

BANK LOAN REPORT QUERY DOCUMENT

A. BANK LOAN REPORT | SUMMARY

KPI's:

1)Total Loan Applications

```
SELECT COUNT(*) AS Total_Loan_Applications  
FROM loan_data;
```

	total_loan_applications bigint
1	38576

2)MTD Loan Applications

```
SELECT COUNT(*) AS MTM_Total_Loan_Applications  
FROM loan_data  
WHERE EXTRACT(MONTH FROM issue_date) = 12 AND EXTRACT(YEAR FROM issue_date) = 2021;
```

	mtm_total_loan_applications bigint
1	4314

3)Total Funded Amount

```
SELECT SUM(loan_amount) AS Total_Funded_Loan  
FROM loan_data;
```

	total_funded_loan bigint
1	435757075

4)

a) MTD Total Funded Amount

```
SELECT SUM(loan_amount) AS MTD_Funded_Loan  
FROM loan_data  
WHERE EXTRACT(MONTH FROM issue_date) = 12 AND EXTRACT(YEAR FROM issue_date) = 2021;
```

	mtd_funded_loan bigint
1	53981425

b)PMTD Total Funded Amount

```
SELECT SUM(loan_amount) AS PMTD_Total_Funded_Amount FROM loan_data  
WHERE EXTRACT(MONTH FROM issue_date) = 11 AND EXTRACT(YEAR FROM issue_date) = 2021;
```

	pmtd_total_funded_amount bigint
1	47754825

5)Total Amount Received

```
SELECT SUM(total_payment) AS Total_Payment_Received  
FROM loan_data;
```

	total_payment_received bigint
1	473070933

6)MTD Total Amount Received

```
SELECT SUM(total_payment) AS MTD_Total_Payment_Received  
FROM loan_data  
WHERE EXTRACT(MONTH FROM issue_date) = 12 AND EXTRACT(YEAR FROM issue_date) = 2021;
```

	mtd_total_payment_received bigint
1	58074380

7)Average Interest Rate

```
SELECT AVG(int_rate) * 100 AS Avg_Interest_Rate  
FROM loan_data;
```

	avg_interest_rate double precision
1	12.048831397760178

8)MTD Average Interest

```
SELECT AVG(int_rate) * 100 AS MTD_Avg_Interest_Rate  
FROM loan_data  
WHERE EXTRACT(MONTH FROM issue_date) = 12 AND EXTRACT(YEAR FROM issue_date) = 2021;
```

	mtd_avg_interest_rate double precision
1	12.356040797403738

9)PMTD Average Interest

```
SELECT AVG(int_rate) * 100 AS PMTD_Avg_Interest_Rate  
FROM loan_data  
WHERE EXTRACT(MONTH FROM issue_date) = 11 AND EXTRACT(YEAR FROM issue_date) = 2021;
```

	pmtd_avg_interest_rate double precision
1	11.941717472118796

10) Average DTI(Debt to Income)

```
SELECT AVG(dti) * 100 AS Avg_DTI  
FROM loan_data;
```

	avg_dti double precision	
1	13.32743311903776	

11)MTD Average DTI

```
SELECT AVG(dti) * 100 AS MTD_Avg_DTI  
FROM loan_data  
WHERE EXTRACT(MONTH FROM issue_date) = 12 AND EXTRACT(YEAR FROM issue_date) = 2021;
```

	mtd_avg_dti double precision	
1	13.66553778395922	

12)PMTD Average DTI

```
SELECT AVG(dti) * 100 AS PMTD_Avg_DTI  
FROM loan_data  
WHERE EXTRACT(MONTH FROM issue_date) = 11 AND EXTRACT(YEAR FROM issue_date) = 2021;
```

	pmtd_avg_dti double precision	
1	13.302733581164853	

GOOD LOAN ISSUED

13)Good Loan Applications Percentage

Good Loan Percentage

SELECT

```
COUNT(CASE WHEN loan_status IN ('Fully Paid', 'Current') THEN id END) * 100.0 /  
COUNT(id) AS Good_Loan_Percentage  
FROM loan_data;
```

	good_loan_percentage numeric
1	86.1753421816673579

14)Good Loan Applications

```
SELECT COUNT(id) AS Good_Loan_Applications  
FROM loan_data  
WHERE loan_status IN ('Fully Paid', 'Current');
```

	good_loan_applications bigint
1	33243

15)Good Loan Funded Amount

```
SELECT SUM(loan_amount) AS Good_Loan_Funded_Amount  
FROM loan_data  
WHERE loan_status IN ('Fully Paid', 'Current');
```

	good_loan_funded_amount bigint
1	370224850

16)Good Loan Amount Received

```
SELECT SUM(total_payment) AS Good_Loan_Amount_Received  
FROM loan_data  
WHERE loan_status IN ('Fully Paid', 'Current');
```

	good_loan_amount_received bigint
1	435786170

BAD LOAN ISSUED

17)Bad Loan Percentage

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

	bad_loan_percentage numeric
1	13.8246578183326421

18)Bad Loan Applications

```
SELECT COUNT(id) AS Bad_Loan_Applications
FROM loan_data
WHERE loan_status = 'Charged Off';
```

	bad_loan_applications bigint
1	5333

19)Bad Loan Funded Amount

```
SELECT SUM(loan_amount) AS Bad_Loan_Funded_Amount
FROM loan_data
WHERE loan_status = 'Charged Off';
```

	bad_loan_funded_amount bigint
1	65532225

20)Bad Loan Amount Received

```
SELECT SUM(total_payment) AS Bad_Loan_Amount_Received
FROM loan_data
WHERE loan_status = 'Charged Off';
```

	bad_loan_amount_received bigint
1	37284763

LOAN STATUS

21)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 Avg_Interest_Rate,
    AVG(dti) * 100 AS Avg_DTI
FROM loan_data
GROUP BY loan_status;
```

	loan_status character varying (50) 🔒	total_loan_applications bigint 🔒	total_amount_received bigint 🔒	total_funded_amount bigint 🔒	avg_interest_rate double precision 🔒	avg_dti double precision 🔒
1	Current	1098	24199914	18866500	15.09932604735884	14.724344262295075
2	Fully Paid	32145	411586256	351358350	11.641070773059623	13.167350754394155
3	Charged Off	5333	37284763	65532225	13.878574910931935	14.004732795799802

22)MTD Loan Status




```
SELECT
    loan_status,
    SUM(total_payment) AS MTD_Total_Amount_Received,
    SUM(loan_amount) AS MTD_Total_Funded_Amount
FROM loan_data
WHERE EXTRACT(MONTH FROM issue_date) = 12
GROUP BY loan_status;
```

	loan_status character varying (50) 🔒	mtd_total_amount_received bigint 🔒	mtd_total_funded_amount bigint 🔒
1	Charged Off	5324211	8732775
2	Current	4934318	3946625
3	Fully Paid	47815851	41302025

B. BANK LOAN REPORT | OVERVIEW

Month

```
SELECT
    EXTRACT(MONTH FROM issue_date) AS Month,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Amount_Received
FROM loan_data
GROUP BY Month
ORDER BY Month;
```

	month numeric 	total_loan_applications bigint 	total_funded_amount bigint 	total_amount_received bigint 
1	1	2332	25031650	27578836
2	2	2279	24647825	27717745
3	3	2627	28875700	32264400
4	4	2755	29800800	32495533
5	5	2911	31738350	33750523
6	6	3184	34161475	36164533
7	7	3366	35813900	38827220
8	8	3441	38149600	42682218
9	9	3536	40907725	43983948
10	10	3796	44893800	49399567
11	11	4035	47754825	50132030
12	12	4314	53981425	58074380

State

```
SELECT
    address_state,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Amount_Receive
FROM loan_data
GROUP BY address_state
ORDER BY address_state;
```

	address_state character varying (50) 🔒	total_loan_applications bigint 🔒	total_funded_amount bigint 🔒	total_amount_received bigint 🔒
1	AK	78	1031800	1108570
2	AL	432	4949225	5492272
3	AR	236	2529700	2777875
4	AZ	833	9206000	10041986
5	CA	6894	78484125	83901234
6	CO	770	8976000	9845810
7	CT	730	8435575	9357612
8	DC	214	2652350	2921854
9	DE	110	1138100	1269136
10	FL	2773	30046125	31601905
11	GA	1355	15480325	16728040
12	HI	170	1850525	2080184
13	IA	5	56450	64482
14	ID	6	59750	65329
15	IL	1486	17124225	18875941
16	IN	9	86225	85521
17	KS	260	2872325	3247394
18	KY	320	3504100	3792530
19	LA	426	4498900	5001160
20	MA	1310	15051000	16676279
21	MD	1027	11911400	12985170
22	ME	3	9200	10808
23	MI	685	7829900	8543660
24	MN	592	6302600	6750746
25	MO	660	7151175	7692732

	address_state character varying (50) 🔒	total_loan_applications bigint 🔒	total_funded_amount bigint 🔒	total_amount_received bigint 🔒
26	MS	19	139125	149342
27	MT	79	829525	892047
28	NC	759	8787575	9534813
29	NE	5	31700	24542
30	NH	161	1917900	2101386
31	NJ	1822	21657475	23425159
32	NM	183	1916775	2084485
33	NV	482	5307375	5451443
34	NY	3701	42077050	46108181
35	OH	1188	12991375	14330148
36	OK	293	3365725	3712649
37	OR	436	4720150	4966903
38	PA	1482	15826525	17462908
39	RI	196	1883025	2001774
40	SC	464	5080475	5462458
41	SD	63	606150	656514
42	TN	17	162175	141522
43	TX	2664	31236650	34392715
44	UT	252	2849225	2952412
45	VA	1375	15982650	17711443
46	VT	54	504100	534973
47	WA	805	8855525	9531739
48	WI	446	5070450	5485161
49	WV	167	1830525	1991936
50	WY	79	890750	1046050

TERM

```
SELECT
    term,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Amount_Received
FROM loan_data
GROUP BY term
ORDER BY term;
```

	term character varying (50) 🔒	total_loan_applications bigint 🔒	total_funded_amount bigint 🔒	total_amount_received bigint 🔒
1	36 months	28237	273041225	294709458
2	60 months	10339	162715850	178361475

EMPLOYEE LENGTH

```
SELECT
    emp_length,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Amount_Received
FROM loan_data
GROUP BY emp_length
ORDER BY emp_length;
```

	emp_length character varying (50) 🔒	total_loan_applications bigint 🔒	total_funded_amount bigint 🔒	total_amount_received bigint 🔒
1	1 year	3229	32883125	35498348
2	10+ years	8870	116115950	125871616
3	2 years	4382	44967975	49206961
4	3 years	4088	43937850	47551832
5	4 years	3428	37600375	40964850
6	5 years	3273	36973625	40397571
7	6 years	2228	25612650	27908658
8	7 years	1772	20811725	22584136
9	8 years	1476	17558950	19025777
10	9 years	1255	15084225	16516173
11	< 1 year	4575	44210625	47545011

PURPOSE

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

	purpose character varying (50) 🔒	total_loan_applications bigint 🔒	total_funded_amount bigint 🔒	total_amount_received bigint 🔒
1	Debt consolidation	18214	232459675	253801871
2	credit card	4998	58885175	65214084
3	other	3824	31155750	33289676
4	home improvement	2876	33350775	36380930
5	major purchase	2110	17251600	18676927
6	small business	1776	24123100	23814817
7	car	1497	10223575	11324914
8	wedding	928	9225800	10266856
9	medical	667	5533225	5851372
10	moving	559	3748125	3999899
11	house	366	4824925	5185538
12	vacation	352	1967950	2116738
13	educational	315	2161650	2248380
14	renewable_energy	94	845750	898931

HOME OWNERSHIP

```
SELECT
    home_ownership,
    COUNT(id) AS Total_Loan_Applications,
    SUM(loan_amount) AS Total_Funded_Amount,
    SUM(total_payment) AS Total_Amount_Received
FROM loan_data
GROUP BY home_ownership
ORDER BY COUNT(id) DESC;
```

	home_ownership character varying (50) 🔒	total_loan_applications bigint 🔒	total_funded_amount bigint 🔒	total_amount_received bigint 🔒
1	RENT	18439	185768475	201823056
2	MORTGAGE	17198	219329150	238474438
3	OWN	2838	29597675	31729129
4	OTHER	98	1044975	1025257
5	NONE	3	16800	19053