# FINANCIAL BANK LOAN

1.TOTAL LOAN APPLICATIONS:

SELECT COUNT(ID) AS TOTAL\_LOAN\_APPLICATION FROM financial\_loan

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MTD:

SELECT COUNT(ID) AS MTD\_TOTAL\_LOAN\_APPLICATION FROM financial\_loan

WHERE MONTH(ISSUE\_DATE) = 12 AND YEAR(ISSUE\_DATE) =2021



MOM:

--PMTD--

SELECT SUM(LOAN\_AMOUNT) AS PMTD\_TOTAL\_FUNDED\_AMOUNT FROM FINANCIAL\_LOAN

WHERE MONTH(ISSUE\_DATE) = 11 AND YEAR(ISSUE\_DATE) = 2021

--MOM--

SELECT ((MTD\_TOTAL\_FUNDED\_AMOUNT - PTMD\_TOTAL\_FUNDED\_AMOUNT) \* 1.0 / PTMD\_TOTAL\_FUNDED\_AMOUNT) \* 100 AS MOM\_TOTAL\_FUNDED\_AMOUNT

FROM (

SELECT

SUM(CASE WHEN MONTH(ISSUE\_DATE) =12 AND YEAR(ISSUE\_DATE) =2021 THEN loan\_amount END) AS MTD\_TOTAL\_FUNDED\_AMOUNT,

SUM(CASE WHEN MONTH(ISSUE\_DATE) = 11 AND YEAR(ISSUE\_DATE) = 2021 THEN loan\_amount END) AS PTMD\_TOTAL\_FUNDED\_AMOUNT

FROM financial\_loan

) AS LoanData;



2. TOTAL RECEIVED AMOUNT:

SELECT SUM(TOTAL\_PAYMENT) AS TOTAL\_RECEIVED\_AMOUNT FROM financial\_loan



MTD:

SELECT SUM(TOTAL\_PAYMENT) AS MTD\_TOTAL\_RECEIVED\_AMOUNT FROM FINANCIAL\_LOAN

WHERE MONTH(ISSUE\_DATE) = 12 AND YEAR(ISSUE\_DATE) = 2021

MOM:

--PMTD--

SELECT SUM(TOTAL\_PAYMENT) AS PMTD\_TOTAL\_RECEIVED\_AMOUNT FROM FINANCIAL\_LOAN

WHERE MONTH(ISSUE\_DATE) = 11 AND YEAR(ISSUE\_DATE) = 2021

--MOM--

SELECT ((MTD\_TOTAL\_RECEIVED\_AMOUNT - PTMD\_TOTAL\_RECEIVED\_AMOUNT) \* 1.0 / PTMD\_TOTAL\_RECEIVED\_AMOUNT) \* 100 AS MOM\_TOTAL\_RECEIVED\_AMOUNT

FROM (

SELECT

SUM(CASE WHEN MONTH(ISSUE\_DATE) =12 AND YEAR(ISSUE\_DATE) =2021 THEN TOTAL\_PAYMENT END) AS MTD\_TOTAL\_RECEIVED\_AMOUNT,

SUM(CASE WHEN MONTH(ISSUE\_DATE) = 11 AND YEAR(ISSUE\_DATE) = 2021 THEN TOTAL\_PAYMENT END) AS PTMD\_TOTAL\_RECEIVED\_AMOUNT

FROM financial\_loan

) AS LoanData;



3.TOTAL FUNDED AMOUNT: MTD

SELECT SUM(LOAN\_AMOUNT) AS TOTAL\_FUNDED\_AMOUNT FROM FINANCIAL\_LOAN



MTD:

SELECT SUM(LOAN\_AMOUNT) AS MTD\_TOTAL\_FUNDED\_AMOUNT FROM FINANCIAL\_LOAN

WHERE MONTH(ISSUE\_DATE) = 12 AND YEAR(ISSUE\_DATE) = 2021



MOM:

--PMTD--

SELECT SUM(LOAN\_AMOUNT) AS PMTD\_TOTAL\_FUNDED\_AMOUNT FROM FINANCIAL\_LOAN

WHERE MONTH(ISSUE\_DATE) = 11 AND YEAR(ISSUE\_DATE) = 2021

--MOM--

SELECT ((MTD\_TOTAL\_FUNDED\_AMOUNT - PTMD\_TOTAL\_FUNDED\_AMOUNT) \* 1.0 / PTMD\_TOTAL\_FUNDED\_AMOUNT) \* 100 AS MOM\_TOTAL\_FUNDED\_AMOUNT

FROM (

SELECT

SUM(CASE WHEN MONTH(ISSUE\_DATE) =12 AND YEAR(ISSUE\_DATE) =2021 THEN loan\_amount END) AS MTD\_TOTAL\_FUNDED\_AMOUNT,

SUM(CASE WHEN MONTH(ISSUE\_DATE) = 11 AND YEAR(ISSUE\_DATE) = 2021 THEN loan\_amount END) AS PTMD\_TOTAL\_FUNDED\_AMOUNT

FROM financial\_loan

) AS LoanData;



4.AVERAGE DTI:

SELECT AVG(DTI)\*100 AS AVERAGE\_DTI FROM financial\_loan



MTD:

select AVG(DTI)\*100 AS MTD\_AVERAGE\_DTI FROM FINANCIAL\_LOAN

WHERE MONTH(ISSUE\_DATE) = 12 AND YEAR(ISSUE\_DATE) = 2021

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MOM:

--PMTD--

SELECT AVG(DTI)\*100 AS PMTD\_AVERAGE\_DTI FROM FINANCIAL\_LOAN

WHERE MONTH(ISSUE\_DATE) = 11 AND YEAR(ISSUE\_DATE) = 2021

--MOM--

SELECT ((MTD\_AVERAGE\_DTI - PTMD\_AVERAGE\_DTI) \* 1.0 / PTMD\_AVERAGE\_DTI) \* 100 AS MOM\_AVERAGE\_DTI

FROM (

SELECT

AVG(CASE WHEN MONTH(ISSUE\_DATE) =12 AND YEAR(ISSUE\_DATE) =2021 THEN DTI END) AS MTD\_AVERAGE\_DTI,

AVG(CASE WHEN MONTH(ISSUE\_DATE) = 11 AND YEAR(ISSUE\_DATE) = 2021 THEN DTI END) AS PTMD\_AVERAGE\_DTI

FROM financial\_loan

) AS LoanData;



5. AVERAGE INTEREST RATE:

SELECT AVG(INT\_RATE)\*100 AS AVERAGE\_INTEREST\_RATE FROM FINANCIAL\_LOAN



MTD:

select AVG(INT\_RATE)\*100 AS MTD\_AVERAGE\_INT\_RATE FROM FINANCIAL\_LOAN

WHERE MONTH(ISSUE\_DATE) = 12 AND YEAR(ISSUE\_DATE) = 2021

A close-up of numbers

Description automatically generated

MOM:

--MOM--

SELECT ((MTD\_AVERAGE\_INT\_RATE - PTMD\_AVERAGE\_INT\_RATE) \* 1.0 / PTMD\_AVERAGE\_INT\_RATE) \* 100 AS MOM\_AVERAGE\_INT\_RATE

FROM (

SELECT

AVG(CASE WHEN MONTH(ISSUE\_DATE) =12 AND YEAR(ISSUE\_DATE) =2021 THEN INT\_RATE END) AS MTD\_AVERAGE\_INT\_RATE,

AVG(CASE WHEN MONTH(ISSUE\_DATE) = 11 AND YEAR(ISSUE\_DATE) = 2021 THEN INT\_RATE END) AS PTMD\_AVERAGE\_INT\_RATE

FROM financial\_loan

) AS LoanData;



GOOD LOANS APPLICATION:

SELECT COUNT(ID) AS GOOD\_lOAN\_APPLICATION FROM FINANCIAL\_LOAN

WHERE LOAN\_STATUS = 'FULLY PAID' OR LOAN\_STATUS = 'CURRENT'



GOOD LOANS RECEIVED AMOUNT;

SELECT SUM(TOTAL\_PAYMENT) AS GOOD\_RECEIVED\_AMOUNT FROM financial\_loan

WHERE LOAN\_STATUS = 'FULLY PAID' OR LOAN\_STATUS = 'CURRENT'

A close-up of a receipt

Description automatically generated

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'



BAD LOAN APPLICATION:

SELECT COUNT(ID) AS BAD\_LOAN\_APPLICATION FROM FINANCIAL\_LOAN

WHERE LOAN\_STATUS = 'CHARGED OFF'



BAD LOAN RECEIVED AMOUNT:

SELECT SUM(TOTAL\_PAYMENT) AS BAD\_LOAN\_RECEIVED\_AMOUNT FROM FINANCIAL\_LOAN

WHERE LOAN\_STATUS = 'CHARGED OFF'

A screen shot of a receipt

Description automatically generated

BAD LOAN FUNDED AMOUNT:

SELECT SUM(loan\_amount) AS BAD\_LOAN\_FUNDED\_AMOUNT FROM financial\_loan

WHERE LOAN\_STATUS = 'CHARGED OFF'



LOAN STATUS GRID:

SELECT LOAN\_STATUS,

COUNT(ID) AS TOTAL\_LOAN\_APPLICATION,

SUM(TOTAL\_PAYMENT) AS TOTAL\_RECEIVED\_AMOUNT,

SUM(LOAN\_AMOUNT) AS TOTAL\_FUNDED\_AMOUNT,

AVG(DTI)\*100 AS AVERAGE\_DTI,

AVG(INT\_RATE) AS AVERAGE\_INT\_RATE

FROM FINANCIAL\_LOAN

GROUP BY LOAN\_STATUS



MONTHLY TRENDS:

SELECT DATENAME(MONTH,ISSUE\_DATE) AS MONTH,

COUNT(ID) AS TOTAL\_LOAN\_APPLICATION ,

SUM(TOTAL\_PAYMENT) AS TOTAL\_RECEIVED\_AMOUNT,

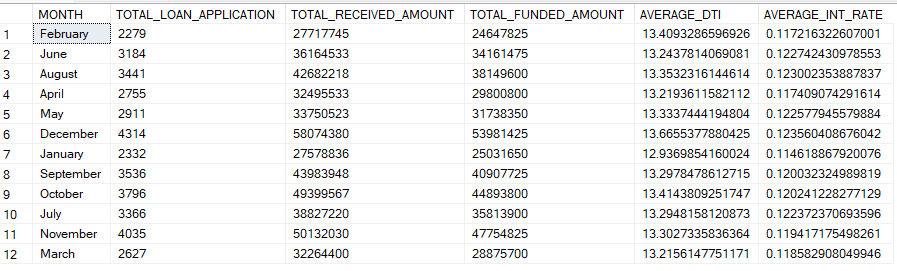
SUM(LOAN\_AMOUNT) AS TOTAL\_FUNDED\_AMOUNT,

AVG(DTI)\*100 AS AVERAGE\_DTI,

AVG(INT\_RATE) AS AVERAGE\_INT\_RATE

FROM FINANCIAL\_LOAN

GROUP BY DATENAME(MONTH ,ISSUE\_DATE)



LONG TERM:

SELECT TERM AS LONG\_TERM,

COUNT(ID) AS TOTAL\_LOAN\_APPLICATION ,

SUM(TOTAL\_PAYMENT) AS TOTAL\_RECEIVED\_AMOUNT,

SUM(LOAN\_AMOUNT) AS TOTAL\_FUNDED\_AMOUNT,

AVG(DTI)\*100 AS AVERAGE\_DTI,

AVG(INT\_RATE) AS AVERAGE\_INT\_RATE

FROM FINANCIAL\_LOAN

GROUP BY TERM

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REGIONAL ANALYSIS:

SELECT address\_state AS REGION\_STATE,

COUNT(ID) AS TOTAL\_LOAN\_APPLICATION ,

SUM(TOTAL\_PAYMENT) AS TOTAL\_RECEIVED\_AMOUNT,

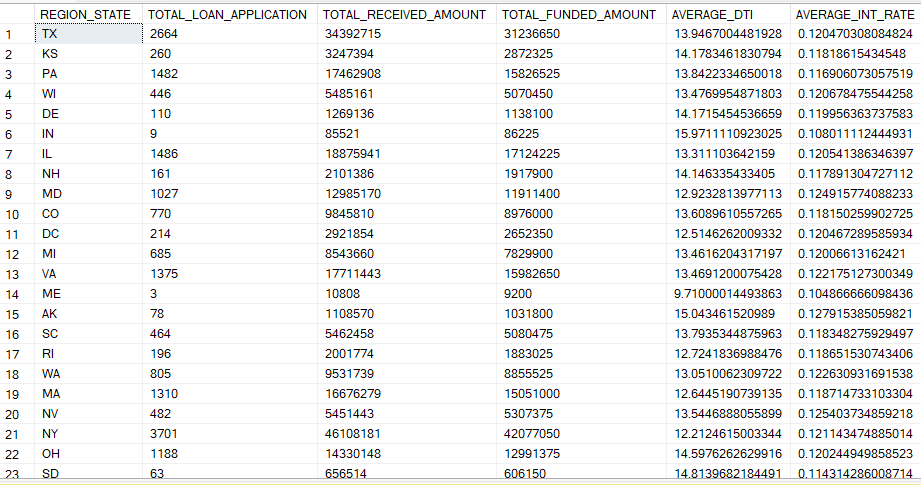
SUM(LOAN\_AMOUNT) AS TOTAL\_FUNDED\_AMOUNT,

AVG(DTI)\*100 AS AVERAGE\_DTI,

AVG(INT\_RATE) AS AVERAGE\_INT\_RATE

FROM FINANCIAL\_LOAN

GROUP BY address\_state



PURPOSE BREAKDOWN:

SELECT PURPOSE AS PURPOSE,

COUNT(ID) AS TOTAL\_LOAN\_APPLICATION ,

SUM(TOTAL\_PAYMENT) AS TOTAL\_RECEIVED\_AMOUNT,

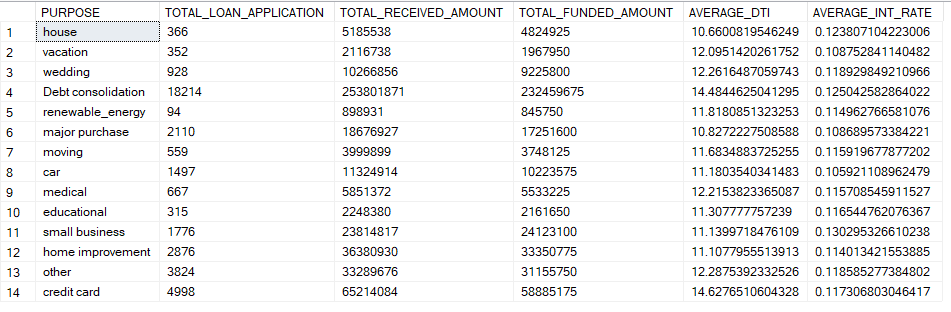
SUM(LOAN\_AMOUNT) AS TOTAL\_FUNDED\_AMOUNT,

AVG(DTI)\*100 AS AVERAGE\_DTI,

AVG(INT\_RATE) AS AVERAGE\_INT\_RATE

FROM FINANCIAL\_LOAN

GROUP BY purpose



EMPLOYEE\_ LENGTH:

SELECT emp\_length AS EMP\_LENGTH,

COUNT(ID) AS TOTAL\_LOAN\_APPLICATION ,

SUM(TOTAL\_PAYMENT) AS TOTAL\_RECEIVED\_AMOUNT,

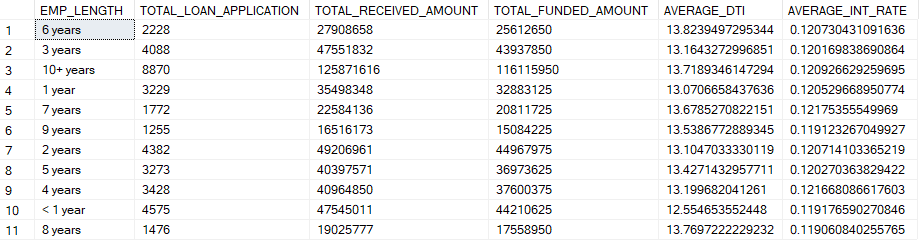
SUM(LOAN\_AMOUNT) AS TOTAL\_FUNDED\_AMOUNT,

AVG(DTI)\*100 AS AVERAGE\_DTI,

AVG(INT\_RATE) AS AVERAGE\_INT\_RATE

FROM FINANCIAL\_LOAN

GROUP BY emp\_length



HOME OWNERSHIP BREAKDOWN:

SELECT home\_ownership AS home\_ownership,

COUNT(ID) AS TOTAL\_LOAN\_APPLICATION ,

SUM(TOTAL\_PAYMENT) AS TOTAL\_RECEIVED\_AMOUNT,

SUM(LOAN\_AMOUNT) AS TOTAL\_FUNDED\_AMOUNT,

AVG(DTI)\*100 AS AVERAGE\_DTI,

AVG(INT\_RATE) AS AVERAGE\_INT\_RATE

FROM FINANCIAL\_LOAN

GROUP BY home\_ownership

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