



Unveiling Financial Insights: Exploring World Bank Loans

In the intricate realm of global finance, extracting insights from vast datasets is paramount. Armed with data from the World Bank's November 2022 records, I embarked on a journey to unravel the mysteries of international lending and grants, shedding light on financial trends and patterns that shape our global economy.

Join me as we navigate through this rich tapestry of financial data, uncovering hidden treasures and illuminating the nuances of global finance.

Let's start with the data

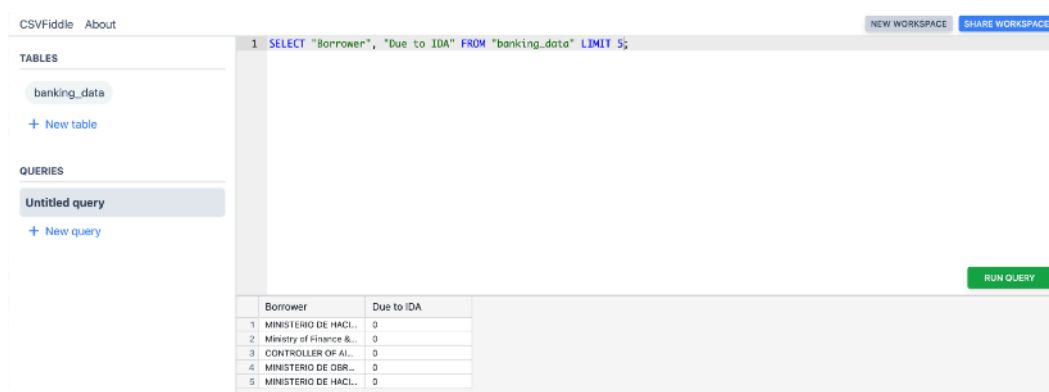
The dataset, sourced from the World Bank's historical records dated November 2022, holds a wealth of information. With 1,109,994 rows and 30 columns, there's much to discover.

Here are my interesting findings:

- The Central America region has an active relationship with the World Bank based on the high number of transactions within the area.
- Costa Rica, Colombia and Chile have the same number of transactions with the WB.
- The average loan rate is 0.778%

Now, let's move on to the technical part. My journey begins with a series of meticulously crafted SQL queries, designed to extract meaningful insights from the dataset:

- **Amount Due from Borrowers:** By querying the dataset, I unveil the precise amounts owed by each borrower, providing a snapshot of global financial obligations.



- Nicaragua's Financial Interactions:** Focusing my lens on Nicaragua, I dissect the nation's transactions with the World Bank, uncovering the extent of its engagement and discerning the prevalence of loans within its financial portfolio.

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NEW WORKS

TABLES

banking_data

1

SELECT * FROM "banking_data" WHERE "Country" = 'Nicaragua';

	End of Period	Credit Number	Region	Country Code	Country	Borrower	Cre
1	1656547200000	IDA00260	LATIN AMERICA AND...	NI	Nicaragua	MINISTERIO DE LA C...	Full
2	1656547200000	IDA03890	LATIN AMERICA AND...	NI	Nicaragua	MINISTERIO DE HACI...	Full
3	1656547200000	IDA09650	LATIN AMERICA AND...	NI	Nicaragua	MINISTERIO DE HACI...	Full
4	1656547200000	IDA09680	LATIN AMERICA AND...	NI	Nicaragua	MINISTERIO DE HACI...	Full
5	1656547200000	IDA10810	LATIN AMERICA AND...	NI	Nicaragua	FONDO INT. RECON...	Full
6	1656547200000	IDA10810	LATIN AMERICA AND...	NI	Nicaragua	MINISTERIO DE HACI...	Full

- Transaction Counts by Country:** Delving deeper, I analyze transaction counts across various nations, painting a vivid picture of the World Bank's global outreach and the diversity of financial interactions worldwide.

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SELECT "Country", COUNT(*) FROM "banking_data" GROUP BY "Country";

	Country	count_star()
1	Honduras	13864
2	Sudan	7330
3	India	58339
4	Chile	139
5	Colombia	139
6	Taiwen, China	556
7	Costa Rica	139
8	Pakistan	35203
9	Paraguay	1112
10	Jordan	2188

- Average Loan Rates:** Calculating the average loan rate offers insights into the prevailing financial landscape, shedding light on the cost of borrowing and the dynamics shaping international lending practices.

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1

SELECT AVG("Service Charge Rate") FROM "banking_data";

	avg("Service Char...
1	0.7782559379949439

- Honduras: A Closer Look:** With a focus on my homeland, Honduras, I scrutinize loans originating from the country, particularly examining transactions with service charge rates exceeding 1%, revealing nuances within our nation's financial landscape.

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1

SELECT * FROM "banking_data" WHERE "Country" = 'Honduras' AND "Service Charge Rate" > 1;

	End of Period	Credit Number	Region	Country Code	Country	Borrower	Cri
1	1656547200000	IDA50200	LATIN AMERICA AND...	HN	Honduras	Secretaría de Estado...	Rej
2	1656547200000	IDA50210	LATIN AMERICA AND...	HN	Honduras	Secretaría de Estado...	Rej
3	1656547200000	IDA51900	LATIN AMERICA AND...	HN	Honduras	Secretaría de Estado...	Rej
4	1656547200000	IDA51920	LATIN AMERICA AND...	HN	Honduras	Secretaría de Estado...	Rej
5	1656547200000	IDA52700	LATIN AMERICA AND...	HN	Honduras	Secretaría de Estado...	Rej
6	1656547200000	IDA52890	LATIN AMERICA AND...	HN	Honduras	Secretaría de Estado...	Rej
7	1656547200000	IDA52940	LATIN AMERICA AND...	HN	Honduras	Secretaría de Estado...	Rej

Through thorough analysis, I uncover valuable insights into international finance. From borrower obligations to transactional patterns, my exploration sheds light on global finance.

As I conclude, I invite fellow enthusiasts of data analytics and finance to connect with me on [LinkedIn](#). I'm open for learning opportunities in data analytics and expand my network.

Note: *This article is part of an assignment in my Data Analytics Bootcamp. It's for educational purposes only.*