## BANK LOAN REPORT SUMMRY

# KPI's

# Total Loan Application:

select \* from financial\_loan;

SELECT COUNT(id) as Total\_Loan\_Applications from financial\_loan;



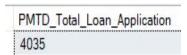
## **Month To Date Total Loan Application:**

SELECT COUNT(id) as MTD\_Total\_Loan\_Application from financial\_loan WHERE MONTH(issue\_date)=12;



## **Previous Month To Date Total Loan Application:**

SELECT COUNT(id) as PMTD\_Total\_Loan\_Application from financial\_loan WHERE MONTH(issue\_date)=11;



#### **Total Funded Amount:**

SELECT SUM(loan\_amount) as Total\_Funded\_Amount FROM financial\_loan;



### **Month to Date Total Funded Amount:**

SELECT SUM(loan\_amount) as MTD\_Total\_Funded\_Amount FROM financial\_loan

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

MTD\_Total\_Funded\_Amount 53981425

### **Previous Month To Date Total Funded Amount:**

SELECT SUM(loan\_amount) as PMTD\_Total\_Funded\_Amount FROM financial\_loan

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



### **Total Amount Received:**

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

Total\_Amount\_Received 473070933

#### **Month To Date Total Amount Received:**

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

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



### **Previous Month To Date Total Amount Received:**

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

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

PMTD\_Total\_Amount\_Received 58074380

## **Average Interest Rate:**

SELECT ROUND(AVG(int\_rate)\*100,2) AS Average\_Interest\_Rate FROM financial\_loan;

Average\_Interest\_Rate 12.05

### **Average Interest Rate:**

SELECT ROUND(AVG(int\_rate)\*100,2) AS MTD\_Average\_Interest\_Rate FROM financial\_loan

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



## **Average Interest Rate:**

SELECT ROUND(AVG(int\_rate)\*100,2) AS PMTD\_Average\_Interest\_Rate FROM financial\_loan

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



### **Average Debt To Income Ratio:**

SELECT ROUND(AVG(dti),4)\*100 AS AVG\_DTI FROM financial\_loan;



**Month To Date Average Debt To Income Ratio:** 

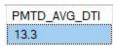
SELECT ROUND(AVG(dti),4)\*100 AS MTD\_AVG\_DTI FROM financial\_loan WHERE MONTH(issue\_date)=12 AND YEAR(issue\_date)=2021;



**Previous Month To Date Average Debt To Income Ratio:** 

SELECT ROUND(AVG(dti),4)\*100 AS PMTD\_AVG\_DTI FROM financial loan

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



# Good Loan Report Analysis

## **Good Loan Percentage:**

**SELECT** 

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

COUNT(id) AS Good\_Loan\_Percentage

FROM financial\_loan;

```
Good_Loan_Percentage
86
```

## **Good Loan Application:**

SELECT COUNT(id) AS Good\_Loan\_Application FROM financial\_loan WHERE loan\_status='Fully Paid' OR loan\_status='Current';

```
Good_Loan_Application
33243
```

## **Good Loan Funded Amount:**

SELECT SUM(loan\_amount) AS Good\_Loan\_Funded\_Amout FROM financial\_loan

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

```
Good_Loan_Funded_Amout
370224850
```

## **Good Loan Received Amount:**

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

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

Total\_Amount\_Received 435786170

# Bad Loan Report Analysis

### **Bad Loan Percentage:**

SELECT(

COUNT(CASE WHEN loan\_status='Charged Off' THEN id END)\*100)/
COUNT(id) AS Bad\_Loan\_Percentage FROM financial\_loan;

Bad\_Loan\_Percentage

## **Bad Loan Application:**

SELECT COUNT(id) AS Bad\_Loan\_Application FROM financial\_loan WHERE loan\_status='Charged Off';

Bad\_Loan\_Application
5333

**Bad Loan Funded Amount:** 

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

```
WHERE loan_status='Charged Off';
```

```
Bad_Loan_Funded_Amount
65532225
```

### **Bad Loan Received Amount:**

```
SELECT SUM(total_payment) AS Bad_Loan_Received_Amount FROM financial_loan

WHERE loan_status='Charged Off'
```

```
Bad_Loan_Received_Amount
37284763
```

## **Bad Loan Loss Amount And Percentage Of Loss:**

```
WITH

Bad_Loan_Received_Amount AS (

SELECT SUM(total_payment) AS Bad_Loan_Received_Amount

FROM financial_loan

WHERE loan_status = 'Charged Off'
),

Bad_Loan_Funded_Amount AS (

SELECT SUM(loan_amount) AS Bad_Loan_Funded_Amount

FROM financial_loan

WHERE loan_status = 'Charged Off'
)

SELECT

Bad_Loan_Funded_Amount,

Bad Loan_Funded_Amount,
```

(Bad\_Loan\_Funded\_Amount-Bad\_Loan\_Received\_Amount) AS Total\_Loss,

(Bad\_Loan\_Funded\_Amount-

Bad\_Loan\_Received\_Amount)/Bad\_Loan\_Funded\_Amount)/100 AS Loss\_Percentage

FROM Bad\_Loan\_Funded\_Amount, Bad\_Loan\_Received\_Amount;

Bad_Loan_Funded_Amount	Bad_Loan_Received_Amount	Total_Loss	Loss_Percentage
65532225	37284763	28247462	0

## **Summy Of Loan.**

### SELECT

loan\_status,

COUNT(id) AS Total\_Application,

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

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

AVG(int\_rate\*100) AS Avg\_Interest\_Rate,

AVG(dti\*100) AS Avg\_DTI

## **FROM**

financial loan

GROUP BY

loan\_status;

loan_status	Total_Application	Total_Amount_Received	Total_Funded_Amount	Avg_Interest_Rate	Avg_DTI
Fully Paid	32145	411586256	351358350	11.6410707918092	13.1673507557434
Charged Off	5333	37284763	65532225	13.8785749318289	14.0047328005517
Current	1098	24199914	18866500	15.0993260800947	14.7243442736843

# OVERVIEW DASHBOARD

## **Monthly Trend By Issue Date:**

SELECT

MONTH(issue\_date) AS Month\_Number,

DATENAME(MONTH, issue\_date) AS MONTHS,

COUNT(id) AS Total\_Loan\_Application,

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

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

FROM financial\_loan

 ${\it GROUP~BY~DATENAME}(MONTH, issue\_date), MONTH(issue\_date)$ 

ORDER BY MONTH(issue\_date);

Month_Number	MONTHS	Total_Loan_Application	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

## **Loan Term Analysis:**

SELECT

term,

COUNT(id) AS Total\_Loan\_Application,

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

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

FROM financial\_loan

GROUP BY term

ORDER BY term;

term		Total_Funded_Amount	Total_Amount_Received
36 months	28237	273041225	294709458
60 months	10339	162715850	178361475

## **Employee Length Analysis:**

SELECT

emp\_length,

COUNT(id) AS Total\_Loan\_Application,

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

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

FROM financial\_loan

GROUP BY emp\_length

ORDER BY COUNT(id) DESC;

emp_length	Total_Loan_Application	Total_Funded_Amount	Total_Amount_Received
10+ years	8870	116115950	125871616
< 1 year	4575	44210625	47545011
2 years	4382	44967975	49206961
3 years	4088	43937850	47551832
4 years	3428	37600375	40964850
5 years	3273	36973625	40397571
1 year	3229	32883125	35498348
6 years	2228	25612650	27908658
7 years	1772	20811725	22584136
8 years	1476	17558950	19025777
9 years	1255	15084225	16516173

## **Loan Purpose:**

SELECT

purpose,

COUNT(id) AS Total\_Loan\_Application,

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

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

FROM financial\_loan

GROUP BY purpose

ORDER BY COUNT(id) DESC;

purpose	Total_Loan_Application	Total_Funded_Amount	Total_Amount_Received
Debt consolidation	18214	232459675	253801871
credit card	4998	58885175	65214084
other	3824	31155750	33289676
home improvement	2876	33350775	36380930
major purchase	2110	17251600	18676927
small business	1776	24123100	23814817
car	1497	10223575	11324914
wedding	928	9225800	10266856
medical	667	5533225	5851372
moving	559	3748125	3999899
house	366	4824925	5185538
vacation	352	1967950	2116738
educational	315	2161650	2248380
renewable_energy	94	845750	898931

## **Regional Analysis By State:**

## SELECT

address\_state,

COUNT(id) AS Total\_Loan\_Application,

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

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

FROM financial\_loan

GROUP BY address\_state

ORDER BY address\_state;

address_state	Total_Loan_Application	Total_Funded_Amount	Total_Amount_Received
CA	6894	78484125	83901234
NY	3701	42077050	46108181
TX	2664	31236650	34392715
FL	2773	30046125	31601905
NJ	1822	21657475	23425159
IL	1486	17124225	18875941
VA	1375	15982650	17711443
PA	1482	15826525	17462908
GA	1355	15480325	16728040
MA	1310	15051000	16676279
ОН	1188	12991375	14330148
MD	1027	11911400	12985170
AZ	833	9206000	10041986
CO	770	8976000	9845810
WA	805	8855525	9531739
NC	759	8787575	9534813
CT	730	8435575	9357612
MI	685	7829900	8543660

## **Home Ownership Analysis:**

## SELECT

home\_ownership,

COUNT(id) AS Total\_Loan\_Application,

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

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

FROM financial\_loan

GROUP BY home\_ownership

## ORDER BY COUNT(id) DESC;

home_ownership	Total_Loan_Application	Total_Funded_Amount	Total_Received_Amount
RENT	18439	185768475	201823056
MORTGAGE	17198	219329150	238474438
OWN	2838	29597675	31729129
OTHER	98	1044975	1025257
NONE	3	16800	19053