TOTAL LOAN APPLICATIONS; THEN COMPRAING THE LAST TWO MONTHS

select format (count(id),0) as Total_Loan_Applications from financial_loan;

Total_Loan_Applications
38,576

select format (count(id),0) as MTD_Total_Loan_Applications from financial_loan where month(issue_date) = 12;

MTD_Total_Loan_Applications
4,314

select format (count(id),0) as PMTD_Total_Loan_Applications from financial_loan where month(issue_date) = 11;

PMTD_Total_Loan_Applications
4,035

TOTAL AMOUNT FUNDED

select format (sum(loan_amount), 0) as Total_Aount_Funded from financial_loan;

Total_Aount_Funded
435,757,075

select format (sum(loan_amount), 0) as Total_Aount_Funded from financial_loan where month(issue_date) = 12;

Total_Aount_Funded
53,981,425

select format (sum(loan_amount), 0) as Total_Aount_Funded from financial_loan where month(issue_date) = 12;

Total_Aount_Funded
47,754,825

TOTAL AMOUNT RECEIVED

select format(sum(total_payment),0) as Total_loan_payment from financial_loan;

Total_loan_payment
473,070,933

select format(sum(total_payment),0) as Total_loan_payment from financial_loan where month(issue_date)=12;

MTD_Total_loan_payment
58,074,380

select format(sum(total_payment),0) as PMTD_Total_loan_payment from financial_loan where month(issue_date)=11;

	PMTD_Total_loan_payment
▶	50,132,030

AVERAGE INTEREST RATE

select round (avg (int_rate) * 100, 2) as Average_interest_rate from financial_loan;

	Average_interest_rate
▶	12.05

select round (avg (int_rate) * 100, 2) as MTD_Average_interest_rate from financial_loan where month(issue_date) = 12;

	MTD_Average_interest_rate
▶	12.36

select round (avg (int_rate) * 100, 2) as PMTD_Average_interest_rate from financial_loan where month(issue_date) = 11;

	PMTD_Average_interest_rate
▶	11.94

#DEBT INCOME RATIO

select round (avg (dti) * 100, 2) as Debt_income_rate from financial_loan;

	Debt_income_rate
▶	13.33

select round (avg (dti) * 100, 2) as Debt_income_rate from financial_loan where month(issue_date) = 12;

	MTD_Debt_income_rate
▶	13.67

select round (avg (dti) * 100, 2) as Debt_income_rate from financial_loan where month(issue_date) = 11;

	PTD_Debt_income_rate
▶	13.3

GOOD LOANS

select (count(case when loan_status = 'Fully PAid' or loan_status = 'Current' then id end) * 100)

/ count(id) as Good_Loan_Percentage from financial_loan;

Good_Loan_Percentage
86.1753

select format(count(id), 0) as Count_of_Good_loans from financial_loan where loan_status = 'Fully PAid' or loan_status = 'Current';

Count_of_Good_loans
33,243

select format(sum(loan_amount),0) as Sum_Of_Good_Loans_Funded from financial_loan where loan_status = 'Fully PAid' or loan_status = 'Current';

Sum_Of_Good_Loans_Funded
370,224,850

select format(sum(total_payment),0) as Sum_Of_total_payment from financial_loan where loan_status = 'Fully PAid' or loan_status = 'Current';

Sum_Of_total_payment
435,786,170

BAD LOANS

select round(count(case when loan_status = 'Charged Off' then id end) * 100 / count(id),2) as Bad_Loan_Percentage from financial_loan;

Bad_Loan_Percentage
13.82

select format(count(id), 0) as Count_of_bad_loan from financial_loan where loan_status = 'Charged Off';

Count_of_bad_loan
5,333

select format (sum(loan_amount), 0) as Bad_loans_Funded from financial_loan where loan_status = 'Charged Off';

Bad_loans_Funded
65,532,225

select format (sum(total_payment), 0) as Bad_loans_Recieved from financial_loan where loan_status = 'Charged Off';

Bad_loans_Recieved
37,284,763

GROUPING BY LOAN STATUS

select loan_status,

```
        format (count(id),0) as Count_Of_Applications,

        format (sum(loan_amount),0) as Sum_of_loan_funded,

        format (sum(total_payment),0) as Sum_of_Payment,

        round (avg(int_rate) * 100, 3) as Average_intrest_rate

from financial_loan group by loan_status;
```

loan_status	Count_Of_Applications	Sum_of_loan_funded	Sum_of_Payment	Average_intrest_rate
▶ Charged Off	5,333	65,532,225	37,284,763	13.879
Fully Paid	32,145	351,358,350	411,586,256	11.641
Current	1,098	18,866,500	24,199,914	15.099

MTD

```
select loan_status,

        format(sum(loan_amount),0) as MTD_loan_amount,

    format(sum(total_payment),0) as MTD_loan_amount

from financial_loan where month(issue_date) = 12 group by loan_status;
```

loan_status	MTD_loan_amount	MTD_loan_amount
▶ Fully Paid	41,302,025	47,815,851
Charged Off	8,732,775	5,324,211
Current	3,946,625	4,934,318

PMTD

```
select loan_status,

        format(sum(loan_amount),0) as PMTD_loan_amount,

    format(sum(total_payment),0) as PMTD_loan_amount

from financial_loan where month(issue_date) = 11 group by loan_status;
```

loan_status	PMTD_loan_amount	PMTD_loan_amount
▶ Fully Paid	37,375,675	42,420,451
Charged Off	7,511,175	3,994,065
Current	2,867,975	3,717,514

MONTHS

select monthname(issue_date) as Month,

format(count(id),0) as Total_loan_Applications,

format(sum(loan_amount),0) as Total_funded_Amount,

format(sum(total_payment),0) as Total_Amount_paid,

FORMAT(SUM(total_payment - loan_amount), 0) AS Total_Profit

from financial_loan group by monthname(issue_date) order by Total_Profit desc;

Month	Total_loan_Applications	Total_funded_Amount	Total_Amount_paid	Total_Profit
August	3,441	38,149,600	42,682,218	4,532,618
October	3,796	44,893,800	49,399,567	4,505,767
December	4,314	53,981,425	58,074,380	4,092,955
March	2,627	28,875,700	32,264,400	3,388,700
September	3,536	40,907,725	43,983,948	3,076,223
February	2,279	24,647,825	27,717,745	3,069,920
July	3,366	35,813,900	38,827,220	3,013,320
April	2,755	29,800,800	32,495,533	2,694,733
January	2,332	25,031,650	27,578,836	2,547,186
November	4,035	47,754,825	50,132,030	2,377,205
May	2,911	31,738,350	33,750,523	2,012,173
June	3,184	34,161,475	36,164,533	2,003,058

ADDRESS STATE

select address_state as Address_State,

format(count(id),0) as Total_loan_Applications,

format(sum(loan_amount),0) as Total_funded_Amount,

format(sum(total_payment),0) as Total_Amount_paid,

FORMAT(SUM(total_payment - loan_amount), 0) AS Total_Profit

from financial_loan group by address_state order by Total_Profit desc;

EMP_LENGTH

select emp_length,

format(count(id),0) as Total_loan_Applications,

format(sum(loan_amount),0) as Total_funded_Amount,

format(sum(total_payment),0) as Total_Amount_paid,

FORMAT(SUM(total_payment - loan_amount), 0) AS Total_Profit

from financial_loan group by emp_length order by Total_Profit desc;

emp_length	Total_loan_Applications	Total_funded_Amount	Total_Amount_paid	Total_Profit
10+ years	8,870	116,115,950	125,871,616	9,755,666
2 years	4,382	44,967,975	49,206,961	4,238,986
3 years	4,088	43,937,850	47,551,832	3,613,982
5 years	3,273	36,973,625	40,397,571	3,423,946
4 years	3,428	37,600,375	40,964,850	3,364,475
< 1 year	4,575	44,210,625	47,545,011	3,334,386
1 year	3,229	32,883,125	35,498,348	2,615,223
6 years	2,228	25,612,650	27,908,658	2,296,008
7 years	1,772	20,811,725	22,584,136	1,772,411
8 years	1,476	17,558,950	19,025,777	1,466,827
9 years	1,255	15,084,225	16,516,173	1,431,948

#GRADE

select distinct grade from financial_loan;

select grade,

format(count(id),0) as Total_loan_Applications,

format(sum(loan_amount),0) as Total_funded_Amount,

format(sum(total_payment),0) as Total_Amount_paid,

FORMAT(SUM(total_payment - loan_amount), 0) AS Total_Profit

from financial_loan group by grade order by Total_Profit desc;

grade	Total_loan_Applications	Total_funded_Amount	Total_Amount_paid	Total_Profit
G	313	6,348,075	7,266,057	917,982
C	7,904	87,456,450	95,973,518	8,517,068
D	5,182	63,920,800	70,823,891	6,903,091
E	2,786	44,165,100	49,164,151	4,999,051
A	9,689	84,252,225	88,051,563	3,799,338
F	1,028	18,910,450	21,016,738	2,106,288
B	11,674	130,703,975	140,775,015	10,071,040

#HOME OWNERSHIP

select distinct home_ownership from financial_loan;

select home_ownership,

format(count(id),0) as Total_loan_Applications,

format(sum(loan_amount),0) as Total_funded_Amount,

format(sum(total_payment),0) as Total_Amount_paid,

FORMAT(SUM(total_payment - loan_amount), 0) AS Total_Profit

from financial_loan group by home_ownership order by Total_Profit;

home_ownership	Total_loan_Applications	Total_funded_Amount	Total_Amount_paid	Total_Profit
OTHER	98	1,044,975	1,025,257	-19,718
RENT	18,439	185,768,475	201,823,056	16,054,581
MORTGAGE	17,198	219,329,150	238,474,438	19,145,288
OWN	2,838	29,597,675	31,729,129	2,131,454
NONE	3	16,800	19,053	2,253

#PURPOSE

select distinct purpose from financial_loan;

select purpose,

format(count(id),0) as Total_loan_Applications,

format(sum(loan_amount),0) as Total_funded_Amount,

format(sum(total_payment),0) as Total_Amount_paid,

FORMAT(SUM(total_payment - loan_amount), 0) AS Total_Profit

from financial_loan group by purpose order by Total_Profit;

purpose	Total_loan_Applications	Total_funded_Amount	Total_Amount_paid	Total_Profit
small business	1,776	24,123,100	23,814,817	-308,283
wedding	928	9,225,800	10,266,856	1,041,056
car	1,497	10,223,575	11,324,914	1,101,339
major purchase	2,110	17,251,600	18,676,927	1,425,327
vacation	352	1,967,950	2,116,738	148,788
other	3,824	31,155,750	33,289,676	2,133,926
Debt consolidation	18,214	232,459,675	253,801,871	21,342,196
moving	559	3,748,125	3,999,899	251,774
home improvement	2,876	33,350,775	36,380,930	3,030,155
medical	667	5,533,225	5,851,372	318,147
house	366	4,824,925	5,185,538	360,613
renewable_energy	94	845,750	898,931	53,181
credit card	4,998	58,885,175	65,214,084	6,328,909
educational	315	2,161,650	2,248,380	86,730

#SUBGRADE

select distinct sub_grade from financial_loan;

select sub_grade,

format(count(id),0) as Total_loan_Applications,

format(sum(loan_amount),0) as Total_funded_Amount,

format(sum(total_payment),0) as Total_Amount_paid,

FORMAT(SUM(total_payment - loan_amount), 0) AS Total_Profit

from financial_loan group by sub_grade order by Total_Profit;

#TERM

select distinct term from financial_loan;

select term,

format(count(id),0) as Total_loan_Applications,

format(sum(loan_amount),0) as Total_funded_Amount,

format(sum(total_payment),0) as Total_Amount_paid,

FORMAT(SUM(total_payment - loan_amount), 0) AS Total_Profit

from financial_loan group by term order by Total_Profit;

term	Total_loan_Applications	Total_funded_Amount	Total_Amount_paid	Total_Profit
60 months	10,339	162,715,850	178,361,475	15,645,625
36 months	28,237	273,041,225	294,709,458	21,668,233

#VERIFICATION_STATUS

select distinct verification_status from financial_loan;

select verification_status,

format(count(id),0) as Total_loan_Applications,

format(sum(loan_amount),0) as Total_funded_Amount,

format(sum(total_payment),0) as Total_Amount_paid,

FORMAT(SUM(total_payment - loan_amount), 0) AS Total_Profit

from financial_loan group by verification_status order by Total_Profit;

verification_status	Total_loan_Applications	Total_funded_Amount	Total_Amount_paid	Total_Profit
Not Verified	16,464	139,697,450	150,911,437	11,213,987
Verified	12,335	196,962,050	214,606,055	17,644,005
Source Verified	9,777	99,097,575	107,553,441	8,455,866