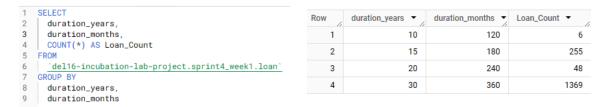
Business Questions

1. What is the distribution of loan durations (in years and months) across the portfolio?



2. How does the interest rate vary based on the purpose of the loan?

```
Row
                                                                            purpose *
1 SELECT
2
     purpose,
                                                                       1
                                                                            boat
     ROUND(AVG(interest_rate_percent), 2) AS avg_interest_rate
                                                                       2
                                                                            plane
  FROM
5
  `del16-incubation-lab-project.sprint4_week1.loan`
                                                                       3
                                                                            home
  GROUP BY
                                                                       4
                                                                            commerical property
  purpose
                                                                       5
                                                                            investment property
```

3. What is the average total payments made by borrowers in different ZIP codes?



Row	ZIP_CODE	•	avg_payments ▼
1		10115	70.5
2		10278	67.2
3		10004	61.25
4		10031	58.27
5		10023	58.0
6		10119	57.27
7		10199	56.75
8		10060	56.5
9		10045	56.21
10		10259	56.07
11		10002	55.6
12		10025	55.5

avg_interest_rate 🔻

3.62

3.6

3.83

3.81

3.79

4. How does the employment length of borrowers correlate with the funded amount of loans?

```
employment_length
                                                                                                  avg_funded_amount
   SELECT
                                                                                             18
                                                                                                       1788367.82
2
     customer.employment_length,
                                                                              1
     ROUND(AVG(loan.funded_amount), 2) AS avg_funded_amount
3
                                                                              2
                                                                                             17
                                                                                                       1644923.53
   FROM
4
      `del16-incubation-lab-project.sprint4_week1.customer` AS customer
                                                                              3
                                                                                                        1770303.8
                                                                                             16
   15
                                                                                                        1578262.2
8
                                                                              5
                                                                                             14
                                                                                                       1885617.98
9
   customer.hashed_social = fact.hashed_social
                                                                              6
                                                                                             13
                                                                                                       1591823.23
11 | <u>'del16-incubation-lab-project.sprint4_week1.loan'</u> AS loan 12 ON
                                                                              7
                                                                                             12
                                                                                                       1874767.33
13
   fact.loan_id = loan.loan_id
                                                                              8
                                                                                             11
                                                                                                       1689424.24
14 GROUP BY
                                                                              9
                                                                                             10
                                                                                                       3013468.47
15
   customer.employment_length
16 ORDER BY
                                                                             10
                                                                                              9
                                                                                                       1748430.38
17 customer.employment_length desc
                                                                             11
                                                                                              8
                                                                                                       2005076.09
                                                                             12
                                                                                                       1767484.85
```

5. What is the distribution of property values for loans funded in different Zip codes?

```
1 SELECT
2 | ZIP_CODE,
3 | APPROX_QUANTILES(property_value, 2)[OFFSET(1)] AS median_property_value
4 FROM
5 | 'del16-incubation-lab-project.sprint4_week1.asset'
6 GROUP BY
7 | ZIP_CODE
8 ORDER BY
9 | median_property_value desc
```

Row	ZIP_CODE ▼	median_property_val
1	10162	2259300
2	10260	2169900
3	10030	1987650
4	10090	1970100
5	10112	1967200
6	10105	1949350
7	10107	1942500
8	10113	1932850
9	10104	1931450
10	10178	1904900
11	10060	1891350
12	10018	1856450

6. How many loans were funded per year, and what is the trend in loan volume over time?



Row	year ▼	loan_count ▼
1	2012	216
2	2013	207
3	2014	214
4	2015	193
5	2016	205
6	2017	194
7	2018	228
8	2019	221

7. What is the average gross square feet of properties funded in each building class category?

```
1 VSELECT
2 | BUILDING_CLASS_CATEGORY,
3 | ROUND(AVG(GROSS_SQUARE_FEET), 2) AS avg_square_feet
4 VFROM
5 | 'del16-incubation-lab-project.sprint4_week1.asset'
6 VGROUP BY
7 | BUILDING_CLASS_CATEGORY
8 VORDER BY
9 | BUILDING_CLASS_CATEGORY
```

Row	BUILDING_CLASS_CATEGORY •	avg_square_feet 🔻
1	01 ONE FAMILY DWELLINGS	3018.7
2	02 TWO FAMILY DWELLINGS	2527.0
3	03 THREE FAMILY DWELLINGS	3300.74
4	04 TAX CLASS 1 CONDOS	0.0
5	07 RENTALS - WALKUP APART	5835.45
6	08 RENTALS - ELEVATOR APAR	22379.33
7	09 COOPS - WALKUP APARTM	8800.0
8	11A CONDO-RENTALS	25360.5
9	12 CONDOS - WALKUP APART	0.0
10	13 CONDOS - ELEVATOR APAR	0.0
11	14 RENTALS - 4-10 UNIT	4852.82
12	15 CONDOS - 2-10 UNIT RESID	0.0
12	13 CONDO3 - 2-10 ONIT RESID	0.0

8. How does the tax class at time of sale impact the loan balance and total past payments?

```
1 SELECT
2 | asset.TAX_CLASS_AT_TIME_OF_SALE,
3 | ROUND(AVG(fact.loan_balance), 2) AS avg_loan_balance,
4 | ROUND(AVG(total_past_payments), 2) AS avg_total_payments
5 FROM
6 | 'del16-incubation-lab-project.sprint4_week1.asset' AS asset
7 JOIN
8 | 'del16-incubation-lab-project.sprint4_week1.fact' AS fact
9 ON
10 | asset.UniqueID = fact.UniqueID
11 GROUP BY
12 | asset.TAX_CLASS_AT_TIME_OF_SALE
```

Row	TAX_CLASS_AT_TIM	avg_loan_balance	avg_total_payments
1	1	1057478.44	46.31
2	2	1433852.39	47.13
3	4	2683411.32	51.05