```
USE retail_banking_analytics;

-- MODULE 1
-- Loan Portfolio & Credit Risk Analysis

-- Task 1
-- Total Loans Issued
SELECT COUNT (*) AS total_loans_issued
FROM Loans;
```

total_loans_issued
4000

```
-- Task 2
-- Loans Issued by Year
SELECT
        YEAR (start_date) AS issue_year,
  COUNT (*) AS loans_issued
FROM Loans
GROUP BY YEAR (start_date)
ORDER BY issue_year;
```

issue_year	loans_issued
2015	481
2016	538
2017	477
2018	449
2019	476
2020	465
2021	519
2022	489
2023	106

-- Task 3

-- Loan Status Distribution

```
SELECT loan_status,
COUNT (*) AS loan_count
FROM loans
GROUP BY loan_status;
```

loan_status	loan_count
Active	2634
Closed	968
Defaulted	398

-- Task 4

-- Capital at Risk (Defaulted LOANS)

```
SELECT SUM (principal_amount) AS total_capital_at_risk
FROM loans
WHERE loan_status = "Defaulted";
```

total_capital_at_risk
284770963.63

-- Task 5

-- Default Rate by Customer Risk Rating

```
SELECT
        cu. risk_rating,
  COUNT (l. loan_id) AS total_loans,
  SUM (
            CASE
                    WHEN l. loan_status = "Defaulted" THEN 1
      ELSE 0
            END
       ) AS defaulted_loans,
  ROUND (
            SUM (
                    CASE
```

```
                                WHEN l. loan_status = "Defaulted" THEN 1
        ELSE 0
                        END
                ) / COUNT (l. loan_id) * 100,
    2
        ) AS default_rate_pct
FROM loans l
JOIN customers cu
        ON l. customer_id = cu. customer_id
GROUP BY cu. risk_rating
ORDER BY default_rate_pct DESC;
```

risk_rating	total_loans	defaulted_loans	default_rate_pct
High	553	73	13.20
Medium	1035	102	9.86
Low	2412	223	9.25