**Financial Loan Data Analysis**

**Data Correction:**

update financial\_loan

SET issue\_date = STR\_TO\_DATE(issue\_date, '%d-%m-%Y');

ALTER TABLE financial\_loan

MODIFY COLUMN last\_credit\_pull\_date DATE;

update financial\_loan

SET last\_credit\_pull\_date = STR\_TO\_DATE(last\_credit\_pull\_date, '%d-%m-%Y');

ALTER TABLE financial\_loan

MODIFY COLUMN last\_credit\_pull\_date DATE;

update financial\_loan

SET next\_payment\_date = STR\_TO\_DATE(next\_payment\_date, '%d-%m-%Y');

ALTER TABLE financial\_loan

MODIFY COLUMN next\_payment\_date DATE;

**-- 1. Total Loan Applications:**

select count(\*) as Total\_loan\_application from financial\_loan;

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**-- 2. MTD Loan Applications: (MTD= current month)**

select count(\*) as Total\_MTD\_loan\_application from financial\_loan

where month(issue\_date) = 12;

**-- 3. PMTD Loan :(previous month to date or previous month)**

select \* from financial\_loan;

select count(\*) as Total\_PMTD\_loan\_application from financial\_loan

where month(issue\_date) = 11;

**-- 4. Total Funded Amount:**

select \* from financial\_loan;

select sum(loan\_amount) as Total\_Amt\_Funded from financial\_loan;

**-- 5. MTD Total Funded Amount:**

select sum(loan\_amount) as Total\_MTD\_Amt\_Funded from financial\_loan

where month(issue\_date)=12;

**-- 6. PMTD Total Funded Amount:**

select sum(loan\_amount) as Total\_PMTD\_Amt\_Funded from financial\_loan

where month(issue\_date)=11;

**-- 7. Total Amount Received:**

select sum(total\_payment) as Total\_Amt\_Receive from financial\_loan;

**-- 8. MTD Total Amount Received:**

select sum(total\_payment) as Total\_MTD\_Amt\_Receive from financial\_loan

where month(issue\_date)=12;

**-- 9. PMTD Total Amount Received:**

select sum(total\_payment) as Total\_PMTD\_Amt\_Receive from financial\_loan

where month(issue\_date)=11;

**-- 10.Average Interest Rate:**

select \* from financial\_loan;

select round(avg(int\_rate),2) \*100 as Avg\_int\_rate from financial\_loan;

**-- 11. MTD Average Interest:**

select round(avg(int\_rate),2) \*100 as Avg\_MTD\_int\_rate

from financial\_loan

where month(issue\_date)=12;

**-- 12. PMTD Average Interest:**

select round(avg(int\_rate),2) \*100 as Avg\_PMTD\_int\_rate

from financial\_loan

where month(issue\_date)=11;

**-- 13. Avg DTI:**

select avg(dti)\* 100 as Avg\_DTI from financial\_loan;

**-- 14. MTD Avg DTI:**

select avg(dti)\* 100 as Avg\_DTI\_MTD

from financial\_loan

where month(issue\_date)=12;

**-- 15. PMTD Avg DTI:**

select avg(dti)\* 100 as Avg\_DTI\_PMTD

from financial\_loan

where month(issue\_date)=11 ;

**-- 16. Good Loan Percentage :**

select \* from financial\_loan;

select (good\_loan/total\_loan)\*100 as Total\_percentage\_good\_loan from

(select count(loan\_status) as good\_loan

from financial\_loan

where loan\_status = 'Fully Paid' or loan\_status ='Current')as loan\_type,

(select count(loan\_status) as total\_loan from financial\_loan) as total\_amt;

**-- 17. Good Loan Applications:**

select count(loan\_status) as Good\_loan\_applications from financial\_loan

where loan\_status = 'Fully Paid' or loan\_status ='Current' ;

**-- 18. Good Loan Funded Amount:**

select sum(loan\_amount) as Total\_amt\_Funded\_good\_loan from financial\_loan

where loan\_status = 'Fully Paid' or loan\_status ='Current' ;

**-- 19. Good Loan Amount Received:**

select sum(total\_payment) as Total\_amt\_receive\_good\_loan from financial\_loan

where loan\_status = 'Fully Paid' or loan\_status ='Current' ;

**-- 20. Bad Loan Percentage:**

select (bad\_loan/total\_loan)\*100 as Total\_Percentage\_bad\_loan

from(

select count(\*)as bad\_loan from financial\_loan

where loan\_status = 'Charged Off') as bad\_loan\_amt,

(select count(\*) as total\_loan from financial\_loan)as total\_amt;

**-- 21. Bad Loan Applications:**

select count(\*) as Total\_applications\_for\_bad\_loan from financial\_loan

where loan\_status = 'Charged Off' ;

**-- 22. Bad Loan Funded Amount:**

select sum(loan\_amount) as Total\_amt\_Funded\_bad\_loan from financial\_loan

where loan\_status = 'Charged Off' ;

**-- 23. Bad Loan receive Amount:**

select sum(total\_payment) as Total\_amt\_receive\_bad\_loan from financial\_loan

where loan\_status = 'Charged Off' ;

**-- 24.loan status:**

select loan\_status,

sum(loan\_amount)as Total\_Loan\_funded,

sum(total\_payment) as Total\_amt\_receive,

avg(int\_rate) as Average\_interest\_rate,

avg(dti) as Avregae\_DTI

from financial\_loan

group by 1;

-- for MTD

select loan\_status,

sum(loan\_amount)as Total\_MTD\_Loan\_funded,

sum(total\_payment) as Total\_MTD\_amt\_receive,

avg(int\_rate) as Average\_MTD\_interest\_rate,

avg(dti) as Avregae\_MTD\_DTI

from financial\_loan

where month(issue\_date)=12

group by 1;

**-- 25. BANK LOAN REPORT | OVERVIEW:**

select month( issue\_date) as Month\_No ,

count(id) as Total\_loan\_applications,

sum(loan\_amount) as total\_loan\_amt\_funded,

sum(total\_payment) as Total\_amt\_receive

from financial\_loan

group by 1

order by 1;

**-- 26. same as above on basis of state:**

select address\_state ,

count(id) as Total\_loan\_applications,

sum(loan\_amount) as total\_loan\_amt\_funded,

sum(total\_payment) as Total\_amt\_receive

from financial\_loan

group by 1

order by 1;

**-- 27. same as above on basis of term:**

select term ,

count(id) as Total\_loan\_applications,

sum(loan\_amount) as total\_loan\_amt\_funded,

sum(total\_payment) as Total\_amt\_receive

from financial\_loan

group by 1

order by 1;

**-- 28. same as above on basis of emp\_length:**

select emp\_length ,

count(id) as Total\_loan\_applications,

sum(loan\_amount) as total\_loan\_amt\_funded,

sum(total\_payment) as Total\_amt\_receive

from financial\_loan

group by 1

order by 1;

**-- 29. PURPOSE:**

select purpose ,

count(id) as Total\_loan\_applications,

sum(loan\_amount) as total\_loan\_amt\_funded,

sum(total\_payment) as Total\_amt\_receive

from financial\_loan

group by 1

order by 1;