

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**

TOTAL_LOAN_APPLICATIONS
38576

MTD Loan Applications

**SELECT COUNT(ID) AS TOTAL_LOAN_APPLICATIONS_MTD FROM
bank_loan_data
WHERE MONTH(ISSUE_DATE) = 12 AND YEAR(ISSUE_DATE) = 2021**

TOTAL_LOAN_APPLICATIONS_MTD
4314

PMTD Loan Applications

**SELECT COUNT(ID) AS TOTAL_LOAN_APPLICATIONS_PMTD FROM
bank_loan_data
WHERE MONTH(ISSUE_DATE) = 11 AND YEAR(ISSUE_DATE) = 2021**

TOTAL_LOAN_APPLICATIONS_PMTD
4035

Total Funded Amount

**SELECT SUM(LOAN_AMOUNT) AS TOTAL_FUNDED_AMOUNT
FROM bank_loan_data**

TOTAL_FUNDED_AMOUNT
435757075

MTD Total Funded Amount

```
SELECT SUM(LOAN_AMOUNT) AS MTD_TOTAL_FUNDED_AMOUNT  
FROM bank_loan_data  
WHERE MONTH(ISSUE_DATE) = 12
```

MTD_TOTAL_FUNDED_AMOUNT
53981425

PMTD Total Funded Amount

```
SELECT SUM(LOAN_AMOUNT) AS PMTD_TOTAL_FUNDED_AMOUNT  
FROM bank_loan_data  
WHERE MONTH(ISSUE_DATE) = 11
```

PMTD_TOTAL_FUNDED_AMOUNT
47754825

Total Amount Received

```
SELECT SUM(TOTAL_PAYMENT) AS TOTAL_AMOUNT_RECIEVED  
FROM bank_loan_data
```

TOTAL_AMOUNT_RECIEVED
473070933

MTD Total Amount Received

```
SELECT SUM(TOTAL_PAYMENT) AS MTD_TOTAL_AMOUNT_RECIEVED  
FROM bank_loan_data  
WHERE MONTH(ISSUE_DATE) = 12
```

MTD_TOTAL_AMOUNT_RECIEVED
58074380

PMTD Total Amount Received

```
SELECT SUM(TOTAL_PAYMENT) AS PMTD_TOTAL_AMOUNT_RECIEVED  
FROM bank_loan_data  
WHERE MONTH(ISSUE_DATE) = 11
```

PMTD_TOTAL_AMOUNT_RECIEVED
50132030

Average Interest Rate

```
SELECT ROUND(AVG(INT_RATE*100),2) AS AVERAGE_INTEREST_RATE
FROM bank_loan_data
```

AVERAGE_INTEREST_RATE
12.05

MTD Average Interest

```
SELECT ROUND(AVG(INT_RATE*100),2) AS MTD_AVERAGE_INTEREST_RATE
FROM bank_loan_data
WHERE MONTH(ISSUE_DATE) = 12
```

MTD_AVERAGE_INTEREST_RATE
12.36

PMTD Average Interest

```
SELECT ROUND(AVG(INT_RATE*100),2) AS PMTD_AVERAGE_INTEREST_RATE
FROM bank_loan_data
WHERE MONTH(ISSUE_DATE) = 11
```

PMTD_AVERAGE_INTEREST_RATE
11.94

Avg DTI

```
SELECT ROUND(AVG(DTI)*100,2) AS AVERAGE_DTI
FROM bank_loan_data
```

AVERAGE_DTI
13.33

MTD Avg DTI

```
SELECT ROUND(AVG(DTI)*100,2) AS MTD_AVERAGE_DTI  
FROM bank_loan_data  
WHERE MONTH(ISSUE_DATE) = 12
```

MTD_AVERAGE_DTI
13.67

PMTD Avg DTI

```
SELECT ROUND(AVG(DTI)*100,2) AS PMTD_AVERAGE_DTI  
FROM bank_loan_data  
WHERE MONTH(ISSUE_DATE) = 11
```

PMTD_AVERAGE_DTI
13.3

GOOD LOAN ISSUED

Good Loan Percentage

```
SELECT  
(COUNT(CASE WHEN LOAN_STATUS IN ('Fully Paid','Current') THEN id  
end)*100)/  
COUNT(ID) AS GOOD_LOAN_PERCENTAGE  
from bank_loan_data
```

GOOD_LOAN_PERCENTAGE
86

Good Loan Applications

```
SELECT COUNT(ID) AS GOOD_LOAN_APPLICATIONS FROM bank_loan_data  
WHERE LOAN_STATUS IN ('Fully Paid','Current')
```

GOOD_LOAN_APPLICATIONS
33243

Good Loan Funded Amount

```
SELECT SUM(LOAN_AMOUNT) AS GOOD_LOAN_FUNDED_AMOUNT  
FROM bank_loan_data  
WHERE LOAN_STATUS IN ('Fully Paid','Current')
```

GOOD_LOAN_FUNDED_AMOUNT
370224850

Good Loan Received Amount

```
SELECT SUM(TOTAL_PAYMENT) AS GOOD_LOAN_RECIEVED_AMOUNT  
FROM bank_loan_data  
WHERE LOAN_STATUS IN ('Fully Paid','Current')
```

GOOD_LOAN_RECIEVED_AMOUNT
435786170

BAD LOAN ISSUED

Bad Loan Percentage

```
SELECT  
ROUND((COUNT(CASE WHEN LOAN_STATUS = 'Charged Off' THEN id  
end)*100)/  
COUNT(ID),2) AS BAD_LOAN_PERCENTAGE  
from bank_loan_data
```

BAD_LOAN_PERCENTAGE
13

Bad Loan Applications

```
SELECT COUNT(ID) AS BAD_LOAN_APPLICATIONS FROM bank_loan_data  
WHERE LOAN_STATUS = 'Charged Off'
```

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'
```

BAD_LOAN_FUNDED_AMOUNT
65532225

Bad Loan Received Amount

```
SELECT SUM(TOTAL_PAYMENT) AS BAD_LOAN_RECIEVED_AMOUNT
FROM bank_loan_data
WHERE LOAN_STATUS = 'Charged Off'
```

BAD_LOAN_RECIEVED_AMOUNT
37284763

LOAN STATUS

```
SELECT LOAN_STATUS,
COUNT(ID) AS TOTAL_APPLICATIONS,
SUM(TOTAL_PAYMENT) AS TOTAL_AMOUNT_RECIEVED,
SUM(LOAN_AMOUNT) AS TOTAL_FUNDED_AMOUNT,
ROUND(AVG(INT_RATE*100),2) AS AVG_INT_RATE,
ROUND(AVG(DTI*100),2) AS AVG_DTI
FROM bank_loan_data
GROUP BY loan_status
```

LOAN_STATUS	TOTAL_APPLICATIONS	TOTAL_AMOUNT_RECIEVED	TOTAL_FUNDED_AMOUNT	AVG_INT_RATE	AVG_DTI
Fully Paid	32145	411586256	351358350	11.64	13.17
Current	1098	24199914	18866500	15.1	14.72
Charged Off	5333	37284763	65532225	13.88	14

B. BANK LOAN REPORT | OVERVIEW

MONTH

```
SELECT MONTH(ISSUE_DATE) AS MONTH_NUMBER,
DATENAME(MONTH,ISSUE_DATE) AS MONTH_NAME,
COUNT(ID) AS TOTAL_APPLICATIONS,
```

SUM(LOAN_AMOUNT) AS TOTAL_FUNDED_AMOUNT,
SUM(TOTAL_PAYMENT) AS TOTAL_RECIEVED_AMOUNT
FROM bank_loan_data
GROUP BY MONTH(ISSUE_DATE), DATENAME(MONTH,ISSUE_DATE)
ORDER BY MONTH(ISSUE_DATE)

MONTH_NUMBER	MONTH_NAME	TOTAL_APPLICATIONS	TOTAL_FUNDED_AMOUNT	TOTAL_RECIEVED_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

STATE

SELECT ADDRESS_STATE,
COUNT(ID) AS TOTAL_APPLICATIONS,
SUM(LOAN_AMOUNT) AS TOTAL_FUNDED_AMOUNT,
SUM(TOTAL_PAYMENT) AS TOTAL_RECIEVED_AMOUNT
FROM bank_loan_data
GROUP BY ADDRESS_STATE
ORDER BY SUM(LOAN_AMOUNT) DESC

ADDRESS_STATE	TOTAL_APPLICATIONS	TOTAL_FUNDED_AMOUNT	TOTAL_RECIEVED_AMOUNT
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

TERM

SELECT TERM,
COUNT(ID) AS TOTAL_APPLICATIONS,
SUM(LOAN_AMOUNT) AS TOTAL_FUNDED_AMOUNT,
SUM(TOTAL_PAYMENT) AS TOTAL_RECIEVED_AMOUNT
FROM bank_loan_data
GROUP BY TERM
ORDER BY TERM

TERM	TOTAL_APPLICATIONS	TOTAL_FUNDED_AMOUNT	TOTAL_RECIEVED_AMOUNT
36 months	28237	273041225	294709458
60 months	10339	162715850	178361475

EMPLOYEE LENGTH

SELECT EMP_LENGTH,
COUNT(ID) AS TOTAL_APPLICATIONS,
SUM(LOAN_AMOUNT) AS TOTAL_FUNDED_AMOUNT,
SUM(TOTAL_PAYMENT) AS TOTAL_RECIEVED_AMOUNT
FROM bank_loan_data
GROUP BY EMP_LENGTH
ORDER BY EMP_LENGTH

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

PURPOSE

SELECT PURPOSE,
COUNT(ID) AS TOTAL_APPLICATIONS,
SUM(LOAN_AMOUNT) AS TOTAL_FUNDED_AMOUNT,

SUM(TOTAL_PAYMENT) AS TOTAL_RECIEVED_AMOUNT
FROM bank_loan_data
GROUP BY PURPOSE
ORDER BY SUM(LOAN_AMOUNT) DESC

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

HOME OWNERSHIP

SELECT HOME_OWNERSHIP,
COUNT(ID) AS TOTAL_APPLICATIONS,
SUM(LOAN_AMOUNT) AS TOTAL_FUNDED_AMOUNT,
SUM(TOTAL_PAYMENT) AS TOTAL_RECIEVED_AMOUNT
FROM bank_loan_data
GROUP BY HOME_OWNERSHIP
ORDER BY SUM(LOAN_AMOUNT) DESC

HOME_OWNERSHIP	TOTAL_APPLICATIONS	TOTAL_FUNDED_AMOUNT	TOTAL_RECIEVED_AMOUNT
MORTGAGE	17198	219329150	238474438
RENT	18439	185768475	201823056
OWN	2838	29597675	31729129
OTHER	98	1044975	1025257
NONE	3	16800	19053