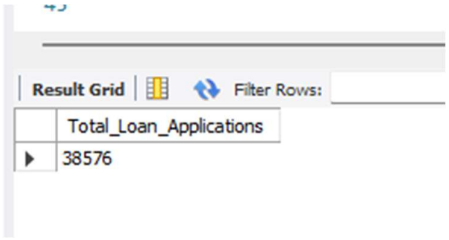
BANK LOAN REPORT QUERY DOCUMENT

A. BANK LOAN REPORT|SUMMARY

KPI's:

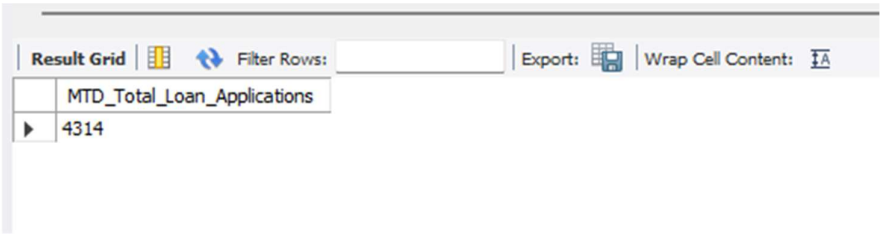
Total Loan Applications

```
SELECT COUNT(id) AS Total_Loan_Applications FROM bank_loan_data;
```



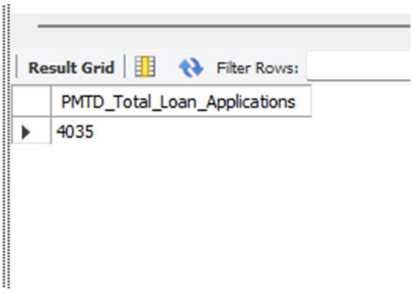
MTD Loan Applications

```
SELECT COUNT(id) AS MTD_Total_Loan_Applications FROM bank_loan_data
WHERE month(issue_date) = 12 AND year(issue_date) = 2021;
```



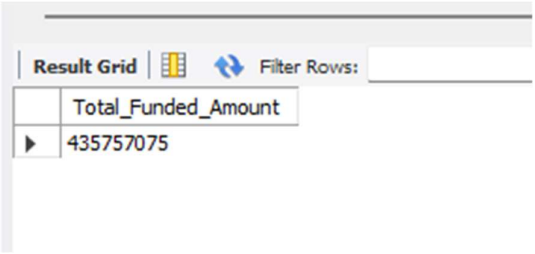
PMTD Loan Applications

```
SELECT COUNT(id) AS PMTD_Total_Loan_Applications FROM bank_loan_data
WHERE month(issue_date) = 11 AND year(issue_date) = 2021;
```



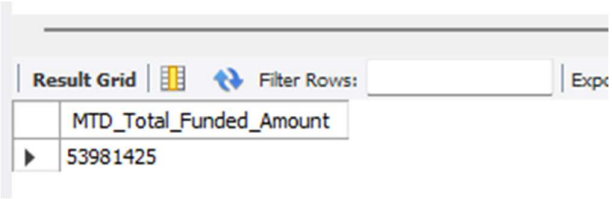
Total Funded Amount

```
SELECT SUM(loan_amount) AS Total_Funded_Amount FROM bank_loan_data;
```



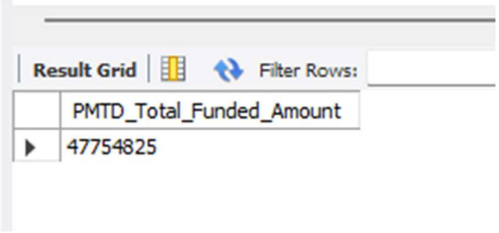
MTD_Total_Funded_Amount

```
SELECT SUM(loan_amount) AS MTD_Total_Funded_Amount FROM bank_loan_data
WHERE MONTH(issue_date) = 12 AND YEAR(issue_date)=2021;
```



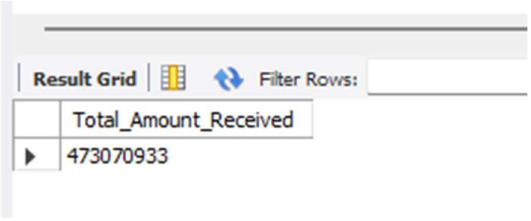
PMTD Total Funded Amount

```
SELECT SUM(loan_amount) AS PMTD_Total_Funded_Amount FROM bank_loan_data
WHERE MONTH(issue_date) = 11 AND year(issue_date) = 2021;
```



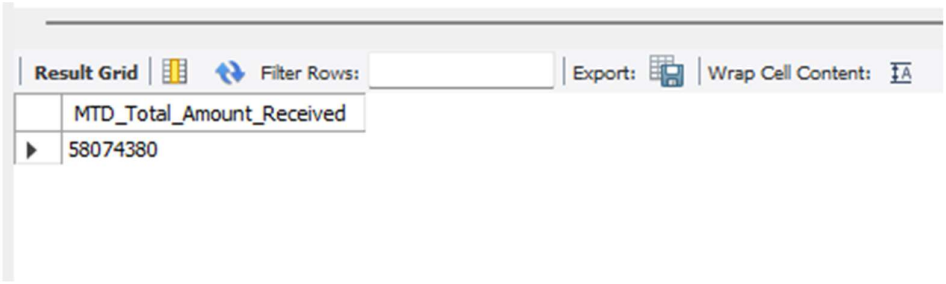
Total_Amount_Received

```
SELECT SUM(total_payment) AS Total_Amount_Received FROM bank_loan_data;
```



MTD_Total_Amount_Received

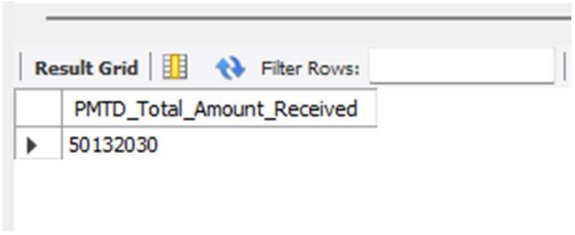
```
SELECT SUM(total_payment) AS MTD_Total_Amount_Received FROM bank_loan_data
WHERE MONTH(issue_date) = 12 AND year(issue_date) = 2021;
```



MTD_Total_Amount_Received
58074380

PMTD Total_Amount_Received

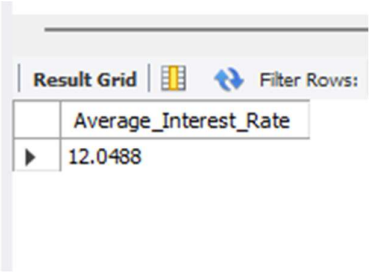
```
SELECT SUM(total_payment) AS PMTD_Total_Amount_Received FROM bank_loan_data
WHERE month(issue_date) = 11 AND year(issue_date) = 2021;
```



PMTD_Total_Amount_Received
50132030

Average Interest Rate

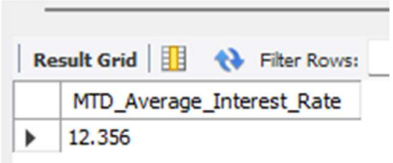
```
SELECT ROUND((AVG(int_rate)* 100),4) AS Average_Interest_Rate from bank_loan_data;
```



Average_Interest_Rate
12.0488

MTD_Average Interest Rate

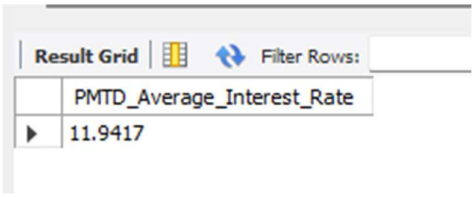
```
SELECT ROUND((AVG(int_rate)*100), 4) AS MTD_Average_Interest_Rate FROM bank_loan_data
WHERE MONTH(issue_date) = 12 AND YEAR(issue_date) = 2021;
```



MTD_Average_Interest_Rate
12.356

PMTD_Average_Interest_Rate

```
SELECT ROUND((AVG(int_rate)*100),4) AS PMTD_Average_Interest_Rate FROM bank_loan_data
WHERE MONTH(issue_date) = 11 AND year(issue_date) = 2021;
```

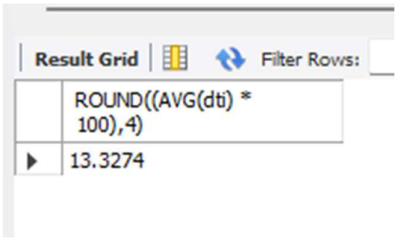


Result Grid | Filter Rows:

PMTD_Average_Interest_Rate
11.9417

Average DTI ratio

```
SELECT ROUND((AVG(dti) * 100),4) FROM bank_loan_data;
```

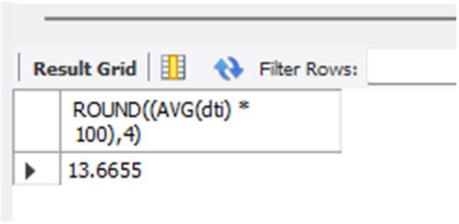


Result Grid | Filter Rows:

ROUND((AVG(dti) * 100),4)
13.3274

Average MTD Average DTI ratio

```
SELECT ROUND((AVG(int_rate)*100), 4) AS MTD_Average_Interest_Rate FROM bank_loan_data
WHERE MONTH(issue_date) = 12 AND YEAR(issue_date) = 2021;
```

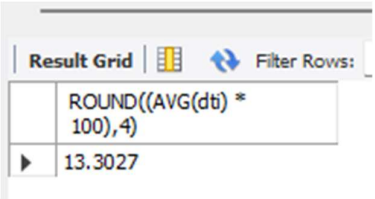


Result Grid | Filter Rows:

ROUND((AVG(dti) * 100),4)
13.6655

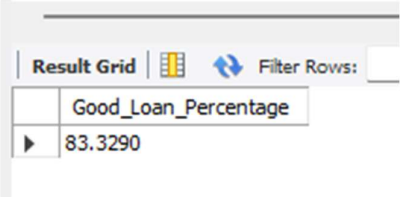
Average PMTD Average DTI ratio

```
SELECT ROUND((AVG(dti) * 100),4) FROM bank_loan_data
WHERE month(issue_date) =11 and year(issue_date) = 2021;
```



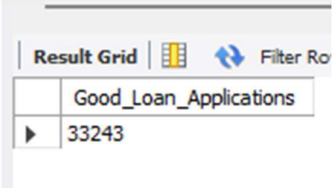
Good Loan Percentage

```
SELECT
    (COUNT(CASE WHEN loan_status = "Fully Paid" OR "Current" THEN id END) * 100)
    /
    COUNT(id) as Good_Loan_Percentage
FROM bank_loan_data;
```



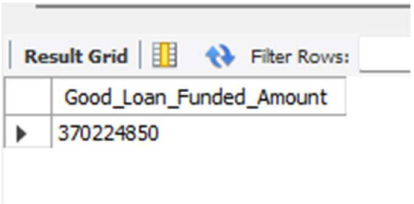
Good Loan Applications

```
SELECT COUNT(id) AS Good_Loan_Applications FROM bank_loan_data
WHERE loan_status = "Fully Paid" OR loan_status ="Current";
```



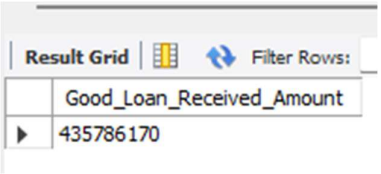
Good Loan Funded Amount

```
SELECT SUM(loan_amount) AS Good_Loan_Funded_Amount
FROM bank_loan_data WHERE loan_status = "Fully Paid" OR loan_status = "Current";
```



Good Loan Amount Received

```
SELECT SUM(total_payment) AS Good_Loan_Received_Amount
FROM bank_loan_data WHERE loan_status = "Fully Paid" OR Loan_Status = "Current";
```

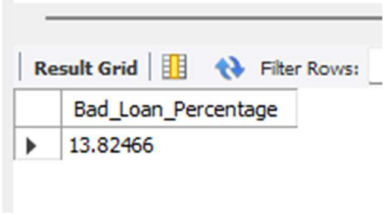


Result Grid | Filter Rows:

Good_Loan_Received_Amount
435786170

Bad Loan Percentage

```
SELECT
    (COUNT(CASE WHEN loan_status = "Charged Off" THEN id END) * 100.0)
    /
    COUNT(id) AS Bad_Loan_Percentage
FROM bank_loan_data;
```

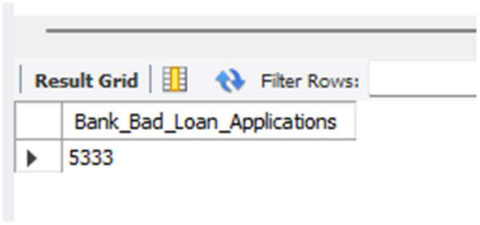


Result Grid | Filter Rows:

Bad_Loan_Percentage
13.82466

Bank Bad Loan Applications

```
SELECT COUNT(id) AS Bank_Bad_Loan_Applications FROM bank_loan_data
WHERE loan_status = "Charged Off";
```

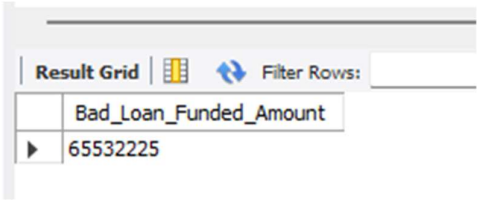


Result Grid | Filter Rows:

Bank_Bad_Loan_Applications
5333

Bad Loan Funded Amount

```
SELECT SUM(loan_amount) AS Bad_Loan_Funded_Amount FROM bank_loan_data
WHERE loan_status = "Charged Off";
```

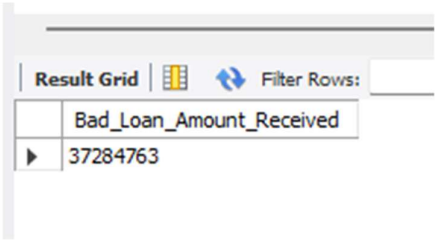


Result Grid | Filter Rows:

Bad_Loan_Funded_Amount
65532225

Bad Loan Amount Received

```
SELECT SUM(total_payment) AS Bad_Loan_Amount_Received FROM bank_loan_data
WHERE loan_status = "Charged Off";
```

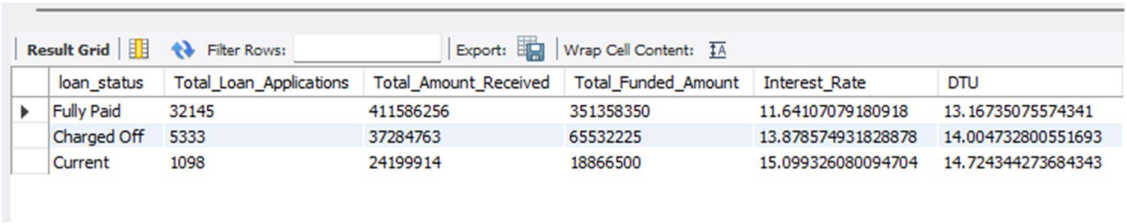


Result Grid | Filter Rows:

Bad_Loan_Amount_Received
37284763

Loan Status

```
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;
```



Result Grid | Filter Rows: | Export: | Wrap Cell Content:

loan_status	Total_Loan_Applications	Total_Amount_Received	Total_Funded_Amount	Interest_Rate	DTU
Fully Paid	32145	411586256	351358350	11.64107079180918	13.16735075574341
Charged Off	5333	37284763	65532225	13.878574931828878	14.004732800551693
Current	1098	24199914	18866500	15.099326080094704	14.724344273684343

MTD Loan Status

```
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;
```

Result Grid | Filter Rows: | Export: | Wrap Cell Content:

loan_status	MTD_Total_Amount_Received	MTD_Total_Funded_Amount
Fully Paid	47815851	41302025
Charged Off	5324211	8732775
Current	4934318	3946625

DASHBOARD 2

Monthly Trend

```
SELECT
    MONTH(issue_date) AS Month_Number,
    MONTHNAME(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), MONTHname(issue_date)
ORDER BY Month_Number;
```

Result Grid | Filter Rows: | Export: | Wrap Cell Content:

Month_Number	Month_Name	Total_Loan_Applications	Total_Funded_Amount	Total_Received_Amount
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

Regional Analysis by State

```sql
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 address_state;
```

Result Grid | Filter Rows: | Export: | Wrap Cell Content:

address_state	Total_Loan_Applications	Total_Funded_Amount	Total_Received_Amou
AK	78	1031800	1108570
AL	432	4949225	5492272
AR	236	2529700	2777875
AZ	833	9206000	10041986
CA	6894	78484125	83901234
CO	770	8976000	9845810
CT	730	8435575	9357612
DC	214	2652350	2921854
DE	110	1138100	1269136
FL	2773	30046125	31601905
GA	1355	15480325	16728040
HI	170	1850525	2080184
IA	5	56450	64482
ID	6	59750	65329
IL	1486	17124225	18875941
IN	9	86225	85521
KS	260	2872325	3247394
KY	320	3504100	3792530
LA	426	4498900	5001160
MA	1310	15051000	16676279
MD	1027	11911400	12985170
ME	3	9200	10808
MI	685	7829900	8543660
MN	592	6302600	6750746
MO	660	7151175	7692732
MS	19	139125	149342
MT	79	829525	892047
NC	759	8787575	9534813
NE	5	31700	24542
NH	161	1917900	2101386
NJ	1822	21657475	23425159
NM	183	1916775	2084485
NV	482	5307375	5451443
NY	3701	42077050	46108181
OH	1188	12991375	14330148
OK	293	3365725	3712649
OR	436	4720150	4966903
PA	1482	15826525	17462908
RI	196	1883025	2001774
SC	464	5080475	5462458
SD	63	606150	656514
TN	17	162175	141522
TX	2664	31236650	34392715
UT	252	2849225	2952412
VA	1375	15982650	17711443
VT	54	504100	534973
WA	805	8855525	9531739
WI	446	5070450	5485161
WV	167	1830525	1991936
WY	79	890750	1046050

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;
```

Result Grid | Filter Rows: | Export: | Wrap Cell Content:

term	Total_Loan_Applications	Total_Funded_Amount	Total_Received_Amount
36 months	28237	273041225	294709458
60 months	10339	162715850	178361475

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;
```

Result Grid | Filter Rows: | Export: | Wrap Cell Content:

emp_length	Total_Loan_Applications	Total_Funded_Amount	Total_Received_Amount
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

Purpose Analysis

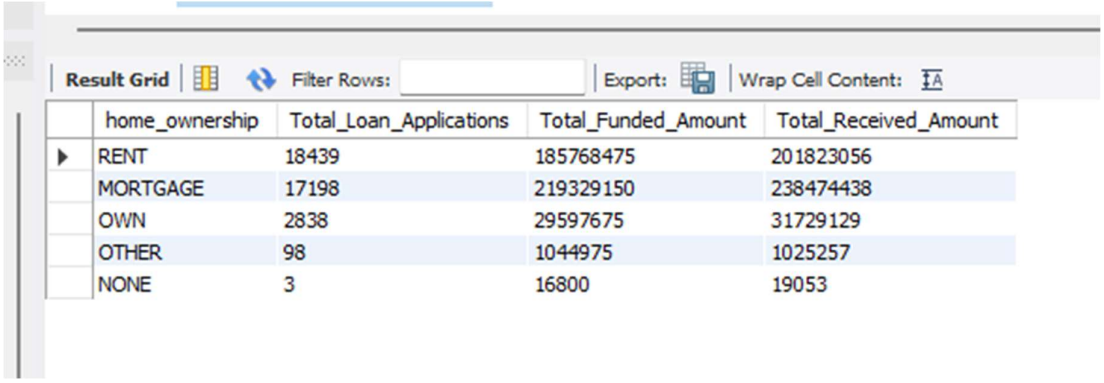
```
SELECT
    purpose,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Received_Amount
FROM bank_loan_data
GROUP BY purpose
ORDER BY count(id) DESC;
```

Result Grid | Filter Rows: | Export: | Wrap Cell Content:

purpose	Total_Loan_Applications	Total_Funded_Amount	Total_Received_Amount
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

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;
```

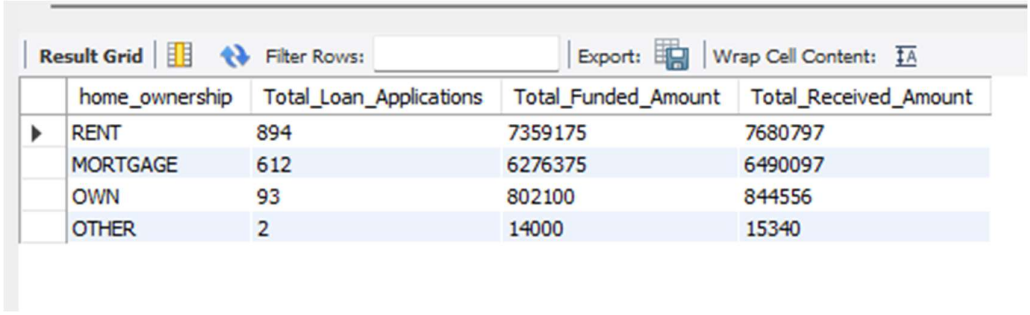


Result Grid | Filter Rows: | Export: | Wrap Cell Content:

home_ownership	Total_Loan_Applications	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

Home Ownership analysis using filter

```
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
WHERE grade = "A" AND address_state = "CA"
GROUP BY home_ownership
ORDER BY count(id) DESC;
```



Result Grid | Filter Rows: | Export: | Wrap Cell Content:

home_ownership	Total_Loan_Applications	Total_Funded_Amount	Total_Received_Amount
RENT	894	7359175	7680797
MORTGAGE	612	6276375	6490097
OWN	93	802100	844556
OTHER	2	14000	15340