1. SELECT account_id
   FROM transactions
   GROUP BY account_id
   HAVING SUM(CASE WHEN transaction_type = 'Debit' THEN amount ELSE 0 END) >
       SUM(CASE WHEN transaction_type = 'Credit' THEN amount ELSE 0 END);
2. SELECT loan_type,
       100.0 * SUM(CASE WHEN status = 'Defaulted' THEN 1 ELSE 0 END) / COUNT(*) AS
   default_rate_percent
   FROM loans
   GROUP BY loan_type;
3. SELECT DATE_TRUNC('month', timestamp) AS txn_month,
       SUM(CASE WHEN transaction_type = 'Credit' THEN amount ELSE 0 END) AS total_credit,
       SUM(CASE WHEN transaction_type = 'Debit' THEN amount ELSE 0 END) AS total_debit
   FROM transactions
   WHERE timestamp >= CURRENT_DATE - INTERVAL '1 year'
   GROUP BY txn_month
   ORDER BY txn_month;
4. SELECT c.customer_id,
       SUM(DISTINCT a.balance) + SUM(DISTINCT l.loan_amount) AS total_value
   FROM customers c
   LEFT JOIN accounts a ON c.customer_id = a.customer_id
   LEFT JOIN loans l ON c.customer_id = l.customer_id
   GROUP BY c.customer_id
   ORDER BY total_value DESC
   LIMIT 10;
5. SELECT DISTINCT c.customer_id, c.first_name, c.last_name
   FROM customers c
   JOIN accounts a ON c.customer_id = a.customer_id
   WHERE a.account_id NOT IN (
       SELECT DISTINCT account_id
       FROM transactions
       WHERE timestamp >= CURRENT_DATE - INTERVAL '6 months'
   );
6. SELECT a.account_type, AVG(t.amount) AS avg_amount
   FROM transactions t
   JOIN accounts a ON t.account_id = a.account_id
   GROUP BY a.account_type;
7. SELECT DATE_TRUNC('month', opened_date) AS month, COUNT(*) AS new_accounts
   FROM accounts
   GROUP BY month
   ORDER BY month;
8. SELECT customer_id, COUNT(*) AS loan_count
   FROM loans
   GROUP BY customer_id
   ORDER BY loan_count DESC
   LIMIT 1;

9. ```sql
   SELECT a.customer_id, AVG(t.amount) AS avg_txn
   FROM transactions t
   JOIN accounts a ON t.account_id = a.account_id
   GROUP BY a.customer_id
   HAVING AVG(t.amount) > 5000;
   ```
10. ```sql
    SELECT DISTINCT account_id
    FROM transactions
    WHERE transaction_type = 'Credit'
    AND account_id NOT IN (
        SELECT DISTINCT account_id
        FROM transactions
        WHERE transaction_type = 'Debit'
    );
    ```