

SQL Credit Risk Analysis

SAS Output:

1. What is the main motivation for credit acquisition?

Main reason for credit acquisition

loan_intent	count
EDUCATION	6453
MEDICAL	6071
VENTURE	5719
PERSONAL	5521
DEBTCONSOLIDATION	5212
HOMEIMPROVEMENT	3605

2. What is the default rate for the loan with the highest demand?

Default for loan_intent: Education

Default	Number_of_Defaults
0	5351
1	1102

3. Which loans have the lowest default rate?

Default level as per loan_intent

loan_intent	Default	NotDefault	Percentage_Defaulted
EDUCATION	1102	5351	17.07733
VENTURE	992	4727	17.34569
PERSONAL	958	4563	17.35193
MEDICAL	1062	5009	17.493
DEBTCONSOLIDATION	935	4277	17.93937
HOMEIMPROVEMENT	696	2909	19.30652

4. Is there an ideal age group that can be targeted for loans?

Analysis of age groups credit utilisation

Age_group	Utilisation	Defaulted	Percentage_Defaulted	Average_Credit_Years
20-29	20607	3552	17.23686	4
30-39	6533	1175	17.98561	9
40-49	1253	216	17.23863	14
50-59	258	41	15.89147	21
60-65	46	13	28.26087	23
other	50	9	18	15

5. What is the average loan amount for age groups with 30% or below utilisation?

Average loan amount per age groups

Age_group	Average_credit
20-29	8591.833
30-39	9175.463
40-49	9376.457
50-59	8548.547
60-65	11247.83
other	8790