**BANK LOAN REPORT QUERY DOCUMENT**

**KPI’s:**

**Total Loan Applications**

SELECT COUNT(id) AS Total\_number\_of\_Loan\_Application FROM Bank\_Loan

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**MTD Loan Applications**

SELECT COUNT(id) AS Total\_MTD\_number\_of\_Loan\_Application FROM Bank\_Loan Where MONTH(issue\_date) = 12 and YEAR(issue\_date) = 2021



**PMTD Loan Applications**

SELECT COUNT(id) AS Total\_PMTD\_number\_of\_Loan\_Application FROM Bank\_Loan Where MONTH(issue\_date) = 11 and YEAR(issue\_date) = 2021



Month to Month Percentage =( Total\_MTD\_number\_of\_Loan\_Application- Total\_PMTD\_number\_of\_Loan\_Application)/ Total\_PMTD\_number\_of\_Loan\_Application

=(4314-4035)/4035

**Total Funded Amount**

SELECT SUM(loan\_amount) AS Total\_Funded\_Amount FROM Bank\_Loan



**MTD Total Funded Amount**

SELECT SUM(loan\_amount) AS MTD\_Total\_Funded\_Amount FROM Bank\_Loan WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021



**PMTD Total Funded Amount**

SELECT SUM(loan\_amount) AS PMTD\_Total\_Funded\_Amount FROM Bank\_Loan WHERE MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021

Month To Month percentage =( MTD\_Total\_Funded\_Amount- PMTD\_Total\_Funded\_Amount)/ PMTD\_Total\_Funded\_Amount

=(53981425-47754825)/47754825

**Total Amount Received**

SELECT SUM(total\_payment) AS Total\_Payment\_Received FROM Bank\_Loan



**MTD Total Amount Received**

SELECT SUM(total\_payment) AS MTD\_Total\_Payment\_Received FROM Bank\_Loan WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021



**PMTD Total Amount Received**

SELECT SUM(total\_payment) AS PMTD\_Total\_Payment\_Received FROM Bank\_Loan WHERE MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021



Month on Month Percentage = (MTD\_Total\_Payment\_Received - PMTD\_Total\_Payment\_Received)/ PMTD\_Total\_Payment\_Received

= (58074380-50132030)/50132030

**Average Interest Rate**

SELECT Round(AVG(int\_rate),4)\*100 AS Avg\_Interest\_Rate FROM Bank\_Loan



**MTD Average Interest**

SELECT Round(AVG(int\_rate),4)\*100 AS MTD\_Avg\_Interest\_Rate FROM Bank\_Loan WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021



**PMTD Average Interest**

SELECT Round(AVG(int\_rate),4)\*100 AS PMTD\_Avg\_Interest\_Rate FROM Bank\_Loan WHERE MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021



Month on month change = (MTD\_Avg\_Interest\_Rate - PMTD\_Avg\_Interest\_Rate)/ PMTD\_Avg\_Interest\_Rate

= (12.36-11.94)/11.94

**Avg DTI**

SELECT ROUND(AVG(dti),4)\*100 AS Avg\_DTI FROM Bank\_Loan



**MTD Avg DTI**

SELECT ROUND(AVG(dti),4)\*100 AS MTD\_Avg\_DTI FROM Bank\_Loan WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021



**PMTD Avg DTI**

SELECT ROUND(AVG(dti),4)\*100 AS PMTD\_Avg\_DTI FROM Bank\_Loan WHERE MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021

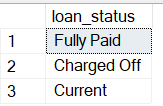


Month on Month Change on DTI = (MTD\_Avg\_DTI - PMTD\_Avg\_DTI)/ PMTD\_Avg\_DTI

= (13.67-13.3)/13.3

**Loan** **Status**

SELECT distinct(loan\_status) FROM Bank\_Loan



**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 Bank\_Loan

****

**Good Loan Applications**

SELECT COUNT(id) AS Total\_Number\_of\_Good\_Loan FROM Bank\_Loan WHERE loan\_status = 'Fully Paid' OR loan\_status ='Current'

****

**Good Loan Funded Amount**

SELECT SUM(loan\_amount) AS Total\_Amount\_Funded\_for\_Good\_Loan FROM Bank\_Loan WHERE loan\_status ='Fully Paid' OR loan\_status = 'Current'

****

**Good Loan Amount Received**

SELECT SUM(total\_payment) AS Total\_Amount\_Received\_from\_Good\_Loan FROM Bank\_Loan WHERE loan\_status ='Fully Paid' OR loan\_status = 'Current'

****

**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 Bank\_Loan

****

**Bad Loan Applications**

SELECT COUNT(id) AS Total\_Number\_of\_Bad\_Loan FROM Bank\_Loan WHERE loan\_status = 'Charged off'

****

**Bad Loan Funded Amount**

SELECT SUM(loan\_amount) As Total\_Amount\_Funded\_for\_Bad\_Loan FROM Bank\_Loan WHERE loan\_status = 'Charged Off'

****

**Bad Loan Amount Received**

****SELECT SUM(total\_payment) As Total\_Amount\_Recovered\_from\_Bad\_Loan FROM Bank\_Loan WHERE loan\_status = 'Charged Off'

**LOAN STATUS**

SELECT

loan\_status,

COUNT(id) AS Total\_Number\_of\_Loans,

SUM(loan\_amount) AS Total\_Funded\_Amount,

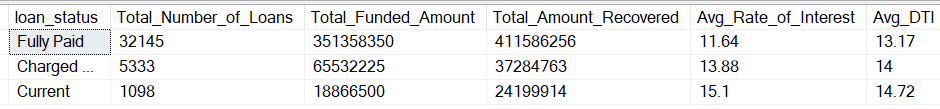
SUM(total\_payment) AS Total\_Amount\_Recovered,

ROUND(AVG(int\_rate\*100),2) AS Avg\_Rate\_of\_Interest,

ROUND(AVG(dti\*100),2) As Avg\_DTI

FROM Bank\_Loan

GROUP BY loan\_status



SELECT

loan\_status,

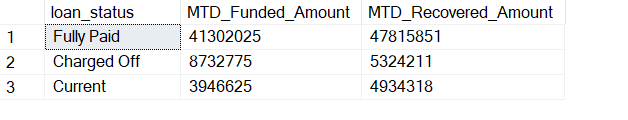
SUM(loan\_amount) AS MTD\_Funded\_Amount,

SUM(total\_payment) AS MTD\_Recovered\_Amount

FROM Bank\_Loan

WHERE MONTH(issue\_date) = 12 AND YEAR(issue\_date) = 2021

GROUP BY loan\_status

****

1. **BANK LOAN REPORT | OVERVIEW**

**MONTH**

SELECT

MONTH(issue\_date) AS Month\_Number,

DATENAME(MONTH, issue\_date) AS Month\_Name,

COUNT(id) AS Total\_Number\_of\_Loan,

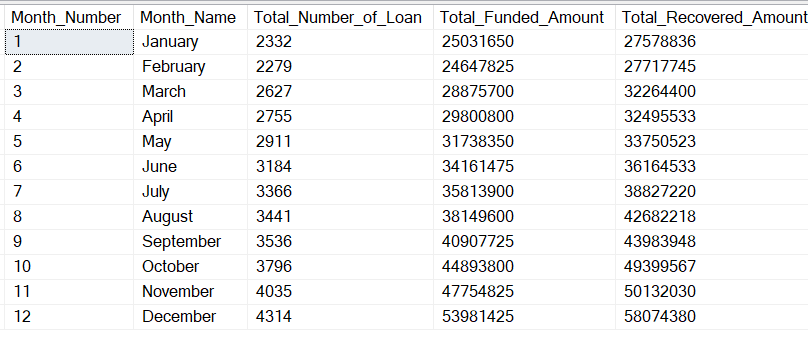
SUM(loan\_amount) AS Total\_Funded\_Amount,

SUM(total\_payment) As Total\_Recovered\_Amount

FROM Bank\_Loan

GROUP BY MONTH(issue\_date) , DATENAME(MONTH, issue\_date)

ORDER BY MONTH(issue\_date)

****

**STATE**

SELECT

address\_state,

COUNT(id) AS Total\_Number\_of\_Loan,

SUM(loan\_amount) AS Total\_Funded\_Amount,

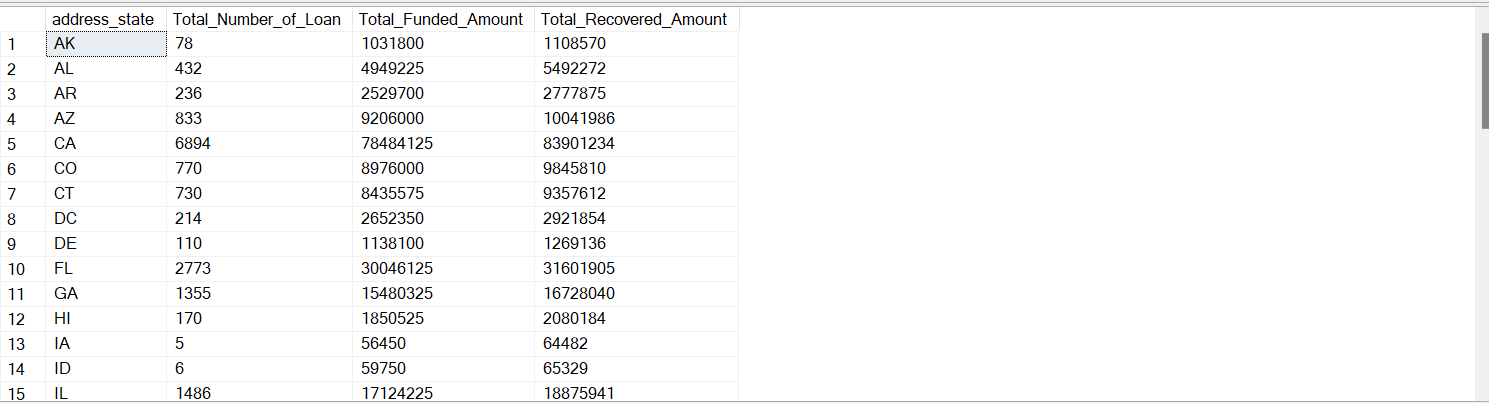
SUM(total\_payment) As Total\_Recovered\_Amount

FROM Bank\_Loan

GROUP BY address\_state

ORDER BY address\_state

--( WE can also use these arguments to sort data -- ORDER BY Total\_Funded\_Amount DESC, ORDER BY Total\_Number\_of\_Loan DESC)--



**TERM**

SELECT

term AS Term,

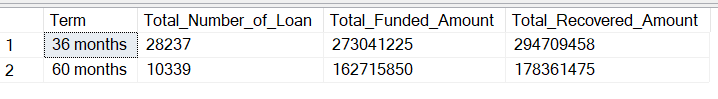
COUNT(id) AS Total\_Number\_of\_Loan,

SUM(loan\_amount) AS Total\_Funded\_Amount,

SUM(total\_payment) As Total\_Recovered\_Amount

FROM Bank\_Loan

GROUP BY term

ORDER BY term

**EMPLOYEE LENGTH**

SELECT

emp\_length AS Service\_Length,

COUNT(id) AS Total\_Number\_of\_Loan,

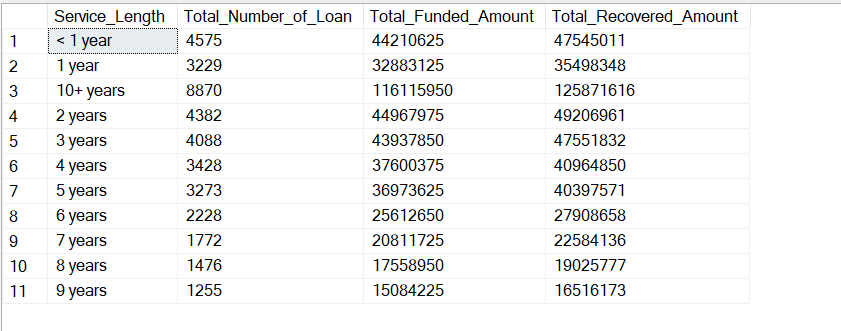
SUM(loan\_amount) AS Total\_Funded\_Amount,

SUM(total\_payment) As Total\_Recovered\_Amount

FROM Bank\_Loan

GROUP BY emp\_length

ORDER BY emp\_length



**PURPOSE**

SELECT

purpose AS Purpose\_of\_Loan,

COUNT(id) AS Total\_Number\_of\_Loan,

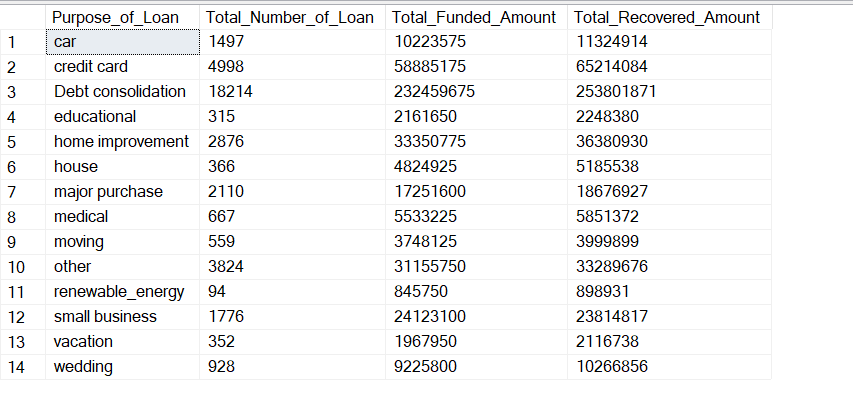
SUM(loan\_amount) AS Total\_Funded\_Amount,

SUM(total\_payment) As Total\_Recovered\_Amount

FROM Bank\_Loan

GROUP BY purpose

ORDER BY purpose



**HOME OWNERSHIP**

SELECT

home\_ownership AS Type\_of\_Home\_Ownership,

COUNT(id) AS Total\_Number\_of\_Loan,

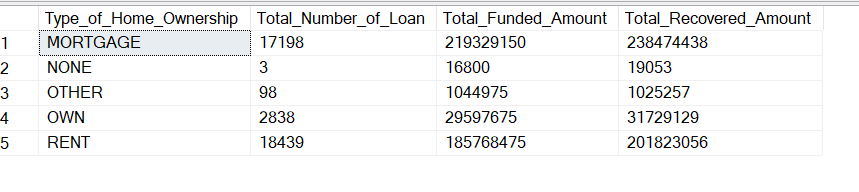
SUM(loan\_amount) AS Total\_Funded\_Amount,

SUM(total\_payment) As Total\_Recovered\_Amount

FROM Bank\_Loan

GROUP BY home\_ownership

ORDER BY home\_ownership

****