**BANK LOAN REPORT | QUARY DOCUMENT**

1. **BANK LOAN REPORT | SUMMARY**

**KPI’s:**

1. **Total Loan Applications**

SELECT COUNT(id) AS Total\_Loan\_Applications

FROM bank\_loan\_data;

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1. **MTD (Month-To-Date) Loan Applications**

SELECT COUNT(id) AS Total\_Loan\_Applications

FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021;



1. **PMTD (Previous-Month-To-Date) Loan Applications**

SELECT COUNT(id) AS PMTD\_Total\_Loan\_Applications

FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021;



1. **Total Funded Amount**

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

FROM bank\_loan\_data;



1. **MTD Total Funded Amount**

SELECT SUM(loan\_amount) AS MTD\_Total\_Funded\_Amount

FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021;



1. **PMTD Total Funded Amount**

SELECT SUM(loan\_amount) AS PMTD\_Total\_Funded\_Amount

FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021;



1. **Total Amount Received**

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

FROM bank\_loan\_data;



1. **MTD Total Amount Received**

SELECT SUM(total\_payment) AS MTD\_Total\_Amount\_Received

FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021;



1. **PMTD Total Amount Received**

SELECT SUM(total\_payment) AS PMTD\_Total\_Amount\_Received

FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021;



1. **Average Interest Rate**

SELECT AVG(int\_rate) \*100 AS AVG\_Interest\_Rate

FROM bank\_loan\_data;



1. **MTD Average Interest**

SELECT AVG(int\_rate) \*100 AS MTD\_AVG\_Interest\_Rate

FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021;



1. **PMTD Average Interest**

SELECT AVG(int\_rate) \*100 AS PMTD\_AVG\_Interest\_Rate

FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021;



1. **Avg DTI (Debt-to-Income Ratio)**

SELECT ROUND(AVG(dti)\*100,2) AS AVG\_DTI

FROM bank\_loan\_data;



1. **MTD Avg DTI**

SELECT ROUND(AVG(dti)\*100,2) AS MTD\_AVG\_DTI

FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021;



1. **PMTD Avg DTI**

SELECT ROUND(AVG(dti)\*100,2) AS PMTD\_AVG\_DTI

FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021;



**GOOD LOAN ISSUED**

1. **Good Loan Percentage**

SELECT

(COUNT(CASE WHEN loan\_status = 'Fully Paid' OR loan\_status = 'Current' THEN id END)\*100) / COUNT(id) AS Good\_Loan\_Percenatge

FROM bank\_loan\_data;

****

1. **Good Loan Applications**

SELECT COUNT(id) AS Good\_Loan\_Applications

FROM bank\_loan\_data

WHERE loan\_status = 'Fully Paid' OR loan\_status = 'Current';

****

1. **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';

****

1. **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';

****

**BAD LOAN ISSUED**

1. **Bad Loan Percentage**

SELECT

(COUNT(CASE WHEN loan\_status = 'Charged Off' THEN id END)\*100.0)

/ COUNT(id) AS Bad\_Loan\_Percenatge

FROM bank\_loan\_data;

****

1. **Bad Loan Applications**

SELECT COUNT(id) AS Bad\_Loan\_Applications

FROM bank\_loan\_data

WHERE loan\_status = 'Charged Off';

****

1. **Bad Loan Funded Amount**

SELECT SUM(loan\_amount) AS Bad\_Loan\_Funded\_Amount

FROM bank\_loan\_data

WHERE loan\_status = 'Charged Off';

****

1. **Bad Loan Amount Received**

SELECT SUM(total\_payment) AS Bad\_Loan\_Amount\_Received

FROM bank\_loan\_data

WHERE loan\_status = 'Charged Off';

****

**LOAN STATUS**

SELECT

loan\_status,

COUNT(id) AS Total\_Loan\_Applications,

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

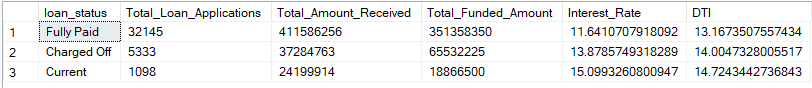
SUM(loan\_amount) AS Total\_Funded\_Amount,

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

AVG(dti \* 100) AS DTI

FROM bank\_loan\_data

GROUP BY loan\_status;



* **Month-to-Date Amount Received and Funded**

SELECT

loan\_status,

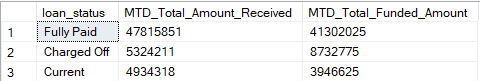
SUM(total\_payment) AS MTD\_Total\_Amount\_Received,

SUM(loan\_amount) AS MTD\_Total\_Funded\_Amount

FROM bank\_loan\_data

WHERE MONTH(issue\_date) = 12

GROUP BY loan\_status;

****

1. **BANK LOAN REPORT | OVERVIEW**

**MONTH**

* **Monthly Trends by Issue Date**

SELECT

MONTH(issue\_date) AS Month\_Number,

DATENAME(MONTH, issue\_date) AS Month\_Name,

COUNT(id) AS Total\_Loan\_Applications,

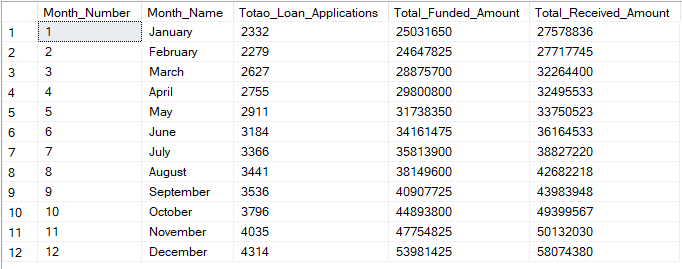
SUM(loan\_amount) AS Total\_Funded\_Amount,

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

FROM bank\_loan\_data

GROUP BY MONTH(issue\_date), DATENAME(MONTH, issue\_date)

ORDER BY MONTH(issue\_date);



**STATE**

* **Regional Analysis by State**

SELECT

address\_state,

COUNT(id) AS Total\_Loan\_Applications,

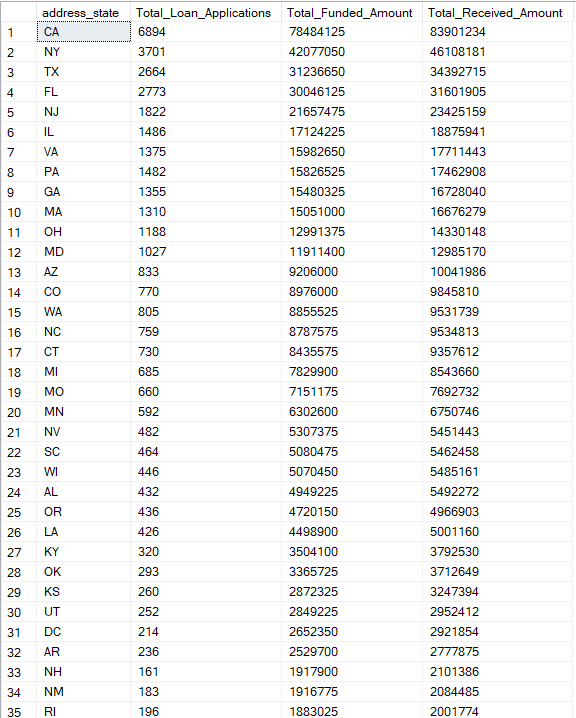
SUM(loan\_amount) AS Total\_Funded\_Amount,

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

FROM bank\_loan\_data

GROUP BY address\_state

ORDER BY SUM(loan\_amount) DESC;



**TERM**

* **Loan Term Analysis**

SELECT

term,

COUNT(id) AS Total\_Loan\_Applications,

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

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

FROM bank\_loan\_data

GROUP BY term

ORDER BY term DESC;



**EMPLOYEE LENGTH**

* **Employee length Analysis**

SELECT

emp\_length,

COUNT(id) AS Total\_Loan\_Applications,

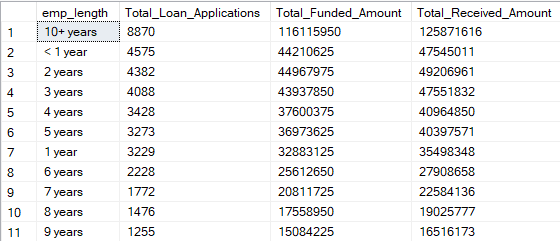
SUM(loan\_amount) AS Total\_Funded\_Amount,

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

FROM bank\_loan\_data

GROUP BY emp\_length

ORDER BY COUNT(id) DESC;



**PURPOSE**

* **Loan Purpose Breakdown**

SELECT

purpose,

COUNT(id) AS Total\_Loan\_Applications,

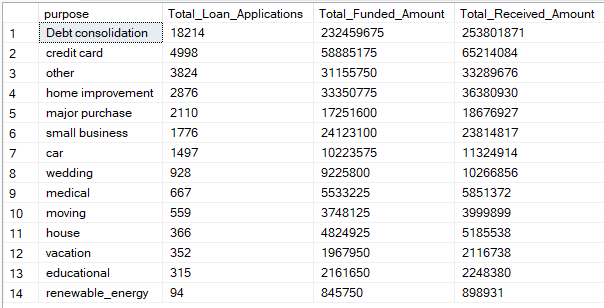
SUM(loan\_amount) AS Total\_Funded\_Amount,

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

FROM bank\_loan\_data

GROUP BY purpose

ORDER BY COUNT(id) DESC;

****

**HOME OWNERSHIP**

* **Home Ownership Analysis**

SELECT

home\_ownership,

COUNT(id) AS Total\_Loan\_Applications,

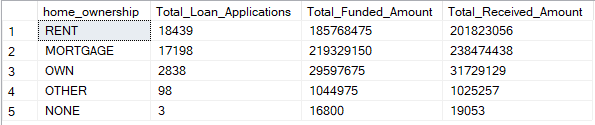
SUM(loan\_amount) AS Total\_Funded\_Amount,

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

FROM bank\_loan\_data

GROUP BY home\_ownership

ORDER BY COUNT(id) DESC;

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