

BANK LOAN REPORT QUERY DOCUMENT

```
select * loan_details_data
```

A. BANK LOAN REPORT-SUMMARY

KPI's:

Total Loan Applications

```
select count(id) AS Total_applications from loan_details_data
```

	Total_applications
▶	38576

MTD Loan Applications

```
select count(id) AS Total_applications from loan_details_data  
where month(issue_date) = 12
```

	Total_applications
▶	4314

PMTD Loan Applications

```
select count(id) AS Total_applications from loan_details_data  
where month(issue_date) = 11
```

	Total_applications
▶	4035

Total Funded Amount

```
select sum(loan_amount) AS Total_Funded_Amount from loan_details_data
```

	Total_Funded_Amount
▶	435757075

MTD Total Funded Amount

```
select sum(loan_amount) AS Total_Funded_Amount from loan_details_data  
where month(issue_date) = 12
```

	Total_Funded_Amount
▶	53981425

PMTD Total Funded Amount

```
select sum(loan_amount) AS Total_Funded_Amount from loan_details_data  
where month(issue_date) = 11
```

	Total_Funded_Amount
▶	47754825

Total Amount Received

```
select sum(total_payment) AS Total_Amount_Collected from loan_details_data
```

Total_Amount_Collected
473070933

MTD Total Amount Received

```
select sum(total_payment) AS Total_Amount_Collected from loan_details_data  
where month(issue_date) = 12
```

Total_Amount_Collected
58074380

PMTD Total Amount Received

```
select sum(total_payment) AS Total_Amount_Collected from loan_details_data  
where month(issue_date) = 11
```

Total_Amount_Collected
50132030

Average Interest Rate

```
select avg(int_rate)*100 AS Avg_Int_Rate from loan_details_data
```

Avg_Int_Rate
12.048831397760178

MTD Average Interest

```
select avg(int_rate)*100 AS MTD_Avg_Int_Rate from loan_details_data  
where month(issue_date) = 12
```

MTD_Avg_Int_Rate
12.356040797403738

PMTD Average Interest

```
select avg(int_rate)*100 AS PMTD_Avg_Int_Rate from loan_details_data  
where month(issue_date) = 11
```

PMTD_Avg_Int_Rate
11.941717472118796

AVG DTI

```
select avg(dti)*100 AS Avg_DTI from loan_details_data
```

Avg_DTI
13.32743311903776

MTD AVG DTI

```
select avg(dti)*100 AS MTD_Avg_DTI from loan_details_data  
where month(issue_date) = 12
```

MTD_Avg_DTI
13.66553778395922

PMTD Avg DTI

```
select avg(dti)*100 AS PMTD_Avg_DTI from loan_details_data  
where month(issue_date) = 11
```

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 loan_details_data
```

Good_Loan_Percentage
86.17534

Good Loan Application

```
select count(id) AS Good_Loan_Applications from loan_details_data  
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 loan_details_data  
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_amount_received from  
loan_details_data  
where loan_status = 'Fully Paid' or loan_status = 'Current'
```

	Good_Loan_amount_received
▶	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 loan_details_data
```

	Bad_Loan_Percentage
▶	13.82466

BAD LOAN APPLICATIONS

```
select count(id) AS Bad_Loan_Applications from loan_details_data  
where loan_status = 'Charged Off'
```

	Bad_Loan_Applications
▶	5333

BAD LOAN FUNDED AMOUNT

```
select sum(loan_amount) AS Bad_Loan_Funded_amount from loan_details_data  
where loan_status = 'Charged Off'
```

	Bad_Loan_Funded_amount
▶	65532225

BAD LOAN AMOUNT RECEIVED

```
select sum(total_payment) AS Bad_Loan_amount_received from  
loan_details_data  
where loan_status = 'Charged Off'
```

	Bad_Loan_amount_received
▶	37284763

LOAN STATUS

```
select
    loan_status,
    count(id) AS Loancount,
    sum(total_payment) AS Total_Amount_Received,
    sum(loan_amount) AS Total_Funded_Rate,
    avg(int_rate * 100) AS Interest_Rate,
    avg(dti * 100) AS DTI
from
    loan_details_data
group by
    loan_status
```

	loan_status	Loancount	Total_Amount_Received	Total_Funded_Rate	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 loan_details_data
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_Applications,  
SUM(loan_amount) AS Total_Funded_Amount,  
SUM(total_payment) AS Total_Amount_Received
```

FROM loan_details_data

GROUP BY MONTH(issue_date), MONTHNAME(issue_date)

ORDER BY MONTH(issue_date)

	Month_Number	Month_Name	Total_Loan_Applications	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

STATE

select

```
address_state AS State,  
count(id) AS Total_Loan_Applications,  
sum(loan_amount) AS Total_Funded_Amount,  
sum(total_payment) AS Total_Amount_Received
```

from loan_details_data

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
	ID	6	59750	65329
	IL	1486	17124225	18875941
	IN	9	86225	85521
	KS	260	2872325	3247394
	KY	320	3504100	3792530

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 loan_details_data

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 loan_details_data

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 loan_details_data  
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 loan_details_data  
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