

Bank Loan query document

KPIs:

Total loan application

```
select count(id) as total_application from bank_loan
```

Results		Messages	
		total_application	
1		38576	

MTD loan Application

```
select count(id) as total_application from bank_loan where  
month(last_credit_pull_date)=12 and year(last_credit_pull_date)=2021
```

		total_application	
1		2335	

Total funded amount

```
select sum(loan_amount) as total_funded_amount from bank_loan
```

```
select count(id) as total_application from bank_loan where  
month(last_credit_pull_date)=12 and year(last_credit_pull_date)=2021
```

		total_funded_amount	
1		435757075	

MTD loan application

```
select count(id) as MTD_total_application from bank_loan where  
month(last_credit_pull_date)=12 and year(last_credit_pull_date)=2021
```

Results		Messages	
		MTD_total_application	
1		2335	

PMTD Loan Application

```
select count(id) as PMTD_total_application from bank_loan where month(last_credit_pull_date)=11
```

	PMTD_total_application
1	2143

MTD Loan Amount

```
select sum(loan_amount) as MTD_loan_amount from bank_loan where month(last_credit_pull_date)=12 and year(last_credit_pull_date)=2021
```

	MTD_loan_amount
1	25750450

PMTD Loan Amount

```
select sum(loan_amount) as PMTD_loan_amount from bank_loan where month(last_credit_pull_date)=11
```

	PMTD_loan_amount
1	23395475

Total Amount Received

```
select sum(total_payment) as total_amount_recieved from bank_loan
```

	total_amount_recieved
1	473070933

MTD Amount Received

```
select sum(total_payment) as total_amount_recieved from bank_loan where month(last_credit_pull_date)=12 and year(last_credit_pull_date)=2021
```

Results Messages	
	total_amount_recieved
1	27896129

Avg Interest Rate

```
select AVG(int_rate)*100 as avg_interest_rate from bank_loan
```

Results Messages	
	avg_interest_rate
1	12.0488314172048

MTD Avg Interest Rate

```
select ROUND(AVG(int_rate),4)*100 as MTD_avg_interest_rate
from bank_loan where month(last_credit_pull_date)=12 and
year(last_credit_pull_date)=2021
```

Results Messages	
	MTD_avg_interest_rate
1	11.91

Avg_DTI

```
select round(AVG(dti), 3)*100 as avg_dti from bank_loan
```

Results Messages	
	avg_dti
1	13.3

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
```

Results Messages	
	good_loan_percentage
1	86

Good Loan Applications

```
select count(id) as good_loan_applications from bank_loan
where loan_status='Fully Paid' or loan_status='Current'
```

Results		Messages
good_loan_applications		
1	33243	

Bad Loan Percentage

```
select
    (count(case when loan_status='Charged Off' then id
end)*100)
    /
    count(id) as bad_loan_percentage from bank_loan
```

Results		Messages
bad_loan_percentage		
1	13	

Bad Loan Application

```
select count(id) as Bad_loan_applications from bank_loan
where loan_status='Charged Off'
```

Results		Messages
Bad_loan_applications		
1	5333	

Bad Loan Funded Amount

```
select sum(loan_amount) as Bad_loan_funded_amount from
bank_loan where loan_status='Charged Off'
```

Results		Messages
Bad_loan_funded_amount		
1	65532225	

Bad Loan Received Amount

```
select sum(total_payment) as Bad_loan_recieved_amount from  
bank_loan where loan_status='Charged Off'
```

Results		Messages	
Bad_loan_recieved_amount			
1	37284763		

data by month

```
select  
    month(last_credit_pull_date),  
    datename(month,last_credit_pull_date) as month_name,  
    count(id) as total_applicaton,  
    sum(loan_amount) as total_funded_amount,  
    sum(total_payment) as total_recieved_amount  
from bank_loan group by month(last_credit_pull_date),  
    datename(month,last_credit_pull_date) order by  
month(last_credit_pull_date)
```

Results		Messages			
	(No column name)	month_name	total_applicaton	total_funded_amount	total_recieved_amount
1	1	January	2024	21790150	24343776
2	2	February	2994	33467775	36310583
3	3	March	3205	35413125	39787896
4	4	April	4249	49696625	54698720
5	5	May	11915	141842175	151792507
6	6	June	1699	17758650	19113052
7	7	July	1996	21680725	23487908
8	8	August	1972	21045250	22730891
9	9	September	2047	22602275	24582235
10	10	October	1997	21314400	23434760
11	11	November	2143	23395475	24892476


✓ Query executed successfully.

DESI

State Data

```
select
    address_state,
    count(id) as total_applicaton,
    sum(loan_amount) as total_funded_amount,
    sum(total_payment) as total_recieved_amount
from bank_loan group by address_state
order by address_state
```

Results					Messages				
	address_state	total_applicaton	total_funded_amount	total_recieved_amount					
1	AK	78	1031800	1108570					
2	AL	432	4949225	5492272					
3	AR	236	2529700	2777875					
4	AZ	833	9206000	10041986					
5	CA	6894	78484125	83901234					
6	CO	770	8976000	9845810					
7	CT	730	8435575	9357612					
8	DC	214	2652350	2921854					
9	DE	110	1138100	1269136					
10	FL	2773	30046125	31601905					
11	GA	1355	15480325	16728040					

 Query executed successfully.