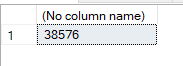
**BANK LOAN ANALYSIS**

SELECT \* FROM financial\_loan

1. TOTAL LOAN APPLICATIONS

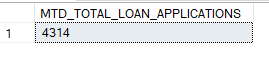
SELECT COUNT(ID) FROM financial\_loan



2.MTD TOTAL LOAN APPLICATIONS

SELECT COUNT(ID) AS MTD\_TOTAL\_LOAN\_APPLICATIONS FROM financial\_loan

WHERE MONTH(ISSUE\_DATE) =12 AND YEAR(ISSUE\_DATE)=2021



3.PMTD TOTAL LOAN APPLICATIONS

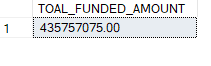
SELECT COUNT(ID) AS PMTD\_TOTAL\_LOAN\_APPLICATIONS FROM financial\_loan

WHERE MONTH(ISSUE\_DATE) =11 AND YEAR(ISSUE\_DATE)=2021



4. TOTAL FUNDED AMOUNT

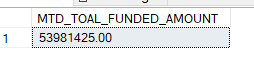
SELECT SUM(LOAN\_AMOUNT) AS TOAL\_FUNDED\_AMOUNT FROM financial\_loan



5. MTD\_TOTAL FUNDED AMOUNT

SELECT SUM(LOAN\_AMOUNT) AS MTD\_TOAL\_FUNDED\_AMOUNT FROM financial\_loan

WHERE MONTH(ISSUE\_DATE) =12 AND YEAR(ISSUE\_DATE)=2021



6. PMTD\_TOTAL FUNDED AMOUNT

SELECT SUM(LOAN\_AMOUNT) AS PMTD\_TOAL\_FUNDED\_AMOUNT FROM financial\_loan

WHERE MONTH(ISSUE\_DATE) =11 AND YEAR(ISSUE\_DATE)=2021



7.TOTAL AMOUNT RECEIVED

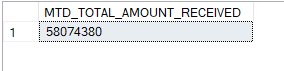
SELECT SUM(TOTAL\_PAYMENT) AS TOTAL\_AMOUNT\_RECEIVED FROM financial\_loan



---8.MTD TOTAL AMOUNT RECEIVED

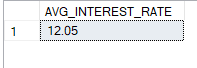
SELECT SUM(TOTAL\_PAYMENT) AS MTD\_TOTAL\_AMOUNT\_RECEIVED FROM financial\_loan

WHERE MONTH(ISSUE\_DATE) =12 AND YEAR(ISSUE\_DATE)=2021



---9. AVG INTEREST RATE

SELECT ROUND(AVG(INT\_RATE),4)\*100 AS AVG\_INTEREST\_RATE FROM financial\_loan



---10. AVG DTI

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

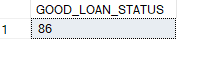


--- GOOD LOAN PERCENTAGE

SELECT(COUNT(CASE WHEN LOAN\_STATUS = 'Fully Paid' OR LOAN\_STATUS = 'Current' THEN ID END)\*100)/

COUNT(ID) AS GOOD\_LOAN\_STATUS

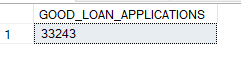
FROM financial\_loan



-- GOOD LOAN APPLICATIONS

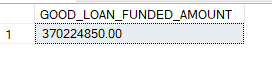
SELECT COUNT(ID) AS GOOD\_LOAN\_APPLICATIONS FROM financial\_loan

WHERE LOAN\_STATUS = 'Fully Paid' OR LOAN\_STATUS = 'CURRENT'



---GOOD LOAN FUNDED AMOUNT

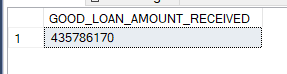
SELECT SUM(loan\_amount) AS GOOD\_LOAN\_FUNDED\_AMOUNT FROM financial\_loan

WHERE LOAN\_STATUS = 'Fully Paid' OR LOAN\_STATUS = 'CURRENT' 

---GOOD LOAN TOTAL AMOUNT RECEIVED

SELECT SUM(total\_payment) AS GOOD\_LOAN\_AMOUNT\_RECEIVED FROM financial\_loan

WHERE LOAN\_STATUS = 'Fully Paid' OR LOAN\_STATUS = 'CURRENT'



- BAD LOAN PERCENTAGE

SELECT(COUNT(CASE WHEN LOAN\_STATUS = 'Charged Off' THEN ID END)\*100)/

COUNT(ID) AS BAD\_LOAN\_PERCENTAGE

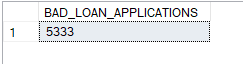
FROM financial\_loan



-- BAD LOAN APPLICATIONS

SELECT COUNT(ID) AS BAD\_LOAN\_APPLICATIONS FROM financial\_loan

WHERE LOAN\_STATUS = 'Charged Off'



---BAD LOAN FUNDED AMOUNT

SELECT SUM(loan\_amount) AS BAD\_LOAN\_FUNDED\_AMOUNT FROM financial\_loan

WHERE LOAN\_STATUS = 'Charged Off'



---BAD LOAN TOTAL AMOUNT RECEIVED

SELECT SUM(total\_payment) AS BAD\_LOAN\_AMOUNT\_RECEIVED FROM financial\_loan

WHERE LOAN\_STATUS = 'Charged Off'



---LOAN STATUS

SELECT

loan\_status,

COUNT(id) AS TOTAL\_LOAN\_APPLICATIONS,

SUM(loan\_amount) AS TOTAL\_AMOUNT\_RECEIVED,

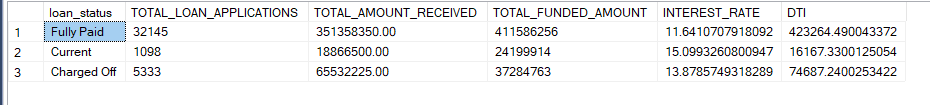
SUM(TOTAL\_PAYMENT) AS TOTAL\_FUNDED\_AMOUNT,

AVG(INT\_RATE\*100)AS INTEREST\_RATE,

SUM(DTI\*100) AS DTI

FROM financial\_loan

GROUP BY LOAN\_STATUS



---MONTHLY TREND BY ISSUE\_DATE

SELECT

MONTH(ISSUE\_DATE) AS MONTH\_NUMBER,

DATENAME(MONTH, ISSUE\_DATE) AS MONTH\_NAME,

COUNT(ID) AS TOTAL\_LOAN\_APPLICATIONS,

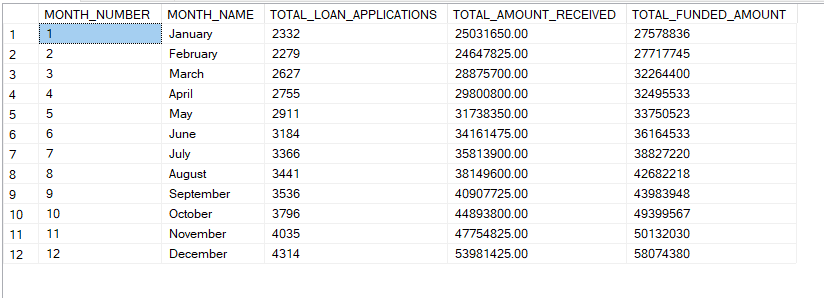
SUM(LOAN\_AMOUNT) AS TOTAL\_AMOUNT\_RECEIVED,

SUM(TOTAL\_PAYMENT) AS TOTAL\_FUNDED\_AMOUNT

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\_APPLICATIONS,

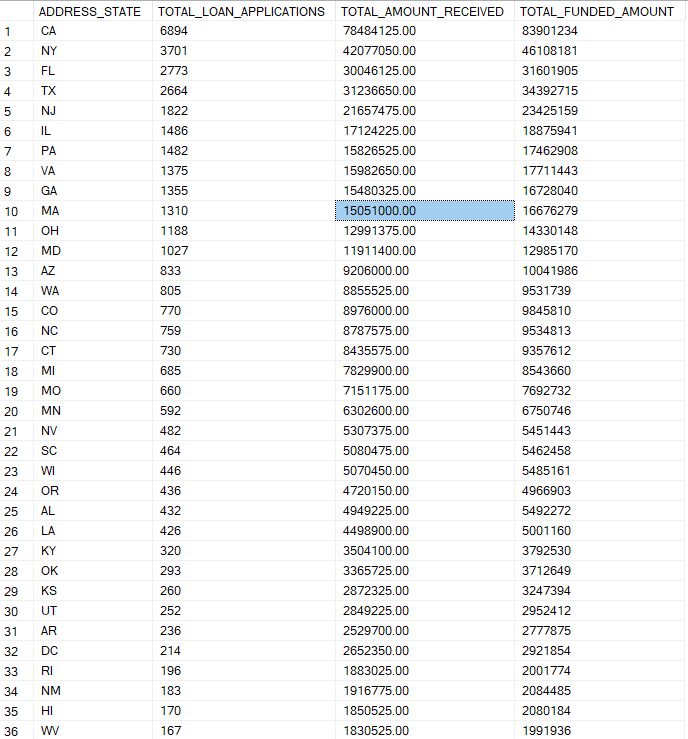
SUM(LOAN\_AMOUNT) AS TOTAL\_AMOUNT\_RECEIVED,

SUM(TOTAL\_PAYMENT) AS TOTAL\_FUNDED\_AMOUNT

FROM financial\_loan

GROUP BY ADDRESS\_STATE

ORDER BY COUNT(ID) DESC;



---LOAN TERM ANALYSIS

SELECT

TERM,

COUNT(ID) AS TOTAL\_LOAN\_APPLICATIONS,

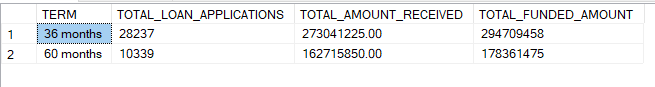
SUM(LOAN\_AMOUNT) AS TOTAL\_AMOUNT\_RECEIVED,

SUM(TOTAL\_PAYMENT) AS TOTAL\_FUNDED\_AMOUNT

FROM financial\_loan

GROUP BY TERM

ORDER BY TERM;



----EMP\_LENGTH ANALYSIS

SELECT

emp\_length,

COUNT(ID) AS TOTAL\_LOAN\_APPLICATIONS,

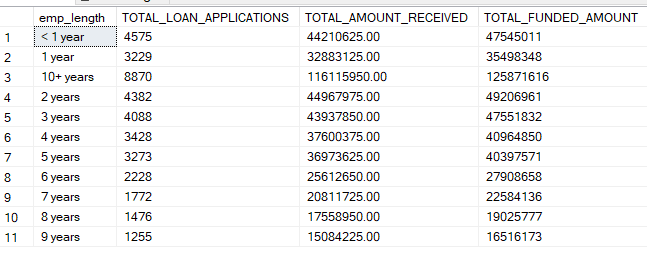
SUM(LOAN\_AMOUNT) AS TOTAL\_AMOUNT\_RECEIVED,

SUM(TOTAL\_PAYMENT) AS TOTAL\_FUNDED\_AMOUNT

FROM financial\_loan

GROUP BY emp\_length

ORDER BY emp\_length;



---LOAN PURPOSE BREAKDOWN

SELECT

Purpose,

COUNT(ID) AS TOTAL\_LOAN\_APPLICATIONS,

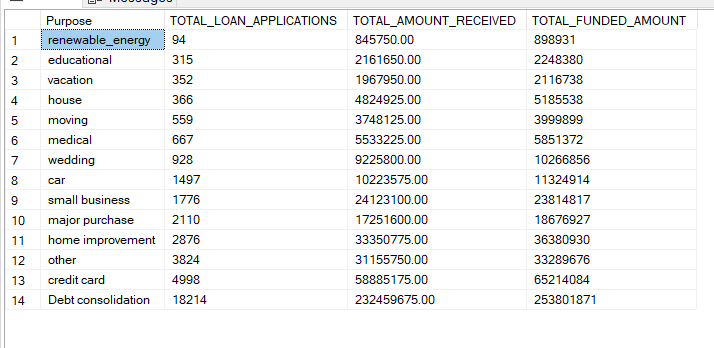
SUM(LOAN\_AMOUNT) AS TOTAL\_AMOUNT\_RECEIVED,

SUM(TOTAL\_PAYMENT) AS TOTAL\_FUNDED\_AMOUNT

FROM financial\_loan

GROUP BY purpose

ORDER BY count(ID);



---HOME OWNERSHIP BREAKDOWN

SELECT

home\_ownership,

COUNT(ID) AS TOTAL\_LOAN\_APPLICATIONS,

SUM(LOAN\_AMOUNT) AS TOTAL\_AMOUNT\_RECEIVED,

SUM(TOTAL\_PAYMENT) AS TOTAL\_FUNDED\_AMOUNT

FROM financial\_loan

GROUP BY home\_ownership

ORDER BY count(ID);

