Bank Loan Query Report

A) Summary

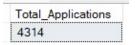## KPI's

Total Loan Application

SELECT COUNT(id) AS Total_Applications FROM bank_loan_data

Total_Applications
38576

MTD Loan Application Data

SELECT COUNT(id) AS Total_Applications FROM bank_loan_data WHERE MONTH(issue_date)= 12

Total_Applications
4314

PMTD Loan Application

SELECT COUNT(id) AS Total_Applications FROM bank_loan_data WHERE MONTH(issue_date)= 11

Total_Applications
4035

Total Funded Amount

SELECT SUM(loan_amount)AS Total_Funded_Amount FROM bank_loan_data

Total_Funded_Amount
435757075

MTD Funded Amount

SELECT SUM(loan_amount)AS Total_Funded_Amount FROM bank_loan_data
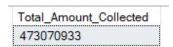WHERE MONTH(issue_date)= 12

Total_Funded_Amount
53981425

PMTD Funded Amount

SELECT SUM(loan_amount)AS Total_Funded_Amount FROM bank_loan_data
WHERE MONTH(issue_date)= 11

Total_Funded_Amount
47754825

Total Amount Received

SELECT SUM(total_payment)AS Total_Amount_Collected FROM bank_loan_data

Total_Amount_Collected
473070933

MTD Total Amount Received

SELECT SUM(total_payment)AS Total_Amount_Collected FROM bank_loan_data
WHERE MONTH(issue_date)= 12

Total_Amount_Collected
58074380

PMTD Total Amount Received

SELECT SUM(total_payment)AS Total_Amount_Collected FROM bank_loan_data
WHERE MONTH(issue_date)= 11

Total_Amount_Collected
50132030

Avg Interest Rate
SELECT AVG(int_rate)*100 AS Avg_Int_Rate FROM bank_loan_data

Avg_Int_Rate
12.0488314172048

MTD AVG Rate

SELECTAVG(int_rate)*100 AS MTD_Avg_Int_Rate FROM bank_loan_data
WHERE MONTH(issue_date)= 12

MTD_Avg_Int_Rate
12.3560408676042

PMTD AVG Interest Rate

SELECT AVG(int_rate)*100 AS PMTD_Avg_Int_Rate FROM bank_loan_data
WHERE MONTH(issue_date)= 11

PMTD_Avg_Int_Rate
11.9417175498261

GOOD LOAN ISSUE

Good Loan Percentage

```
SELECT
(COUNT(CASEWHEN loan_status='Fully Paid' OR loan_status='Current' THEN id END)* 100.0)/
        COUNT(id) AS Good_Loan_Percentage
FROM bank_loan_data
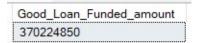```

| Good_Loan_Percentage |
| --- |
| 86.1753421816667 |

## Good Loan Applications

```
SELECT COUNT(id)AS Good_Loan_Applications FROM bank_loan_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 bank_loan_data
WHERE  loan_status='Fully Paid' OR  loan_status='Current'
```
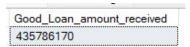
Good_Loan_Funded_amount
370224850

Good Loan Amount Received

```
SELECTSUM(total_payment)ASGood_Loan_amount_receivedFROMbank_loan_data
WHEREloan_status='Fully Paid'ORloan_status='Current'
```

Good_Loan_amount_received
435786170

BAD LOAN ISSUED

Bad Loan Percentage

SELECT
(COUNT(CASEWHEN loan_status='Charged Off' THEN id END)* 100.0)/
        COUNT(id) AS Bad_Loan_Percentage
FROM bank_loan_data

Bad_Loan_Percentage
13.824657818332

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 Amount Received

SELECT SUM(total_payment)AS Bad_Loan_amount_received FROM bank_loan_data
WHERE loan_status='Charged Off'

Bad_Loan_amount_received
37284763

B. OVERVIEW

MONTH

SELECT
      MONTH(issue_date) AS Month_Munber,
      DATENAME(MONTH,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 bank_loan_data
GROUPBY MONTH(issue_date), DATENAME(MONTH,issue_date)
ORDERBY MONTH(issue_date)

	Month_Munber	Month_name	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
1	1	January	2332	25031650	27578836
2	2	February	2279	24647825	27717745
3	3	March	2627	28875700	32264400
4	4	April	2755	29800800	32495533
5	5	May	2911	31738350	33750523
6	6	June	3184	34161475	36164533
7	7	July	3366	35813900	38827220
8	8	August	3441	38149600	42682218
9	9	September	3536	40907725	43983948
10	10	October	3796	44893800	49399567
11	11	November	4035	47754825	50132030
12	12	December	4314	53981425	58074380

TERM

SELECT
      term AS Term,
      COUNT(id)ASTotal_Loan_Applications,
      SUM(loan_amount)ASTotal_Funded_Amount,
      SUM(total_payment)ASTotal_Amount_Received
FROMbank_loan_data
GROUPBY term
ORDERBY term

	Term	Total_Loan_Applications	Total_Funded_Amount	Total_Amount_Received
1	36 months	28237	273041225	294709458
2	60 months	10339	162715850	178361475

EMPLOYEE LENGTH

```sql
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 bank_loan_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)ASTotal_Loan_Applications,
        SUM(loan_amount)ASTotal_Funded_Amount,
        SUM(total_payment)ASTotal_Amount_Received
FROMbank_loan_data
GROUPBY purpose
ORDERBY 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_ownershipASHome_Ownership,
        COUNT(id)ASTotal_Loan_Applications,
        SUM(loan_amount)ASTotal_Funded_Amount,
        SUM(total_payment)ASTotal_Amount_Received
FROMbank_loan_data
GROUPBYhome_ownership
ORDERBYhome_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