**BANK LOAN REPORT SQL QUERY**

# **KPI’s:**

## Total Loan Applications

SELECT COUNT(id) AS Toatal\_Loan\_Application FROM Bank\_Loan\_Data



## MTD Loan Application

SELECT COUNT(id) AS MTD\_Total\_Applications FROM Bank\_Loan\_Data

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



### PMTD Loan Application

SELECT COUNT(id) AS PMTD\_Applications FROM Bank\_Loan\_Data

WHERE MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021

### GROUP BY MONTH(issue\_date)



### MTD Loan Application Each Month

SELECT

MONTH(issue\_date) AS Month,

COUNT(id) AS MTD\_Total\_Applications

FROM

Bank\_Loan\_Data

WHERE

YEAR(issue\_date) = 2021

AND DAY(issue\_date) <= CASE

WHEN MONTH(issue\_date) = MONTH(GETDATE()) THEN DAY(GETDATE())

ELSE DAY(EOMONTH(issue\_date))

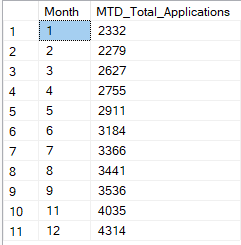
END

GROUP BY

MONTH(issue\_date)

ORDER BY

MONTH(issue\_date)



### Total\_Funded\_Amount

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



### MTD Total Funded Amount

SELECT SUM(loan\_amount) AS MTD\_Total\_Funded\_Amount FROM Bank\_Loan\_Data

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



### Total Amount Recived

SELECT SUM(total\_payment) AS Total\_Amount\_Recived FROM Bank\_Loan\_Data



### MTD Amount Recived

SELECT SUM(total\_payment) AS MTD\_Amount\_Recived FROM Bank\_Loan\_Data

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



### Average Interest Rate

SELECT ROUND(AVG(int\_rate),4)\*100 AS Average\_Interest\_Rate FROM Bank\_Loan\_Data

### MTD Average Interest Rate

SELECT ROUND(AVG(int\_rate),4)\*100 AS Average\_Interest\_Rate FROM Bank\_Loan\_Data

WHERE MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021



### PMTD Average Interest Rate

SELECT AVG(int\_rate)\*100 AS Average\_Interest\_Rate FROM Bank\_Loan\_Data

## WHERE MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021



### Average Debt to Income Ratio (DTI)

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



### Average MTD Debt to Income Ratio

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

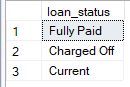
WHERE MONTH(issue\_date) = 11 AND YEAR(issue\_date) = 2021



## Good Loan vs Bad loan KPIs

### Distinct loan status

SELECT DISTINCT(loan\_status) FROM Bank\_Loan\_Data



### Good Loan Percentage

SELECT

(COUNT(CASE WHEN loan\_status ='Fully Paid' or loan\_status ='Current' THEN id END)\*100)

/

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'



### Total amount of funds disbursed as good loan

SELECT SUM(loan\_amount) AS Good\_loan\_disbursment FROM Bank\_Loan\_Data

### WHERE loan\_status ='Fully Paid' or loan\_status= 'Current'

### 

### Total amount received from good loans

SELECT SUM(total\_payment) AS Good\_loan\_amount\_recived FROM Bank\_Loan\_Data

### WHERE loan\_status ='Fully Paid' or loan\_status= 'Current'

### 

### Bad Loan Percentage

SELECT

(COUNT(CASE WHEN loan\_status ='Charged off' THEN id END)\*100)

/

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'

### 

### Total amount of funds disbursed as bad loan

SELECT SUM(loan\_amount) AS Bad\_loan\_disbursement FROM Bank\_Loan\_Data

WHERE loan\_status ='Charged Off'



### Total amount received from bad loans

SELECT SUM(total\_payment) AS Bad\_loan\_amount\_recived FROM Bank\_Loan\_Data

WHERE loan\_status ='Charged Off'



## Loan status grid

SELECT

loan\_status,

COUNT(id) AS Loan\_Count,

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

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

ROUND(AVG(int\_rate),4)\*100 AS Interest\_Rate,

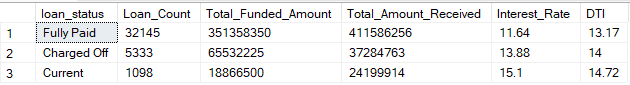
ROUND(AVG(dti),4)\*100 AS DTI

FROM

Bank\_Loan\_Data

GROUP BY

loan\_status



### Month-to-date Amount Funded and Received Table

SELECT

loan\_status,

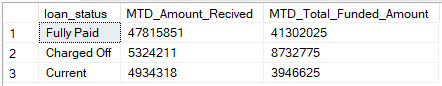
SUM(total\_payment) AS MTD\_Amount\_Recived,

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

FROM Bank\_Loan\_Data

WHERE MONTH(issue\_date) = 12

GROUP BY loan\_status



### MTD Total Applications for Each Month

SELECT

MONTH(issue\_date),

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

COUNT(id) AS Total\_loan\_applications,

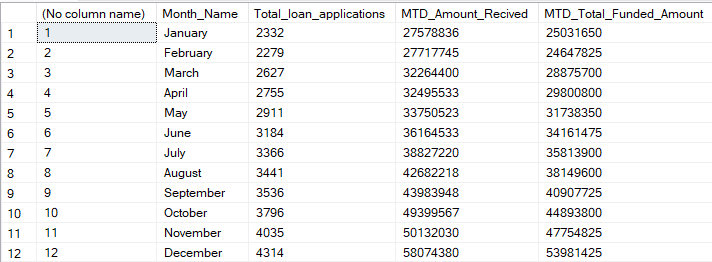
SUM(total\_payment) AS MTD\_Amount\_Recived,

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

FROM Bank\_Loan\_Data

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

ORDER BY MONTH(issue\_date)



### Total Applications for Each State with Total Amount Funded vs Received

SELECT

address\_state,

COUNT(id) AS Total\_loan\_applications,

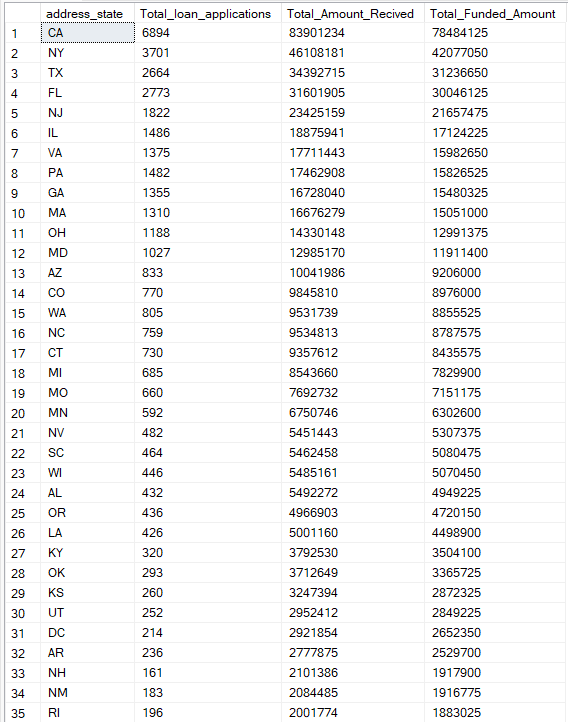
SUM(total\_payment) AS Total\_Amount\_Recived,

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

FROM Bank\_Loan\_Data

GROUP BY address\_state

ORDER BY SUM(loan\_amount) DESC



### Total Applications for each team

SELECT

term,

COUNT(id) AS Total\_loan\_applications,

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

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

FROM Bank\_Loan\_Data

GROUP BY term

ORDER BY SUM(loan\_amount)



### Total Loan Applications based on Employment Length

SELECT

emp\_length,

COUNT(id) AS Total\_loan\_applications,

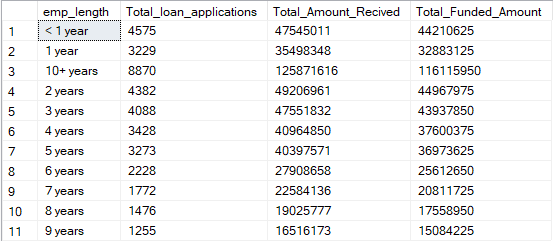
SUM(total\_payment) AS Total\_Amount\_Recived,

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

FROM Bank\_Loan\_Data

GROUP BY emp\_length

ORDER BY emp\_length



### Purpose behind Loan Applications

SELECT

purpose,

COUNT(id) AS Total\_loan\_applications,

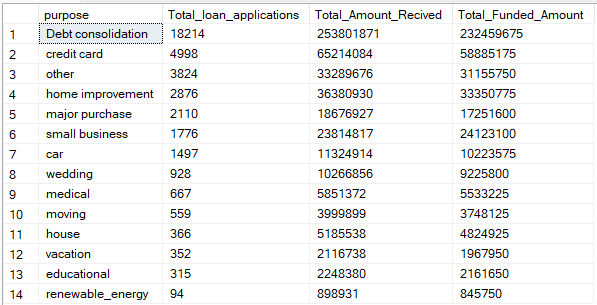
SUM(total\_payment) AS Total\_Amount\_Recived,

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

FROM Bank\_Loan\_Data

GROUP BY purpose

ORDER BY COUNT(id) DESC



### Total Applications on basis of home ownership

SELECT

home\_ownership,

COUNT(id) AS Total\_loan\_applications,

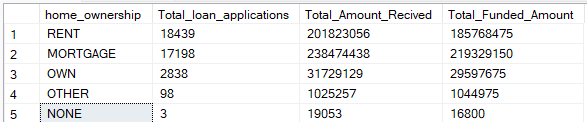
SUM(total\_payment) AS Total\_Amount\_Recived,

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

FROM Bank\_Loan\_Data

GROUP BY home\_ownership

ORDER BY COUNT(id) DESC



### Total Applications on basis of home ownership with more filters

SELECT

home\_ownership,

COUNT(id) AS Total\_loan\_applications,

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

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

FROM Bank\_Loan\_Data

WHERE grade='A' AND address\_state='CA'

GROUP BY home\_ownership

ORDER BY COUNT(id) DESC

