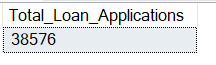
**BANK LOAN REPORT QUERY DOCUMENT**

**A.BANK LOAN REPORT SUMMARY**

**KPI’s:**

**Total Loan Applications**

SELECT COUNT('application\_type') AS Total\_Loan\_Applications FROM financial\_loan

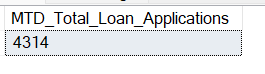
****

**MTD**

SELECT COUNT(application\_type) AS MTD\_Total\_Loan\_Applications

FROM financial\_loan

WHERE MONTH(issue\_date) = (SELECT MAX(MONTH(issue\_date)) FROM financial\_loan)

AND YEAR(issue\_date) = (SELECT MAX(YEAR(issue\_date)) FROM financial\_loan)****

**MOM**

WITH CurrentMonth AS (

SELECT COUNT(application\_type) AS MTD\_Total\_Loan\_Applications

FROM financial\_loan

WHERE MONTH(issue\_date) = (SELECT MAX(MONTH(issue\_date)) FROM financial\_loan)

AND YEAR(issue\_date) = (SELECT MAX(YEAR(issue\_date)) FROM financial\_loan)

),

-- Get the total number of loan applications for the previous month

PreviousMonth AS (

SELECT COUNT(application\_type) AS Previous\_Month\_Total\_Loan\_Applications

FROM financial\_loan

WHERE YEAR(issue\_date) = YEAR(DATEADD(MONTH, -1, (SELECT MAX(issue\_date) FROM financial\_loan)))

AND MONTH(issue\_date) = MONTH(DATEADD(MONTH, -1, (SELECT MAX(issue\_date) FROM financial\_loan)))

)

-- Calculate the MoM change percentage

SELECT

CM.MTD\_Total\_Loan\_Applications,

PM.Previous\_Month\_Total\_Loan\_Applications,

CASE

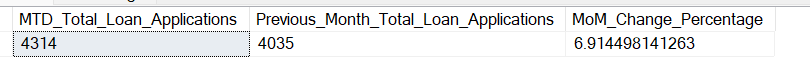
WHEN PM.Previous\_Month\_Total\_Loan\_Applications = 0 THEN 0

ELSE ((CM.MTD\_Total\_Loan\_Applications - PM.Previous\_Month\_Total\_Loan\_Applications) \* 100.0

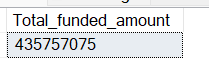
/ PM.Previous\_Month\_Total\_Loan\_Applications)

END AS MoM\_Change\_Percentage

FROM

CurrentMonth CM, PreviousMonth PM;T

**Total Funded Amount**

SELECT SUM(loan\_amount) as Total\_funded\_amount from financial\_loan****

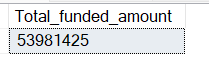
**MTD**

SELECT SUM(loan\_amount) as Total\_funded\_amount

FROM financial\_loan

WHERE MONTH(issue\_date) = (SELECT MAX(MONTH(issue\_date)) FROM financial\_loan)

AND YEAR(issue\_date) = (SELECT MAX(YEAR(issue\_date)) FROM financial\_loan)

****

**MOM**

WITH CurrentMonth AS (

SELECT SUM(loan\_amount) as Current\_Total\_funded\_amount

FROM financial\_loan

WHERE MONTH(issue\_date) = (SELECT MAX(MONTH(issue\_date)) FROM financial\_loan)

AND YEAR(issue\_date) = (SELECT MAX(YEAR(issue\_date)) FROM financial\_loan)

),

-- Get the total number of loan applications for the previous month

PreviousMonth AS (

SELECT SUM(loan\_amount) as Previous\_Total\_funded\_amount

FROM financial\_loan

WHERE YEAR(issue\_date) = YEAR(DATEADD(MONTH, -1, (SELECT MAX(issue\_date) FROM financial\_loan)))

AND MONTH(issue\_date) = MONTH(DATEADD(MONTH, -1, (SELECT MAX(issue\_date) FROM financial\_loan)))

)

-- Calculate the MoM change percentage

SELECT

CM.Current\_Total\_funded\_amount,

PM.Previous\_Total\_funded\_amount ,

CASE

WHEN PM.Previous\_Total\_funded\_amount = 0 THEN 0

ELSE ((CM.Current\_Total\_funded\_amount - PM.Previous\_Total\_funded\_amount ) \* 100.0

/ PM.Previous\_Total\_funded\_amount )

END AS MoM\_Change\_Percentage

FROM

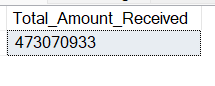
CurrentMonth CM,

PreviousMonth PM;

****

**Total Amount Received**

SELECT SUM(total\_payment) as Total\_Amount\_Received FROM financial\_loan



**MTD**

SELECT SUM(total\_payment) as M\_Total\_Amount\_Received

FROM financial\_loan

WHERE MONTH(issue\_date) = (SELECT MAX(MONTH(issue\_date)) FROM financial\_loan)

AND YEAR(issue\_date) = (SELECT MAX(YEAR(issue\_date)) FROM financial\_loan)

****

**MOM**

WITH CurrentMonth AS (

SELECT SUM(total\_payment) as M\_Total\_Amount\_Received

FROM financial\_loan

WHERE MONTH(issue\_date) = (SELECT MAX(MONTH(issue\_date)) FROM financial\_loan)

AND YEAR(issue\_date) = (SELECT MAX(YEAR(issue\_date)) FROM financial\_loan)

),

-- Get the total number of loan applications for the previous month

PreviousMonth AS (

SELECT SUM(total\_payment) as P\_Total\_Amount\_Received

FROM financial\_loan

WHERE YEAR(issue\_date) = YEAR(DATEADD(MONTH, -1, (SELECT MAX(issue\_date) FROM financial\_loan)))

AND MONTH(issue\_date) = MONTH(DATEADD(MONTH, -1, (SELECT MAX(issue\_date) FROM financial\_loan)))

)

-- Calculate the MoM change percentage

SELECT

CM.M\_Total\_Amount\_Received,

PM.P\_Total\_Amount\_Received ,

CASE

WHEN PM.P\_Total\_Amount\_Received = 0 THEN 0

ELSE ((CM.M\_Total\_Amount\_Received - PM.P\_Total\_Amount\_Received ) \* 100.0

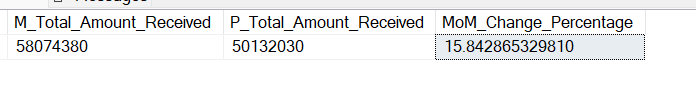
/ PM.P\_Total\_Amount\_Received )

END AS MoM\_Change\_Percentage

FROM

CurrentMonth CM,

PreviousMonth PM;

****

**Average\_IR**

SELECT SUM(total\_payment) as Total\_Amount\_Received FROM financial\_loan

****

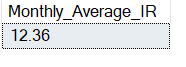
**MTD**

SELECT SUM(total\_payment) as M\_Total\_Amount\_Received

FROM financial\_loan

WHERE MONTH(issue\_date) = (SELECT MAX(MONTH(issue\_date)) FROM financial\_loan)

AND YEAR(issue\_date) = (SELECT MAX(YEAR(issue\_date)) FROM financial\_loan)

****

**MOM**

WITH CurrentMonth AS (

SELECT ROUND(AVG(int\_rate),4)\*100 as Monthly\_Average\_IR

FROM financial\_loan

WHERE MONTH(issue\_date) = (SELECT MAX(MONTH(issue\_date)) FROM financial\_loan)

AND YEAR(issue\_date) = (SELECT MAX(YEAR(issue\_date)) FROM financial\_loan)

),

-- Get the total number of loan applications for the previous month

PreviousMonth AS (

SELECT ROUND(AVG(int\_rate),4)\*100 as Previous\_month\_Average\_IR

FROM financial\_loan

WHERE YEAR(issue\_date) = YEAR(DATEADD(MONTH, -1, (SELECT MAX(issue\_date) FROM financial\_loan)))

AND MONTH(issue\_date) = MONTH(DATEADD(MONTH, -1, (SELECT MAX(issue\_date) FROM financial\_loan)))

)

-- Calculate the MoM change percentage

SELECT

CM.Monthly\_Average\_IR,

PM.Previous\_month\_Average\_IR ,

CASE

WHEN PM.Previous\_month\_Average\_IR = 0 THEN 0

ELSE ROUND(((CM.Monthly\_Average\_IR - PM.Previous\_month\_Average\_IR) \* 100.0

/ PM.Previous\_month\_Average\_IR ),4)

END AS MoM\_Change\_Percentage

FROM

CurrentMonth CM,

PreviousMonth PM;

****

**Average\_DTI**

SELECT ROUND(AVG(dti),4)\*100 as Average\_Debt\_to\_Income\_Ratio from financial\_loan

****

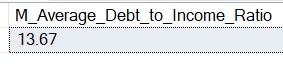
**MTD Avg DTI**

SELECT ROUND(AVG(dti),4)\*100 as M\_Average\_Debt\_to\_Income\_Ratio

FROM financial\_loan

WHERE MONTH(issue\_date) = (SELECT MAX(MONTH(issue\_date)) FROM financial\_loan)

AND YEAR(issue\_date) = (SELECT MAX(YEAR(issue\_date)) FROM financial\_loan)

****

**MOM Avg DTI**

WITH CurrentMonth AS (

SELECT ROUND(AVG(dti),4)\*100 as M\_Average\_Debt\_to\_Income\_Ratio

FROM financial\_loan

WHERE MONTH(issue\_date) = (SELECT MAX(MONTH(issue\_date)) FROM financial\_loan)

AND YEAR(issue\_date) = (SELECT MAX(YEAR(issue\_date)) FROM financial\_loan)

),

-- Get the total number of loan applications for the previous month

PreviousMonth AS (

SELECT ROUND(AVG(dti),4)\*100 as Previous\_Average\_Debt\_to\_Income\_Ratio

FROM financial\_loan

WHERE YEAR(issue\_date) = YEAR(DATEADD(MONTH, -1, (SELECT MAX(issue\_date) FROM financial\_loan)))

AND MONTH(issue\_date) = MONTH(DATEADD(MONTH, -1, (SELECT MAX(issue\_date) FROM financial\_loan)))

)

-- Calculate the MoM change percentage

SELECT

CM.M\_Average\_Debt\_to\_Income\_Ratio,

PM.Previous\_Average\_Debt\_to\_Income\_Ratio ,

CASE

WHEN PM.Previous\_Average\_Debt\_to\_Income\_Ratio = 0 THEN 0

ELSE ROUND(((CM.M\_Average\_Debt\_to\_Income\_Ratio - PM.Previous\_Average\_Debt\_to\_Income\_Ratio) \* 100.0

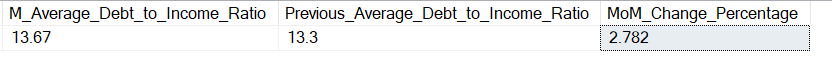
/ PM.Previous\_Average\_Debt\_to\_Income\_Ratio),4)

END AS MoM\_Change\_Percentage

FROM

CurrentMonth CM,

PreviousMonth PM;

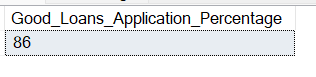
****

Good\_Loans\_Application\_Percentage

SELECT(

COUNT(CASE WHEN loan\_status='Fully Paid' or loan\_status='Current' THEN id END)\*100)/

COUNT(id) AS Good\_Loans\_Application\_Percentage from financial\_loan



Good\_Loans\_Application

SELECT COUNT(id) as Good\_Loans\_Application from financial\_loan where loan\_status in ('Fully Paid','Current')



Good\_loan\_funded\_amount

SELECT SUM(loan\_amount) as Good\_loan\_funded\_amount from financial\_loan where loan\_status in ('Fully Paid','Current')



Good\_loan\_amount

SELECT SUM(total\_payment) as Good\_loan\_amount from financial\_loan where loan\_status in

('Fully Paid','Current')



Bad\_Loans\_Application\_Percentage

SELECT(

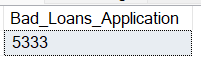
COUNT(CASE WHEN loan\_status='Charged Off' THEN id END)\*100)/

COUNT(id) AS Bad\_Loans\_Application\_Percentage from financial\_loan



Bad\_Loans\_Application

SELECT COUNT(id) as Bad\_Loans\_Application from financial\_loan where loan\_status in ('Charged Off')

****

Bad\_loan\_funded\_amount

SELECT SUM(loan\_amount) as Bad\_loan\_funded\_amount from financial\_loan where loan\_status in ('Charged Off')



Bad\_loan\_amount

SELECT SUM(total\_payment) as Bad\_loan\_amount from financial\_loan where loan\_status in ('Charged Off')



Loan\_Status

SELECT

loan\_status,

COUNT(application\_type) as Total\_Application,

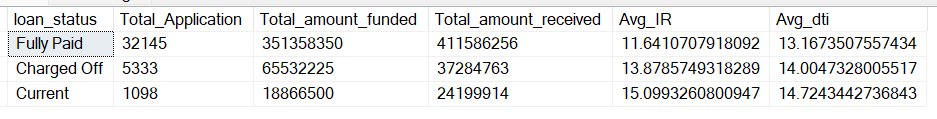
SUM(loan\_amount) as Total\_amount\_funded,

SUM(total\_payment) as Total\_amount\_received,

AVG(int\_rate)\*100 as Avg\_IR,

AVG(dti)\*100 as Avg\_dti

FROM financial\_loan group by loan\_status



Loan\_Status By MTD

SELECT

loan\_status,

COUNT(application\_type) as M\_Total\_Application,

SUM(loan\_amount) as M\_Total\_amount\_funded,

SUM(total\_payment) as M\_Total\_amount\_received,

AVG(int\_rate)\*100 as M\_Avg\_IR,

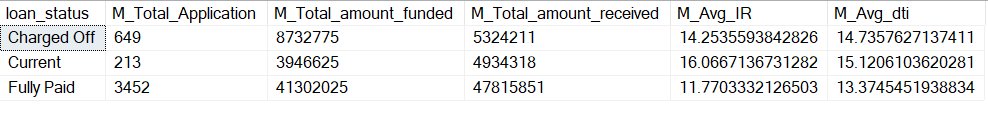
AVG(dti)\*100 as M\_Avg\_dti

FROM financial\_loan

WHERE MONTH(issue\_date) = (SELECT MAX(MONTH(issue\_date)) FROM financial\_loan)

AND YEAR(issue\_date) = (SELECT MAX(YEAR(issue\_date)) FROM financial\_loan)

group by loan\_status



**----------------------FOR CHARTS--------------------------**

MONTHLY TREND BY ISSUE DATE

SELECT DATENAME(MONTH,issue\_date) as Month\_name,

MONTH(issue\_date) as Month\_no,

Count(id) as Total\_Loan\_Application,

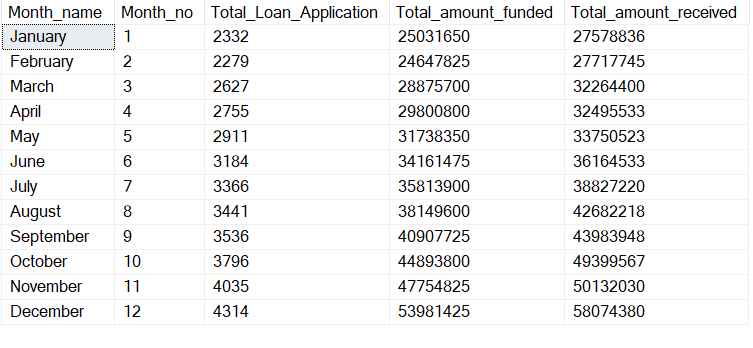
SUM(loan\_amount) as Total\_amount\_funded,

SUM(total\_payment) as Total\_amount\_received

from financial\_loan

group by MONTH(issue\_date), DATENAME(MONTH,issue\_date)

order by MONTH(issue\_date)

****

REGIONAL ANALYSIS BY STATE

SELECT address\_state,

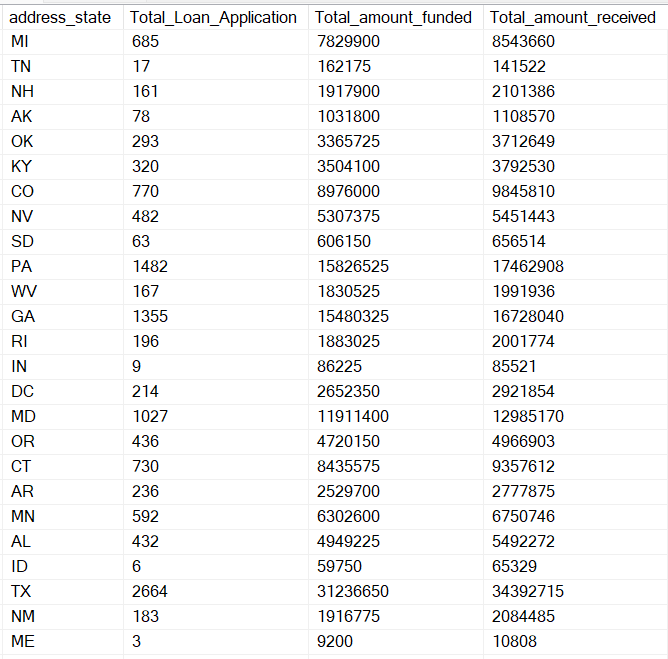
Count(id) as Total\_Loan\_Application,

SUM(loan\_amount) as Total\_amount\_funded,

SUM(total\_payment) as Total\_amount\_received

from financial\_loan

group by address\_state

****

LOAN TERM ANALYSIS

SELECT term,

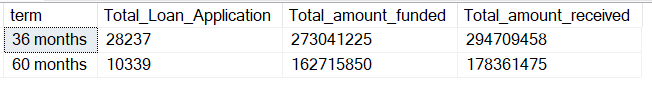
Count(id) as Total\_Loan\_Application,

SUM(loan\_amount) as Total\_amount\_funded,

SUM(total\_payment) as Total\_amount\_received

from financial\_loan

group by term

****

EMPLOYEE LENGTH ANALYSIS

SELECT emp\_length,

Count(id) as Total\_Loan\_Application,

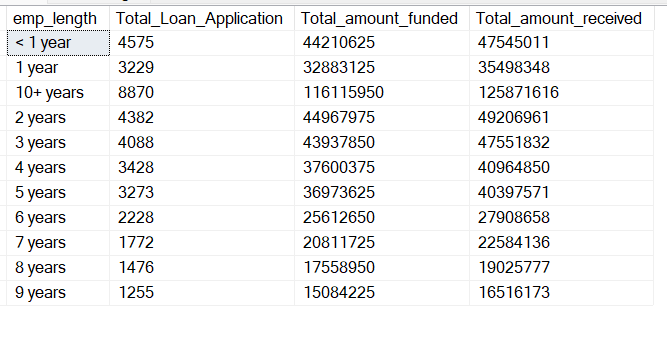
SUM(loan\_amount) as Total\_amount\_funded,

SUM(total\_payment) as Total\_amount\_received

from financial\_loan

group by emp\_length

order by emp\_length

****

LOAN PURPOSE

SELECT purpose,

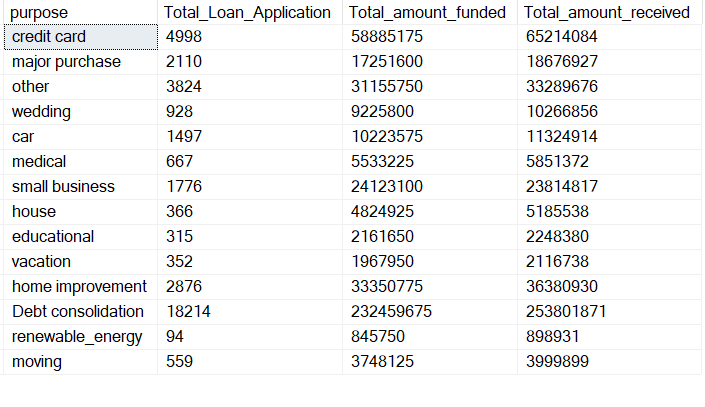
Count(id) as Total\_Loan\_Application,

SUM(loan\_amount) as Total\_amount\_funded,

SUM(total\_payment) as Total\_amount\_received

from financial\_loan

group by purpose

****

HOME OWNERSHIP

SELECT home\_ownership,

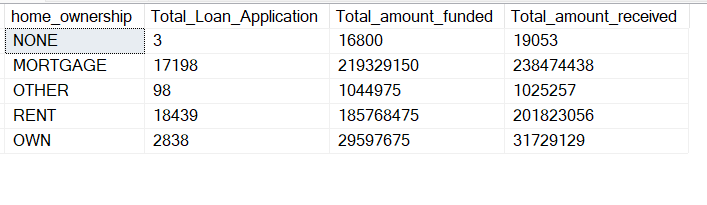
Count(id) as Total\_Loan\_Application,

SUM(loan\_amount) as Total\_amount\_funded,

SUM(total\_payment) as Total\_amount\_received

from financial\_loan

group by home\_ownership

****

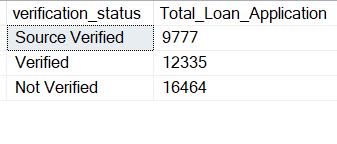
Verification\_Status

SELECT verification\_status,

Count(id) as Total\_Loan\_Application

from financial\_loan

group by verification\_status

****