

BANK LOAN REPORT SUMMRY

KPI's

Total Loan Application:

*select * from financial_loan;*

SELECT COUNT(id) as Total_Loan_Applications from financial_loan;

Total_Loan_Application
38576

Month To Date Total Loan Application:

*SELECT COUNT(id) as MTD_Total_Loan_Application from financial_loan
WHERE MONTH(issue_date)=12;*

MTD_Total_Loan_Application
4314

Previous Month To Date Total Loan Application:

*SELECT COUNT(id) as PMTD_Total_Loan_Application from financial_loan
WHERE MONTH(issue_date)=11;*

PMTD_Total_Loan_Application
4035

Total Funded Amount:

*SELECT SUM(loan_amount) as Total_Funded_Amount FROM
financial_loan;*

Total_Funded_Amount

435757075

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;*

PMTD_Total_Funded_Amount

47754825

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;
```

MTD_Total_Amount_Received

58074380

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;
```

MTD_Average_Interest_Rate
12.36

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;
```

PMTD_Average_Interest_Rate
11.94

Average Debt To Income Ratio:

```
SELECT ROUND(AVG(dti),4)*100 AS AVG_DTI FROM financial_loan;
```

AVG_DTI
13.33

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;
```

MTD_AVG_DTI
13.67

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;
```

PMTD_AVG_DTI
13.3

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_Amount FROM  
financial_loan  
WHERE loan_status='Fully Paid' OR loan_status='Current';
```

Good_Loan_Funded_Amount
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

13

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_Received_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

Summary 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
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_Loan_Application	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
OH	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