# SQL Queries - Credit Risk Dashboard

Credit Risk Analysis Project

SQL Query Documentation

**Query 1: Total Loans**

SELECT COUNT(\*) AS total\_loans

FROM "credit risk data base";

**Query 2: Total Defaults**

SELECT COUNT(\*) AS total\_defaults

FROM "credit risk data base"

WHERE CAST(loan\_status AS INTEGER) = 1;

**Query 3: Average Interest Rate**

SELECT ROUND(AVG(loan\_int\_rate):: numeric, 2) FROM "credit risk data base";

**Query 4: Average Loan Amount by Loan Grade**

SELECT loan\_grade, ROUND(AVG(loan\_amnt::numeric), 2) AS avg\_loan\_amount

FROM "credit risk data base";

GROUP BY loan\_grade

ORDER BY loan\_grade;

**Query 5: Default Rate by Employment Group**

SELECT emp\_group, COUNT(\*) AS total\_loans,

SUM(CASE WHEN loan\_status = 1 THEN 1 ELSE 0 END) AS default\_count,

ROUND(SUM(CASE WHEN loan\_status = 1 THEN 1 ELSE 0 END)\*100.0/COUNT(\*), 2) AS default\_rate\_percent

FROM "credit risk data base";

GROUP BY emp\_group

ORDER BY default\_rate\_percent DESC;

**Query 6: Loan Purpose Distribution**

SELECT purpose, COUNT(\*) AS loan\_count

FROM "credit risk data base";

GROUP BY purpose

ORDER BY loan\_count DESC;

**Query 7: Loan intent count**

SELECT loan\_intent, COUNT(\*) AS total\_loans

FROM "credit risk data base"

GROUP BY loan\_intent

ORDER BY total\_loans DESC;

**Query 8: Grade wise default**

SELECT

loan\_grade,

COUNT(\*) AS total\_loans,

SUM(CASE WHEN loan\_status = '1' THEN 1 ELSE 0 END) AS defaults,

ROUND(100.0 \* SUM(CASE WHEN loan\_status = '1' THEN 1 ELSE 0 END) / COUNT(\*), 2) AS default\_rate

FROM "credit risk data base"

GROUP BY loan\_grade

ORDER BY loan\_grade;