# Bank Loan Report - SQL Queries

## SUMMARY KPIs

* Total Loan Applications

SELECT COUNT(id) AS Total\_Applications FROM bank\_loan\_data;

* MTD Loan Applications

SELECT COUNT(id) AS Total\_Applications FROM bank\_loan\_data WHERE MONTH(issue\_date) = 12;

* PMTD Loan Applications

SELECT COUNT(id) AS Total\_Applications FROM bank\_loan\_data WHERE MONTH(issue\_date) = 11;

* Total Funded Amount

SELECT SUM(loan\_amount) AS Total\_Funded\_Amount FROM bank\_loan\_data;

* MTD Total Funded Amount

SELECT SUM(loan\_amount) AS Total\_Funded\_Amount FROM bank\_loan\_data WHERE MONTH(issue\_date) = 12;

* PMTD Total Funded Amount

SELECT SUM(loan\_amount) AS Total\_Funded\_Amount FROM bank\_loan\_data WHERE MONTH(issue\_date) = 11;

* Total Amount Received

SELECT SUM(total\_payment) AS Total\_Amount\_Collected FROM bank\_loan\_data;

* MTD Total Amount Received

SELECT SUM(total\_payment) AS Total\_Amount\_Collected FROM bank\_loan\_data WHERE MONTH(issue\_date) = 12;

* PMTD Total Amount Received

SELECT SUM(total\_payment) AS Total\_Amount\_Collected FROM bank\_loan\_data WHERE MONTH(issue\_date) = 11;

* Average Interest Rate

SELECT AVG(int\_rate)\*100 AS Avg\_Int\_Rate FROM bank\_loan\_data;

* MTD Average Interest

SELECT AVG(int\_rate)\*100 AS MTD\_Avg\_Int\_Rate FROM bank\_loan\_data WHERE MONTH(issue\_date) = 12;

* PMTD Average Interest

SELECT AVG(int\_rate)\*100 AS PMTD\_Avg\_Int\_Rate FROM bank\_loan\_data WHERE MONTH(issue\_date) = 11;

* Average DTI

SELECT AVG(dti)\*100 AS Avg\_DTI FROM bank\_loan\_data;

* MTD Avg DTI

SELECT AVG(dti)\*100 AS MTD\_Avg\_DTI FROM bank\_loan\_data WHERE MONTH(issue\_date) = 12;

* PMTD Avg DTI

SELECT AVG(dti)\*100 AS PMTD\_Avg\_DTI FROM bank\_loan\_data WHERE MONTH(issue\_date) = 11;

## GOOD LOAN KPIs

* 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\_data;

* 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 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 Amount Received

SELECT SUM(total\_payment) AS Good\_Loan\_amount\_received FROM bank\_loan\_data WHERE loan\_status = 'Fully Paid' OR loan\_status = 'Current';

## BAD LOAN KPIs

* 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\_data;

* Bad Loan Applications

SELECT COUNT(id) AS Bad\_Loan\_Applications FROM bank\_loan\_data WHERE loan\_status = 'Charged Off';

* Bad Loan Funded Amount

SELECT SUM(loan\_amount) AS Bad\_Loan\_Funded\_amount FROM bank\_loan\_data WHERE loan\_status = 'Charged Off';

* Bad Loan Amount Received

SELECT SUM(total\_payment) AS Bad\_Loan\_amount\_received FROM bank\_loan\_data WHERE loan\_status = 'Charged Off';

## LOAN STATUS

* Loan Status Overview

SELECT loan\_status, COUNT(id) AS LoanCount, 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 bank\_loan\_data GROUP BY loan\_status;

* MTD Loan Status Overview

SELECT loan\_status, SUM(total\_payment) AS MTD\_Total\_Amount\_Received, SUM(loan\_amount) AS MTD\_Total\_Funded\_Amount FROM bank\_loan\_data WHERE MONTH(issue\_date) = 12 GROUP BY loan\_status;

## OVERVIEW DASHBOARDS

* Monthly Trends

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

* Regional Analysis by 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 bank\_loan\_data GROUP BY address\_state ORDER BY address\_state;

* Loan Term Analysis

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 bank\_loan\_data GROUP BY term ORDER BY term;

* Employee Length Analysis

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;

* Loan Purpose Breakdown

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 bank\_loan\_data GROUP BY purpose ORDER BY purpose;

* Home Ownership Analysis

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 bank\_loan\_data GROUP BY home\_ownership ORDER BY home\_ownership;