(total\_payment) AS Good\_Loan\_amount\_received FROM bank\_loan\_data

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 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 |
| 65532225 |

**Bad Loan Amount Received**

SELECT SUM(total\_payment) AS Bad\_Loan\_amount\_received FROM bank\_loan\_data

WHERE loan\_status = 'Charged Off'

|  |
| --- |
| Bad\_Loan\_amount\_received |
| 37284763 |

**LOAN STATUS**

SELECT

loan\_status,

COUNT(id) AS LoanCount,

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

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

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

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

FROM

bank\_loan\_data

GROUP BY

loan\_status

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| loan\_status | LoanCount | Total\_Amount\_Received | Total\_Funded\_Amount | Interest\_Rate | DTI |
| Fully Paid | 32145 | 411586256 | 351358350 | 11.64 | 13.17 |
| Current | 1098 | 24199914 | 18866500 | 15.1 | 14.72 |
| Charged Off | 5333 | 37284763 | 65532225 | 13.88 | 14 |

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\_Total\_Funded\_Amount |
| Fully Paid | 47815851 | 41302025 |
| Current | 4934318 | 3946625 |
| Charged Off | 5324211 | 8732775 |

1. **BANK LOAN REPORT | OVERVIEW**

**MONTH**

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 bank\_loan\_data

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 | January | 2332 | 25031650 | 27578836 |
| 2 | February | 2279 | 24647825 | 27717745 |
| 3 | March | 2627 | 28875700 | 32264400 |
| 4 | April | 2755 | 29800800 | 32495533 |
| 5 | May | 2911 | 31738350 | 33750523 |
| 6 | June | 3184 | 34161475 | 36164533 |
| 7 | July | 3366 | 35813900 | 38827220 |
| 8 | August | 3441 | 38149600 | 42682218 |
| 9 | September | 3536 | 40907725 | 43983948 |
| 10 | October | 3796 | 44893800 | 49399567 |
| 11 | November | 4035 | 47754825 | 50132030 |
| 12 | December | 4314 | 53981425 | 58074380 |

**STATE**

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 bank\_loan\_data

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 |
| 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 bank\_loan\_data

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 bank\_loan\_data

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 bank\_loan\_data

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 bank\_loan\_data

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 |

**Grade A**

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 bank\_loan\_data

WHERE grade = 'A'

GROUP BY purpose

ORDER BY purpose

|  |  |  |  |
| --- | --- | --- | --- |
| PURPOSE | Total\_Loan\_Applications | Total\_Funded\_Amount | Total\_Amount\_Received |
| car | 577 | 3629475 | 3805538 |
| credit card | 1353 | 12636075 | 13339495 |
| Debt consolidation | 3753 | 37216300 | 38822971 |
| educational | 79 | 484000 | 515639 |
| home improvement | 933 | 8359175 | 8744006 |
| house | 91 | 916575 | 957878 |
| major purchase | 796 | 5344575 | 5604259 |
| medical | 197 | 1471850 | 1526882 |
| moving | 164 | 1069450 | 1099875 |
| other | 1024 | 7043175 | 7397982 |
| renewable\_energy | 29 | 224150 | 225827 |
| small business | 334 | 3172075 | 3190467 |
| vacation | 122 | 683625 | 694542 |
| wedding | 237 | 2001725 | 2126202 |