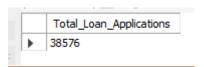# BANK LOAN REPORT QUERY DOCUMENT

A.BANK LOAN REPORT | SUMMARY

KPI's:

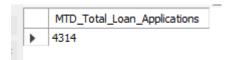**Total Loan Applications**

select count(id) as Total_Loan_Applications from financial_loan1

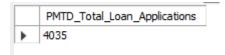| Total_Loan_Applications |
|---|
| ▶ 38576 |

MTD Loan Applications

select count(id) as Total_Loan_Applications from financial_loan1 where month(issue_date) =12;

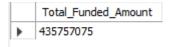| MTD_Total_Loan_Applications |
|---|
| ▶ 4314 |

PMTD Loan Applications

select count(id) as PMTD_Total_Loan_Applications from financial_loan1 where month(issue_date) =11;

PMTD_Total_Loan_Applications
▶ 4035

Total Funded Amount

select sum(loan_amount) as Total_Funded_Amount from financial_loan1

Total_Funded_Amount
▶ 435757075

MTD Total Funded Amount

select sum(loan_amount) as MTD_Total_Funded_Amount from financial_loan1 where month(issue_date) = 12 and year(issue_date)=2021
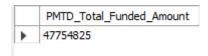
MTD_Total_Funded_Amount
▶ 53981425

PMTD Total Funded Amount

select sum(loan_amount) as PMTD_Total_Funded_Amount from financial_loan1 where month(issue_date) = 11 and year(issue_date)=2021

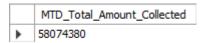|	PMTD_Total_Funded_Amount
▶	47754825

Total Amount Received

select sum(total_payment) as Total_Amount_Collected from financial_loan1

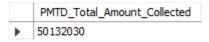|	Total_Amount_Collected
▶	473070933

MTD Total Amount Received

select sum(total_payment) as MTD_Total_Amount_Collected from financial_loan1 where month(issue_date) = 12 and year(issue_date)=2021;

	MTD_Total_Amount_Collected
▶	58074380

PMTD Total Amount Received

select sum(total_payment) as PMTD_Total_Amount_Collected from financial_loan1 where month(issue_date) = 11 and year(issue_date)=2021;

	PMTD_Total_Amount_Collected
▶	50132030

Average Interest Rate

select round(avg(int_rate) * 100,3) as Avg_Interest_Rate from financial_loan1

	Avg_Interest_Rate
▶	12.049

MTD Average Interest Rate

select round(avg(int_rate) * 100,3) as MTD_Avg_Interest_Rate from financial_loan1 where month(issue_date) = 12 and year(issue_date)=2021;

	MTD_Avg_Interest_Rate
▶	12.356

PMTD Average Interest Rate

select round(avg(int_rate) * 100,3) as PMTD_Avg_Interest_Rate from financial_loan1 where month(issue_date) = 11 and year(issue_date)=2021;

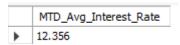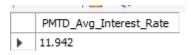| PMTD_Avg_Interest_Rate |
| --- |
| 11.942 |

Avg DTI

select avg(dti) * 100 as Avg_DTI from financial_loan1

Avg_DTI
13.32743311903776

MTD Avg DTI

select avg(dti) * 100 as MTD_Avg_DTI from financial_loan1 where month(issue_date) = 12 and year(issue_date)=2021;

MTD_Avg_DTI
13.66553778395922

PMTD Avg DTI

select avg(dti) * 100 as PMTD_Avg_DTI from financial_loan1 where month(issue_date) = 11 and year(issue_date)=2021;

PMTD_Avg_DTI
13.302733581164853

GOOD LOAN ISSUED

Good Loan Percentage

SELECT

   (COUNT(CASE WHEN loan_status = 'Fully Paid' OR loan_status = 'Current' THEN id END) * 100.0) /

         COUNT(id) AS Good_Loan_Percentage

FROM financial_loan1

Good_Loan_Percentage
86.17534

Good Loan Applications

select count(id) as Good_Loan_Applications from financial_loan1 where loan_status = 'Fully Paid' or loan_status = 'Current'

Good_Loan_Applications
▶ 33243

Good Loan Funded Amount

select sum(loan_amount) as Good_Loan_Funded_Amount from financial_loan1 where loan_status = 'Fully Paid' or loan_status = 'Current'

Good_Loan_Funded_Amount
▶ 370224850

Good Loan Amount Received

select sum(total_payment) as Good_Loan_Received_Amount from financial_loan1 where loan_status = 'Fully Paid' or loan_status = 'Current'

Good_Loan_Received_Amount
▶ 435786170

BAD LOAN ISSUED

Bad Loan Percentage

SELECT

  (COUNT(CASE WHEN loan_status = 'Charged Off' THEN id END) * 100.0) /

      COUNT(id) AS Bad_Loan_Percentage

FROM financial_loan1

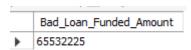| Bad_Loan_Percentage |
|---|
| ▶ 13.82466 |

Bad Loan Applications

select count(id) as Bad_Loan_Applications from financial_loan1 where loan_status = 'Charged Off'
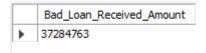
Bad_Loan_Applications
▶ 5333

Bad Loan Funded Amount

select sum(loan_amount) as Bad_Loan_Funded_Amount from financial_loan1 where loan_status = 'Charged Off'

Bad_Loan_Funded_Amount
65532225

Bad Loan Amount Received

select sum(total_payment) as Bad_Loan_Received_Amount from financial_loan1 where loan_status = 'Charged Off'

Bad_Loan_Received_Amount
37284763

LOAN STATUS

select

loan_status,

count(id) as Total_Loan_Applications,

sum(total_payment) as Total_Amount_Received,

sum(loan_amount) as Total_Funded_Amount,

avg(int_rate *100) as Interest_Rate,

avg(dti*100) as DTI

from

financial_loan1

group by loan_status

loan_status	Total_Loan_Applications	Total_Amount_Received	Total_Funded_Amount	Interest_Rate	DTI
Charged Off	5333	37284763	65532225	13.878574910931917	14.004732795799695
Fully Paid	32145	411586256	351358350	11.641070773058658	13.167350754394164
Current	1098	24199914	18866500	15.0993260473588	14.724344262295068

```
select

loan_status,

sum(total_payment) as MTD_Total_Amount_Received,

sum(loan_amount) as MTD_Total_Funded_Amount

from

financial_loan1

where month(issue_date) = 12

group by loan_status
```

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

B.BANK LOAN REPORT | OVERVIEW

MONTH

```
select

month(issue_date) as Month_Number,

monthname(issue_date)as Month_Name,

count(id) as Total_Loan_Application,

sum(loan_amount) as Total_Funded_Amount,

sum(total_payment) as Total_Amount_Received

from financial_loan1

group by month(issue_date),monthname(issue_date)

order by month(issue_date)
```

Month_Number	Month_Name	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

STATE

select

address_state as State,

count(id) as Total_Loan_Application,

sum(loan_amount) as Total_Funded_Amount,

sum(total_payment) as Total_Amount_Received

from financial_loan1

group by address_state

order by address_state

State	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
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

TERM

SELECT

term as Term ,

COUNT(id) AS Total_Loan_Applications,

SUM(loan_amount) AS Total_Funded_Amount,

SUM(total_payment) AS Total_Amount_Received

FROM financial_loan1

GROUP BY term

ORDER BY term

Term	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
36 months	28237	273041225	294709458
60 months	10339	162715850	178361475

EMPLOYEE LENGTH

SELECT

        emp_length as Employee_Length ,

        COUNT(id) AS Total_Loan_Applications,

        SUM(loan_amount) AS Total_Funded_Amount,

        SUM(total_payment) AS Total_Amount_Received

FROM financial_loan1

GROUP BY emp_length

ORDER BY emp_length

Employee_Length	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
< 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 as Purpose ,

        COUNT(id) AS Total_Loan_Applications,

        SUM(loan_amount) AS Total_Funded_Amount,

        SUM(total_payment) AS Total_Amount_Received

FROM financial_loan1

GROUP BY purpose

ORDER BY purpose

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

HOME OWNERSHIP

SELECT

    home_ownership as Home_Ownership ,

    COUNT(id) AS Total_Loan_Applications,

    SUM(loan_amount) AS Total_Funded_Amount,

    SUM(total_payment) AS Total_Amount_Received

FROM financial_loan1

GROUP BY home_ownership

ORDER BY home_ownership

Home_Ownership	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
MORTGAGE	17198	219329150	238474438
NONE	3	16800	19053
OTHER	98	1044975	1025257
OWN	2838	29597675	31729129
RENT	18439	185768475	201823056