

Importing libraries

```
In [1]: import pandas as pd
import numpy as np
import seaborn as sns
import matplotlib.pyplot as plt
import plotly.express as px
```

Importing dataframes

```
In [2]: accounts_df = pd.read_csv ('full_acc/account.csv', sep = ';')
cards_df = pd.read_csv ('full_acc/card.csv', sep = ';')
clients_df = pd.read_csv ('full_acc/client.csv', sep = ';')
dispos_df = pd.read_csv ('full_acc/disp.csv', sep = ';')
loan_df = pd.read_csv ('full_acc/loan.csv', sep = ';')
district_df = pd.read_csv("full_acc/district.csv", sep=";")
order_df = pd.read_csv ('full_acc/order.csv', sep = ';')
trans_df = pd.read_csv ('full_acc/trans.csv', sep = ';')
```

C:\Users\abdul\AppData\Local\Temp\ipykernel_8708\2723839878.py:8: DtypeWarning: Columns (8) have mixed types. Specify dtype option on import or set low_memory=False.

```
trans_df = pd.read_csv ('full_acc/trans.csv', sep = ';')
```

defining all necessary functions

```
In [3]: def date_correction (acc, col_name):
        """ Function that will re-format cells into date format. Input should be in the format of YYMMDD, e.g. 950107
        input: dataframe and column name of the dataframe
        output: updated dataframe
        """
        acc [col_name] = pd.to_datetime (acc [col_name], format = '%y%m%d', errors = 'coerce')
        return acc

def date_misinterp_cor (date): #correction of date misinterpretation when 45 treated as 2045 and not 1945
    """Function that corrects year misinterpretation when 45 treated as 2045 and not 1945
    input: date
    output: corrected date"""
    if date.year > 2000:
        date = date.replace (year = date.year - 100)
    return date
```

```

    else:
        return date

def calculate_age (born_date):
    """Age calculation as of 31.12.1998
    input: born date
    output: age (int)"""
    born = born_date.year
    return 1998 - born

def date_parsing (date):
    """Extracting year from a string.
    input: a value that contains date in the first 6 symbols.
    output: year"""
    date = int (str (date) [0:6])
    date2 = pd.to_datetime (date, format = '%y%m%d', errors = 'coerce')
    if date2.year > 2000:
        return date2.year - 100
    else:
        return date2.year

def year_extract (date):
    """ Function that will extract a year from date and return it
    input should be date format"""
    if date.year > 2000:
        return date.year - 100
    else:
        return date.year

def acc_row_normalize(dataframe):
    '''Normalizes the values of a given pandas.DataFrame by the total sum of each line.
    Algorithm based on https://stackoverflow.com/questions/26537878/pandas-sum-across-columns-and-divide-each-cell-from-that-value'''
    return dataframe.div(dataframe.sum(axis=1), axis=0)

```

In [4]: %whos DataFrame

Variable	Type	Data/Info
accounts_df	DataFrame	account_id distric<...>\n[4500 rows x 4 columns]
cards_df	DataFrame	card_id disp_id <...>\n\n[892 rows x 4 columns]
clients_df	DataFrame	client_id birth_nu<...>\n[5369 rows x 3 columns]
dispos_df	DataFrame	disp_id client_id <...>\n[5369 rows x 4 columns]
district_df	DataFrame	A1 A2 <...>\n\n[77 rows x 16 columns]
loan_df	DataFrame	loan_id account_id <...>\n\n[682 rows x 7 columns]
order_df	DataFrame	order_id account_i<...>\n[6471 rows x 6 columns]
trans_df	DataFrame	trans_id accoun<...>056320 rows x 10 columns]

In [5]: files = [accounts_df, cards_df, clients_df, dispos_df, loan_df, order_df, trans_df]
date_cor_files = [trans_df, accounts_df, loan_df]

```
files_name = ['accounts_df', 'cards_df', 'clients_df', 'dispos_df', 'loan_df', 'order_df', 'trans_df']
```

```
In [6]: for id, item in enumerate (date_cor_files):
        date_cor_files [id] = date_correction (item, 'date')

trans_df = date_cor_files [0]
accounts_df = date_cor_files [1]
loans_df = date_cor_files [2]
```

```
In [7]: #verifying numeric statistics and missing values in the datasets
for id, item in enumerate (files):
    print ('Dataframe name: ' + str (files_name [id]) + " with number of rows:" + str (item.shape [0]) + ' and columns:' + str (item.shape [1]) )
    display (item.describe ())
    print (item.isnull ().sum ())
    print("Duplicate Count",item.duplicated().sum())
    print ('\n')#verifying the dataframe structure
```

Dataframe name: accounts_df with number of rows:4500 and columns:4

	account_id	district_id
count	4500.000000	4500.000000
mean	2786.067556	37.310444
std	2313.811984	25.177217
min	1.000000	1.000000
25%	1182.750000	13.000000
50%	2368.000000	38.000000
75%	3552.250000	60.000000
max	11382.000000	77.000000

account_id 0
district_id 0
frequency 0
date 0
dtype: int64
Duplicate Count 0

Dataframe name: cards_df with number of rows:892 and columns:4

	card_id	disp_id
count	892.000000	892.000000
mean	480.855381	3511.862108
std	306.933982	2984.373626
min	1.000000	9.000000
25%	229.750000	1387.000000
50%	456.500000	2938.500000
75%	684.250000	4459.500000
max	1247.000000	13660.000000

card_id 0
disp_id 0
type 0
issued 0
dtype: int64
Duplicate Count 0

Dataframe name: clients_df with number of rows:5369 and columns:3

	client_id	birth_number	district_id
count	5369.000000	5369.000000	5369.000000
mean	3359.011920	535114.970013	37.310114
std	2832.911984	172895.618429	25.043690
min	1.000000	110820.000000	1.000000
25%	1418.000000	406009.000000	14.000000
50%	2839.000000	540829.000000	38.000000
75%	4257.000000	681013.000000	60.000000
max	13998.000000	875927.000000	77.000000

client_id 0
birth_number 0
district_id 0
dtype: int64
Duplicate Count 0

Dataframe name: dispos_df with number of rows:5369 and columns:4

	disp_id	client_id	account_id
count	5369.000000	5369.000000	5369.000000
mean	3337.097970	3359.011920	2767.496927
std	2770.418826	2832.911984	2307.843630
min	1.000000	1.000000	1.000000
25%	1418.000000	1418.000000	1178.000000
50%	2839.000000	2839.000000	2349.000000
75%	4257.000000	4257.000000	3526.000000
max	13690.000000	13998.000000	11382.000000

disp_id 0
client_id 0
account_id 0
type 0
dtype: int64
Duplicate Count 0

Dataframe name: loan_df with number of rows:682 and columns:7

	loan_id	account_id	amount	duration	payments
count	682.000000	682.000000	682.000000	682.000000	682.000000
mean	6172.466276	5824.162757	151410.175953	36.492669	4190.664223
std	682.579279	3283.512681	113372.406310	17.075219	2215.830344
min	4959.000000	2.000000	4980.000000	12.000000	304.000000
25%	5577.500000	2967.000000	66732.000000	24.000000	2477.000000
50%	6176.500000	5738.500000	116928.000000	36.000000	3934.000000
75%	6752.500000	8686.000000	210654.000000	48.000000	5813.500000
max	7308.000000	11362.000000	590820.000000	60.000000	9910.000000

loan_id 0
account_id 0
date 0
amount 0
duration 0
payments 0
status 0
dtype: int64
Duplicate Count 0

Dataframe name: order_df with number of rows:6471 and columns:6

	order_id	account_id	account_to	amount
count	6471.000000	6471.000000	6.471000e+03	6471.000000
mean	33778.197497	2962.302890	4.939904e+07	3280.635698
std	3737.681949	2518.503228	2.888356e+07	2714.475335
min	29401.000000	1.000000	3.990000e+02	1.000000
25%	31187.500000	1223.000000	2.415918e+07	1241.500000
50%	32988.000000	2433.000000	4.975606e+07	2596.000000
75%	34785.500000	3645.500000	7.400045e+07	4613.500000
max	46338.000000	11362.000000	9.999420e+07	14882.000000

```
order_id      0
account_id    0
bank_to       0
account_to    0
amount        0
k_symbol      0
dtype: int64
Duplicate Count 0
```

Dataframe name: trans_df with number of rows:1056320 and columns:10

	trans_id	account_id	amount	balance	account
count	1.056320e+06	1.056320e+06	1.056320e+06	1.056320e+06	2.953890e+05
mean	1.335311e+06	2.936867e+03	5.924146e+03	3.851833e+04	4.567092e+07
std	1.227487e+06	2.477345e+03	9.522735e+03	2.211787e+04	3.066340e+07
min	1.000000e+00	1.000000e+00	0.000000e+00	-4.112570e+04	0.000000e+00
25%	4.302628e+05	1.204000e+03	1.359000e+02	2.240250e+04	1.782858e+07
50%	8.585065e+05	2.434000e+03	2.100000e+03	3.314340e+04	4.575095e+07
75%	2.060979e+06	3.660000e+03	6.800000e+03	4.960362e+04	7.201341e+07
max	3.682987e+06	1.138200e+04	8.740000e+04	2.096370e+05	9.999420e+07

```
trans_id      0
account_id    0
date          0
type          0
operation     183114
amount        0
balance       0
k_symbol     481881
bank         782812
account      760931
dtype: int64
Duplicate Count 0
```

Defining a dataframe that stores loan transactions and other important information

```
In [8]: df = pd.merge(trans_df,
                      loan_df,
                      on="account_id",
```

```
suffixes=["_Trans", "_Loan"],  
how="inner")
```

```
In [9]: # length of "df", columns, memory usage  
df.info()
```

```
<class 'pandas.core.frame.DataFrame'>  
Int64Index: 191556 entries, 0 to 191555  
Data columns (total 16 columns):  
#   Column          Non-Null Count  Dtype  
---  -  
0   trans_id        191556 non-null  int64  
1   account_id      191556 non-null  int64  
2   date_Trans      191556 non-null  datetime64[ns]  
3   type            191556 non-null  object  
4   operation       160218 non-null  object  
5   amount_Trans    191556 non-null  float64  
6   balance         191556 non-null  float64  
7   k_symbol        99109 non-null   object  
8   bank            50513 non-null   object  
9   account         62625 non-null   float64  
10  loan_id         191556 non-null  int64  
11  date_Loan       191556 non-null  datetime64[ns]  
12  amount_Loan     191556 non-null  int64  
13  duration        191556 non-null  int64  
14  payments        191556 non-null  float64  
15  status          191556 non-null  object  
dtypes: datetime64[ns](2), float64(4), int64(5), object(5)  
memory usage: 24.8+ MB
```

```
In [10]: # deleting redunant columns  
del df["trans_id"]  
del df["account_id"]  
del df["loan_id"]  
del df["bank"]  
del df["account"]
```

```
In [11]: # dropping duplicated  
df.drop_duplicates(inplace =True)
```

Translating from Czech to english,

'POJISTNE': "Insurace_Payment",

'SLUZBY': "Payment_for_Statement",

'UROK': "Intrest_Credited",

'SANKC. UROK':"Sanction Intrest If Negative",

'SIPO':"Household",

'UVER':"Loan Payment",

" ": "Old Age Pension

```
In [12]: df["k_symbol"] = df["k_symbol"].map({'POJISTNE': "Insurace_Payment",
                                             'SLUZBY': "Payment_for_Statement",
                                             'UROK': "Intrest_Credited",
                                             'SANKC. UROK':"Sanction Intrest If Negative",
                                             'SIPO':"Household",
                                             'UVER':"Loan Payment",
                                             " ": "Old Age Pension",
                                             np.nan : "NULL"})
```

```
In [13]: df.rename(columns={"operation":"Mode of Transaction"}, inplace=True)
```

Translating from Czech to english

VKLAD: Credit In Cash,

PREVOD Z UCTU: Collection From Another Bank

np.nan : Null

VYBER: Withdrawal In Cash

PREVOD NA UCET: Remittance To Another Bank

VYBER KARTOU: Credit Card Withdrawal

```
In [14]: df["Mode of Transaction"] = df["Mode of Transaction"].map({"VKLAD":"Credit In Cash",
                                                                    "PREVOD Z UCTU":"Collection From Another Bank",
                                                                    np.nan : "Null" , 'VYBER':"Withdrawal In Cash",
                                                                    'PREVOD NA UCET':"Remittance To Another Bank",
                                                                    'VYBER KARTOU':"Credit Card Withdrawal"})
```

Translating from Czech to english

PRIJEM: Credit +

VYDAJ: Withdrawn -

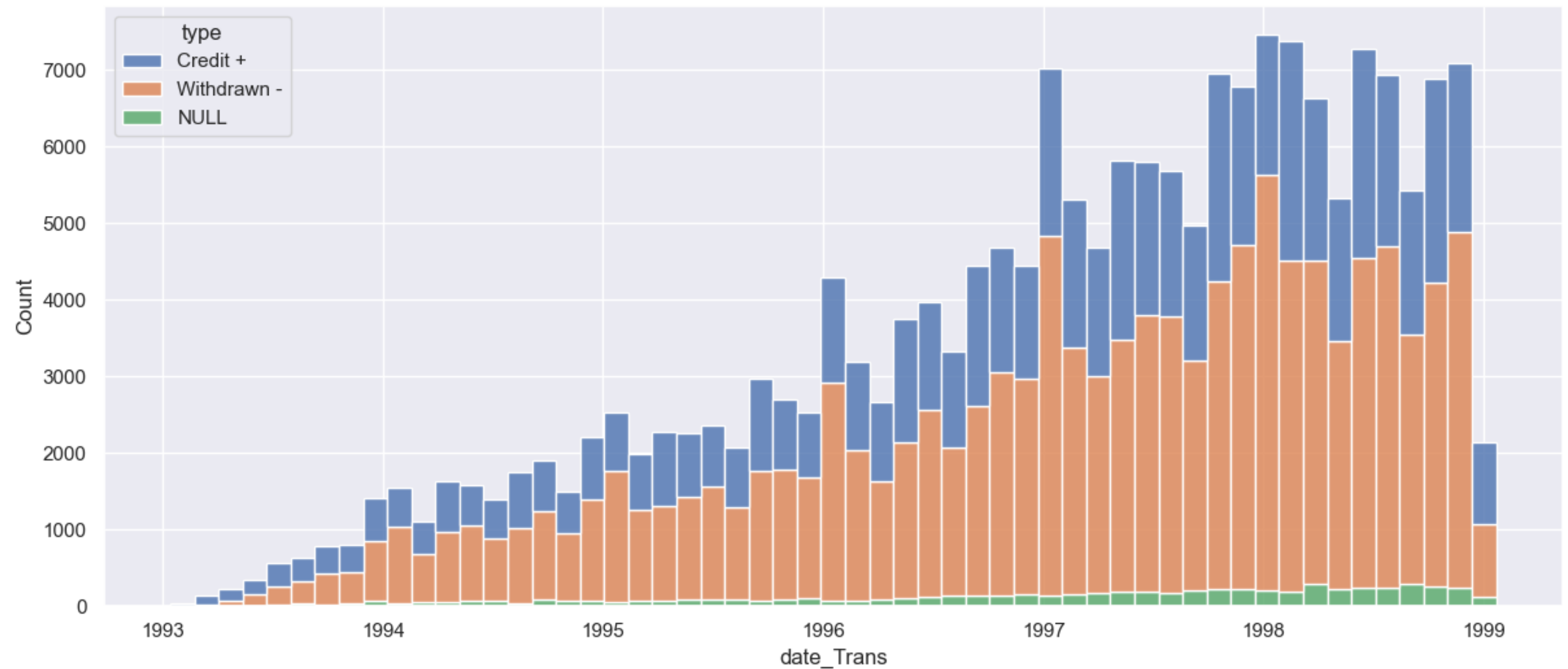
VYBER: NULL

```
In [15]: df["type"] = df["type"].map({"PRIJEM": "Credit +", "VYDAJ": "Withdrawn -", "VYBER": "NULL"})
df["status"] = df["status"].map({'A': "Loan Paid", 'B': "Loan Not Paid", 'D': "Client In Debt", 'C': "Currently Paying Loan"})
```

```
In [16]: # percentage of null values in dataframe
round(df.isnull().sum()/df.shape[0] * 100).sort_values(ascending=False)
```

```
Out[16]: date_Trans      0.0
type            0.0
Mode of Transaction  0.0
amount_Trans     0.0
balance          0.0
k_symbol         0.0
date_Loan        0.0
amount_Loan      0.0
duration         0.0
payments         0.0
status           0.0
dtype: float64
```

```
In [17]: sns.set(rc={'figure.figsize': (14.5, 6)})
sns.histplot(data = df,
              x = "date_Trans",
              alpha=0.8,
              color="#55905d",
              hue="type",
              multiple="stack",
              element="bars",
              binwidth=40,
              bins=20);
```



```
In [18]: yr = df.groupby([df.date_Trans.dt.year, df.type]).size()
```

```
In [19]: yr = yr.groupby(level=0).apply(lambda x: 100 * x / float(x.sum()))
yr = pd.DataFrame(yr)
```

C:\Users\abdul\AppData\Local\Temp\ipykernel_8708\3033872491.py:1: FutureWarning: Not prepending group keys to the result index of transform-like apply. In the future, the group keys will be included in the index, regardless of whether the applied function returns a like-indexed object. To preserve the previous behavior, use

```
>>> .groupby(..., group_keys=False)
```

To adopt the future behavior and silence this warning, use

```
>>> .groupby(..., group_keys=True)
yr = yr.groupby(level=0).apply(lambda x: 100 * x / float(x.sum()))
```

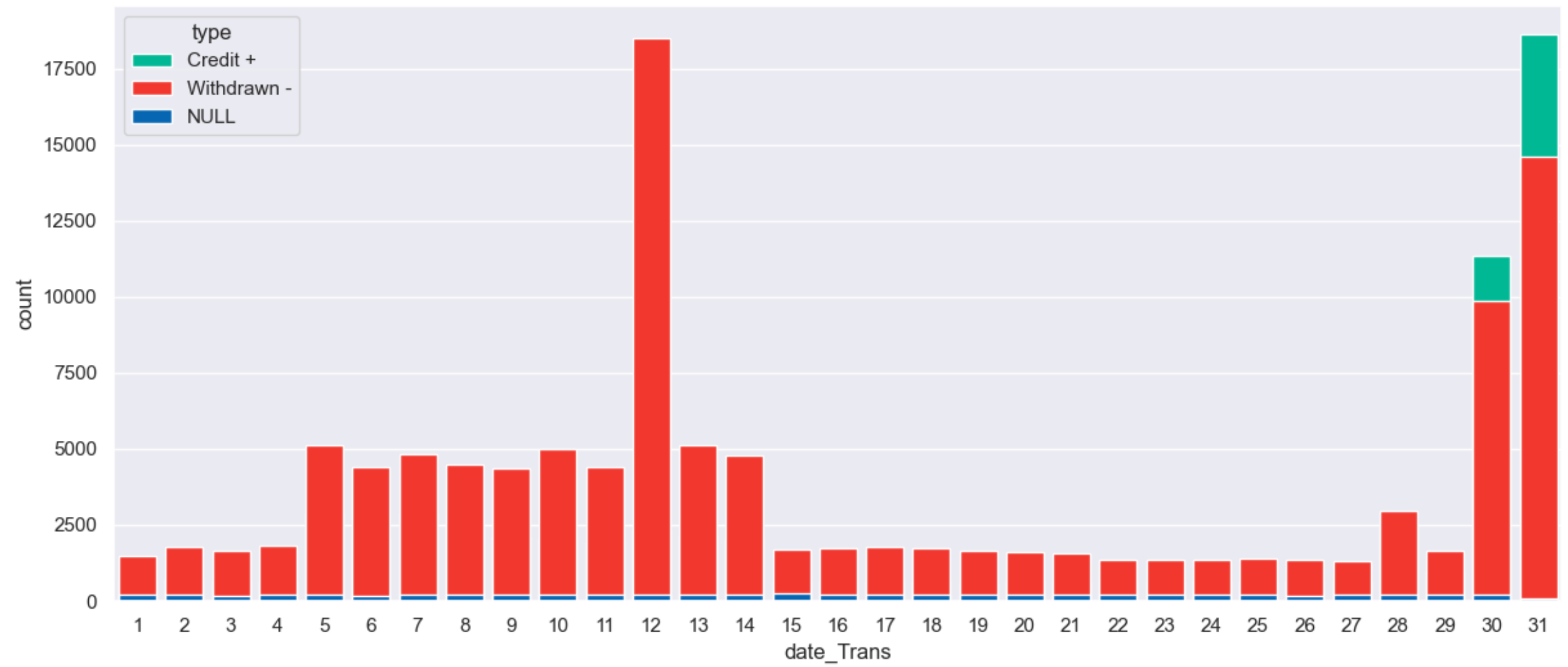
```
In [20]: round(yr.sort_values(by=["date_Trans", "type"], ascending=False), 1)
```

Out[20]: 0

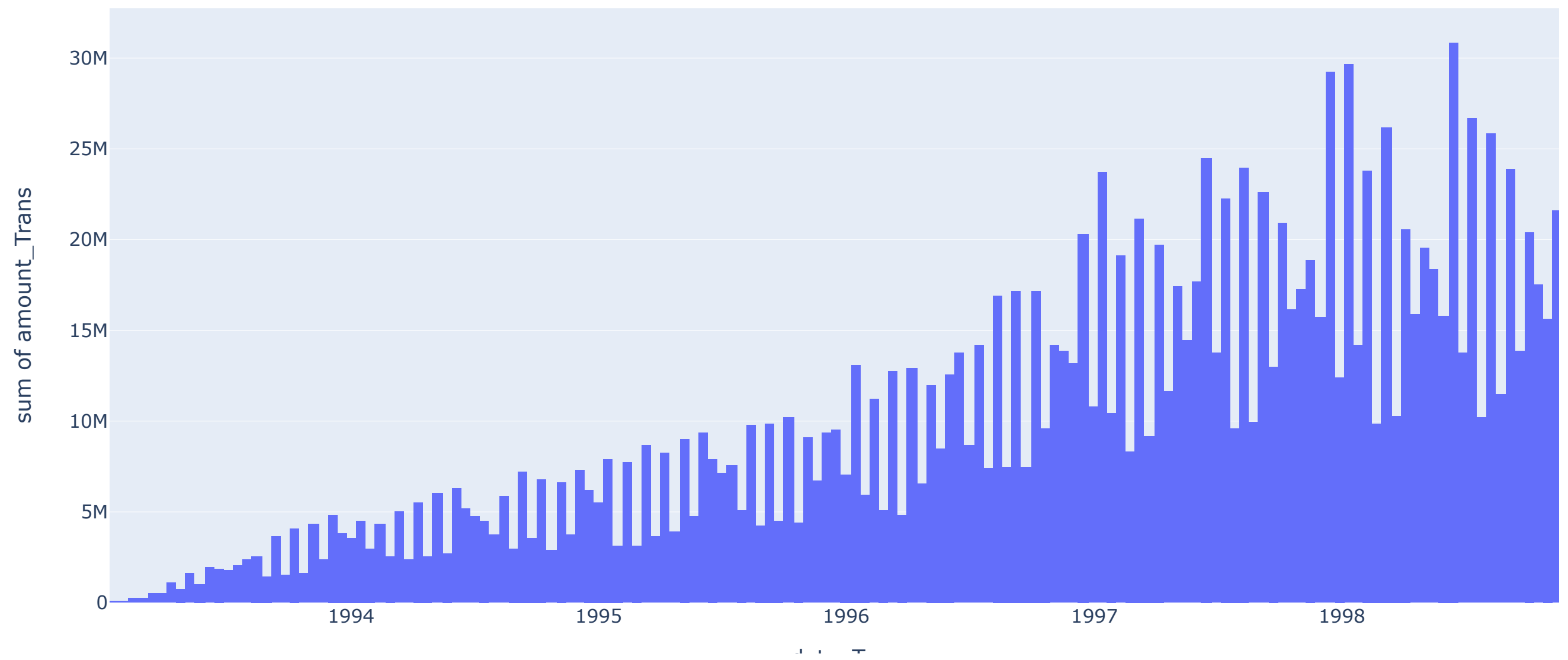
date_Trans	type	
1998	Withdrawn -	62.3
	NULL	3.7
	Credit +	34.1
1997	Withdrawn -	61.8
	NULL	3.2
	Credit +	35.0
1996	Withdrawn -	60.3
	NULL	2.9
	Credit +	36.8
1995	Withdrawn -	60.3
	NULL	3.1
	Credit +	36.6
1994	Withdrawn -	59.7
	NULL	3.6
	Credit +	36.7
1993	Withdrawn -	46.9
	NULL	3.3
	Credit +	49.8

```
In [21]: v = df.date_Trans.dt.day
```

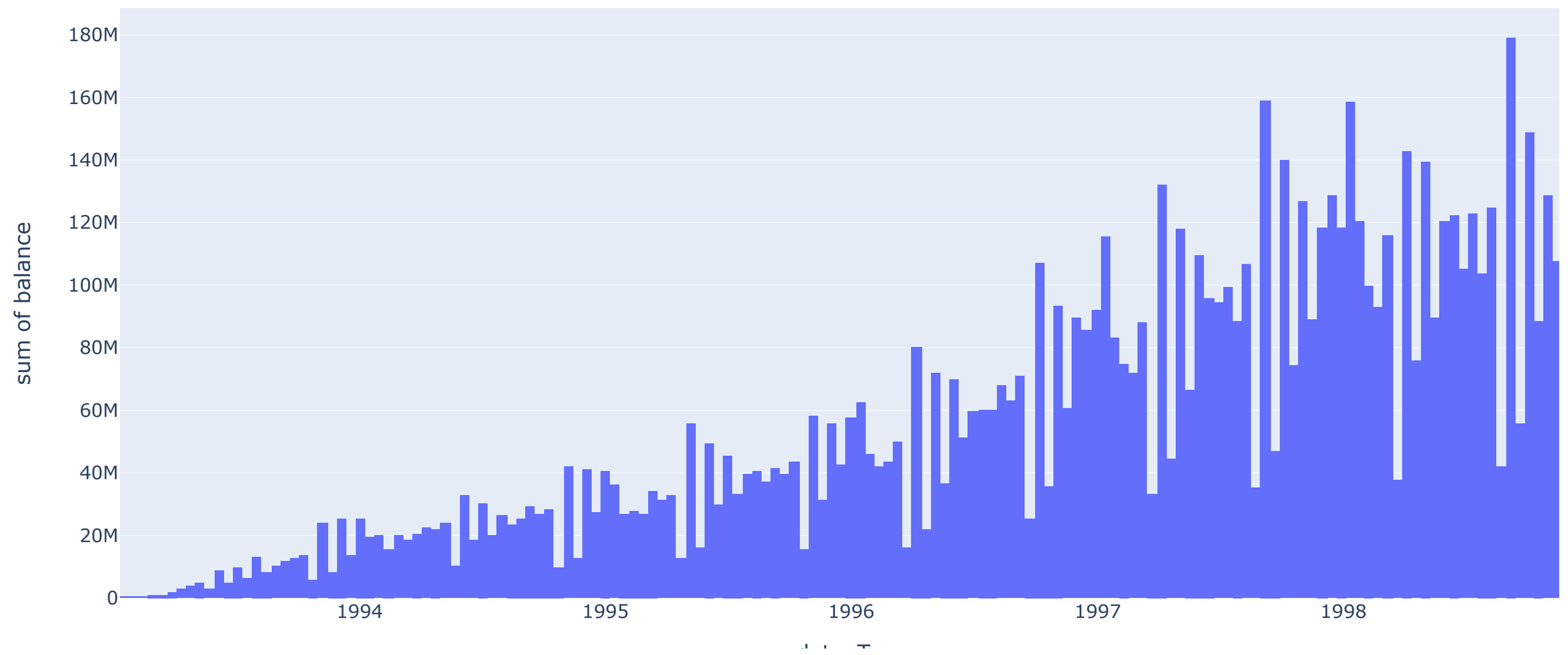
```
In [22]: sns.countplot(x=v, hue=df.type, dodge=False, palette=["#00b894", "#f2372f", "#0666b2"],saturation=1)
plt.show();
```



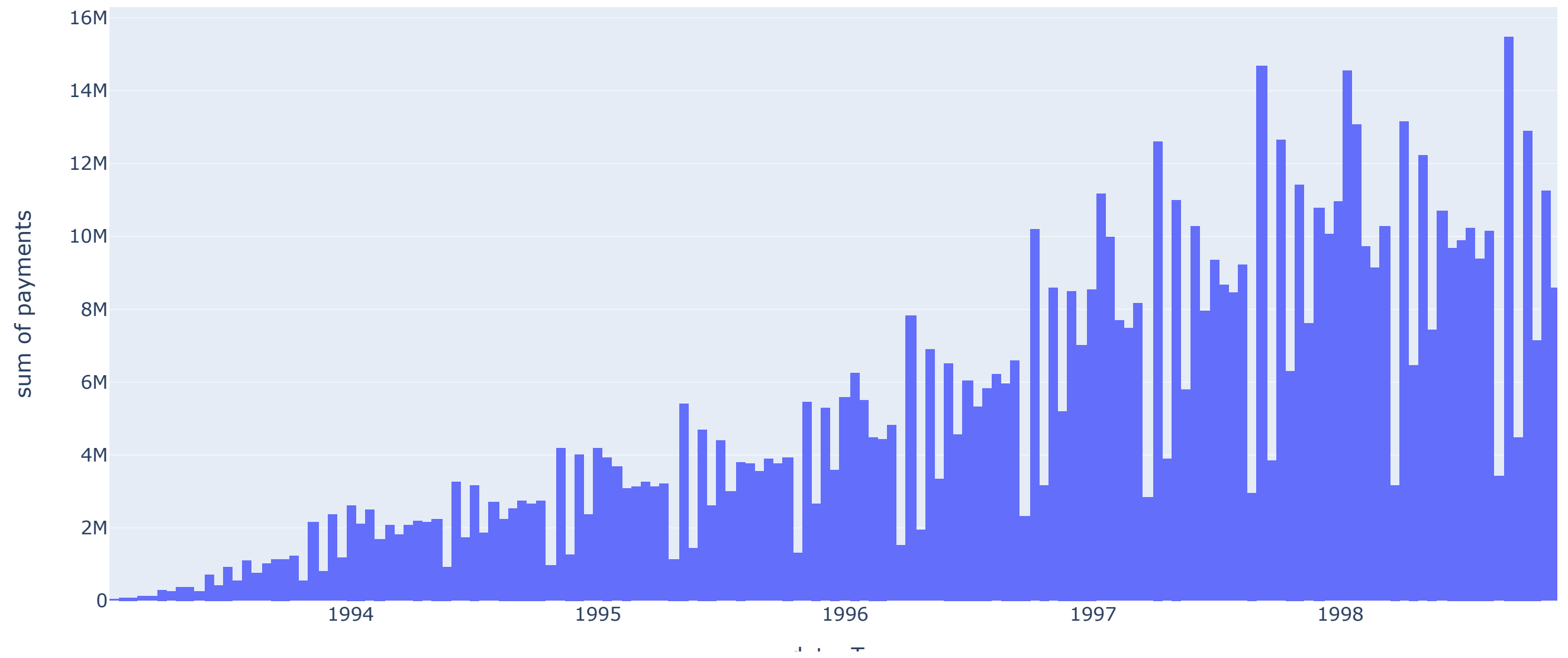
```
In [23]: px.histogram(df, x="date_Trans",y="amount_Trans")
```



```
In [24]: px.histogram(df, x="date_Trans",y="balance")
```

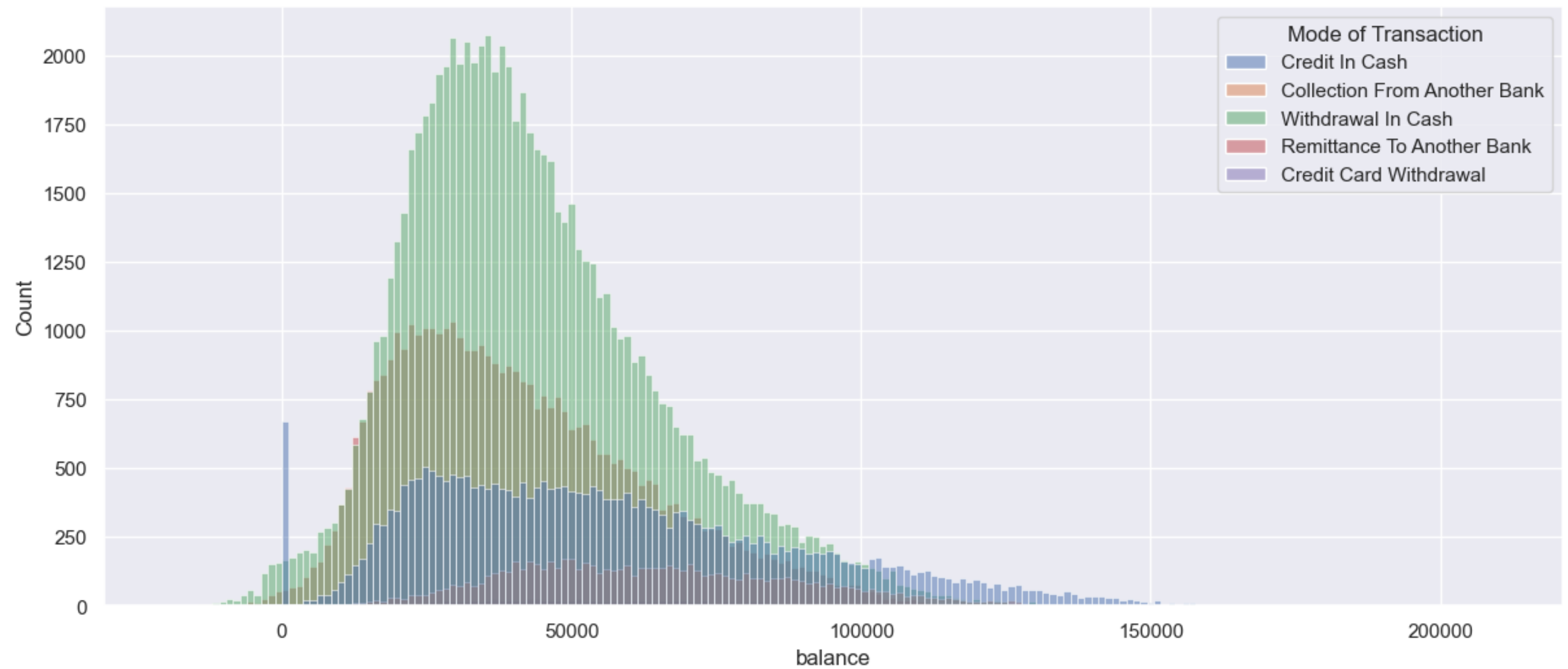


```
In [25]: px.histogram(df, x="date_Trans",y="payments")
```



```
In [26]: sns.histplot(data=df[df["Mode of Transaction"] != "Null"], x=df.balance,  
                    hue="Mode of Transaction")
```

```
Out[26]: <AxesSubplot: xlabel='balance', ylabel='Count'>
```

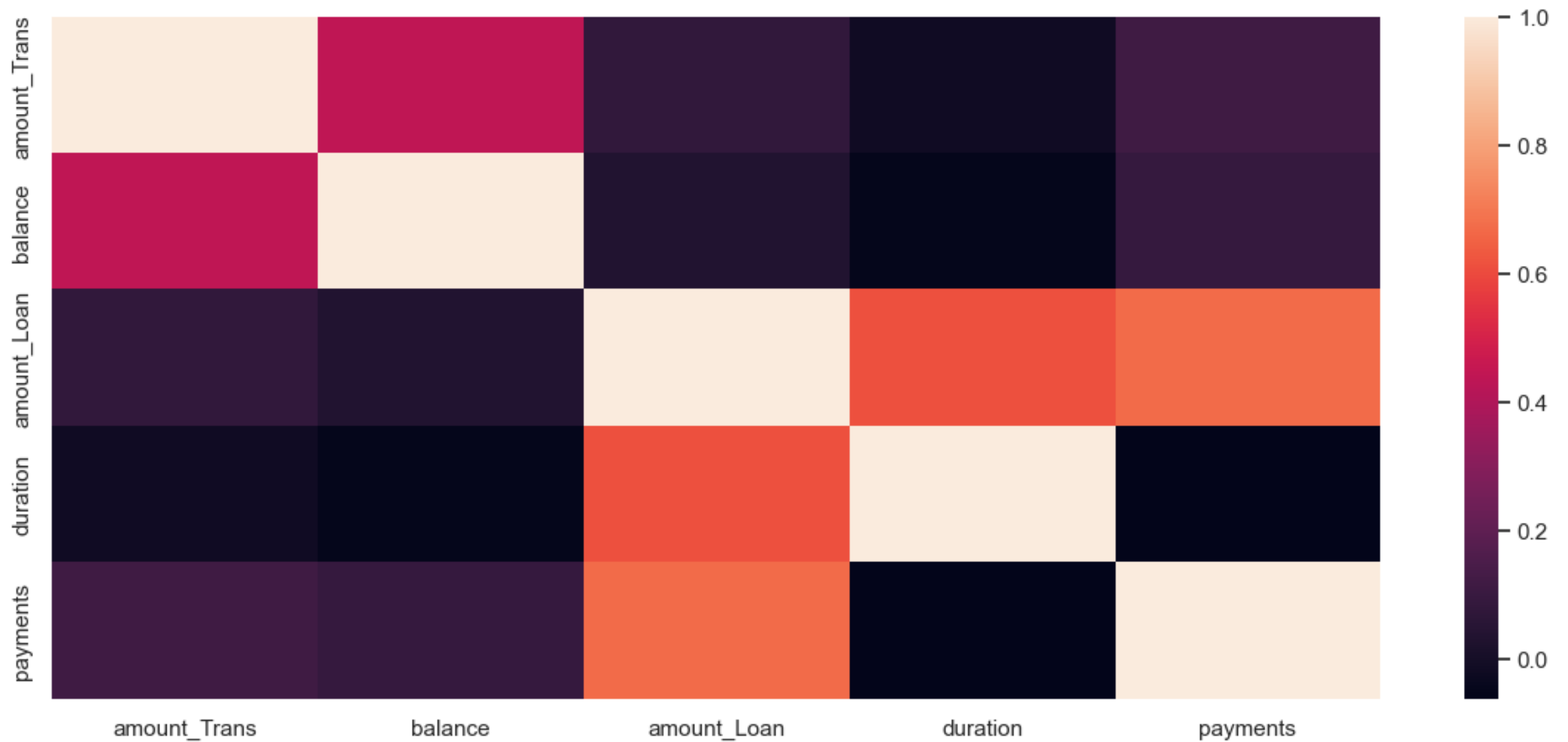



```
In [27]: sns.heatmap(df.corr())
```

C:\Users\abdul\AppData\Local\Temp\ipykernel_8708\58359773.py:1: FutureWarning:

The default value of numeric_only in DataFrame.corr is deprecated. In a future version, it will default to False. Select only valid columns or specify the value of numeric_only to silence this warning.

```
Out[27]: <AxesSubplot: >
```

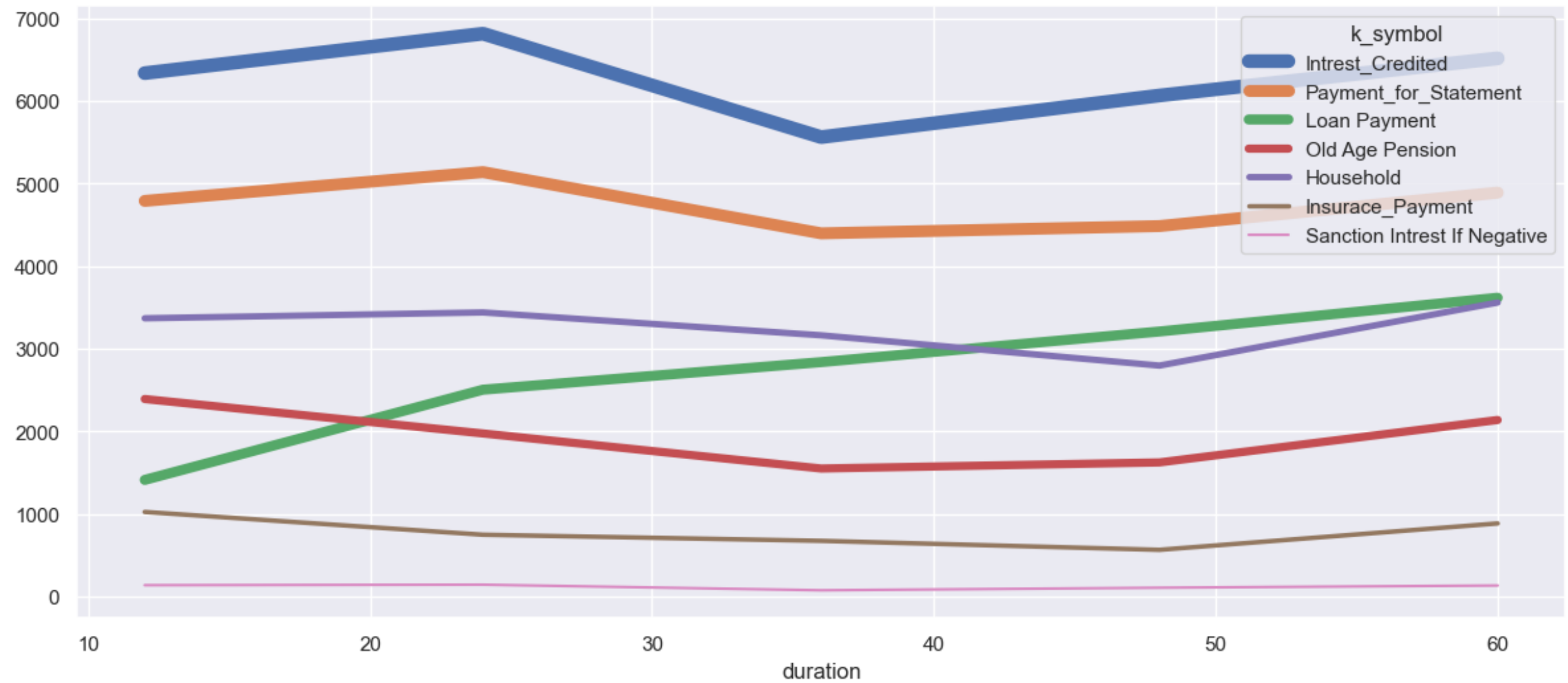


```
In [28]: nun=df.query('k_symbol!= "NULL"')
sns.lineplot(data=nun,
              x=nun.duration,
              y=nun.index,
              ci=None,
              size=nun.k_symbol,
              sizes=([7.5,6.5,5.5,4.5,3.5,2.5,1.5]),
              hue=nun.k_symbol,estimator="count")
```

C:\Users\abdul\AppData\Local\Temp\ipykernel_8708\890230970.py:2: FutureWarning:

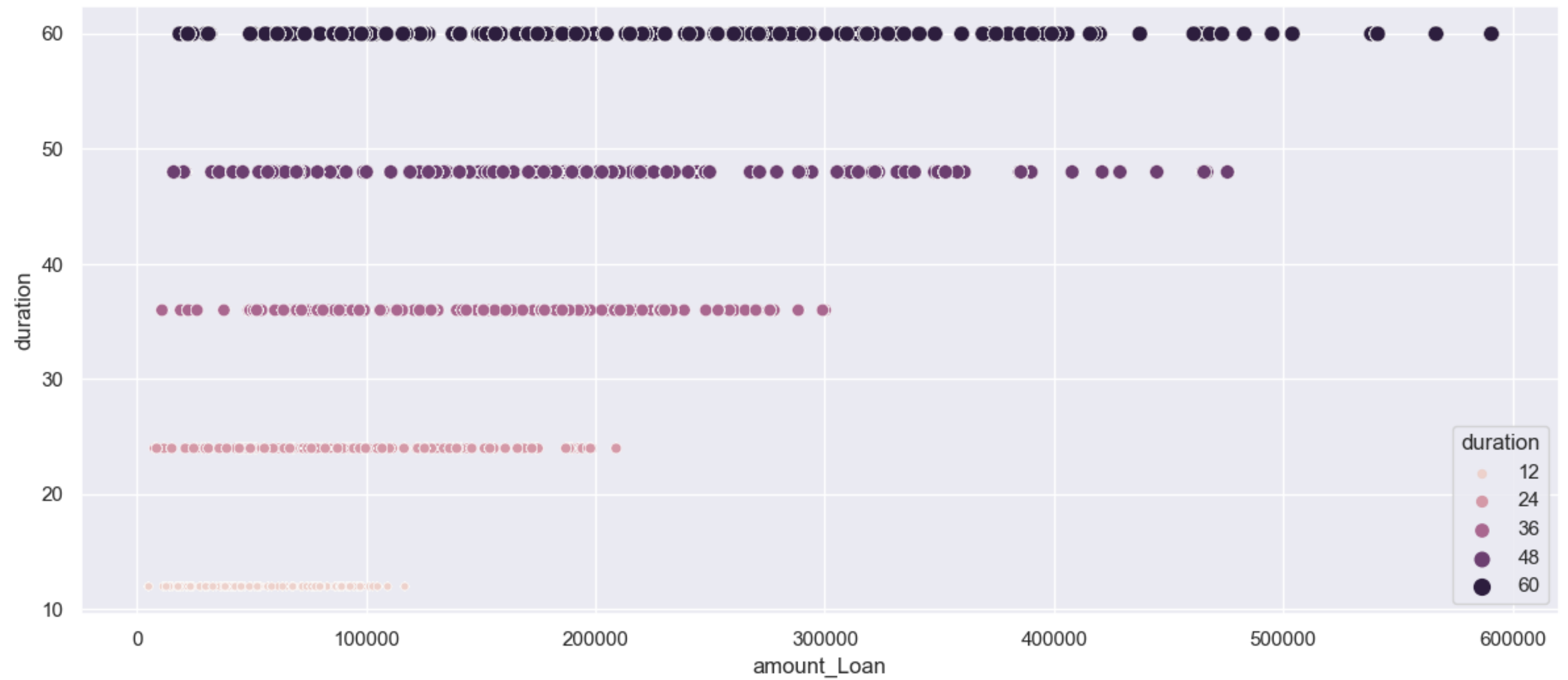
The `ci` parameter is deprecated. Use `errorbar=None` for the same effect.

Out[28]: <AxesSubplot: xlabel='duration'>



```
In [29]: sns.scatterplot(x=df.amount_Loan, y=df.duration, size=df["duration"], hue=df["duration"])
```

Out[29]: <AxesSubplot: xlabel='amount_Loan', ylabel='duration'>



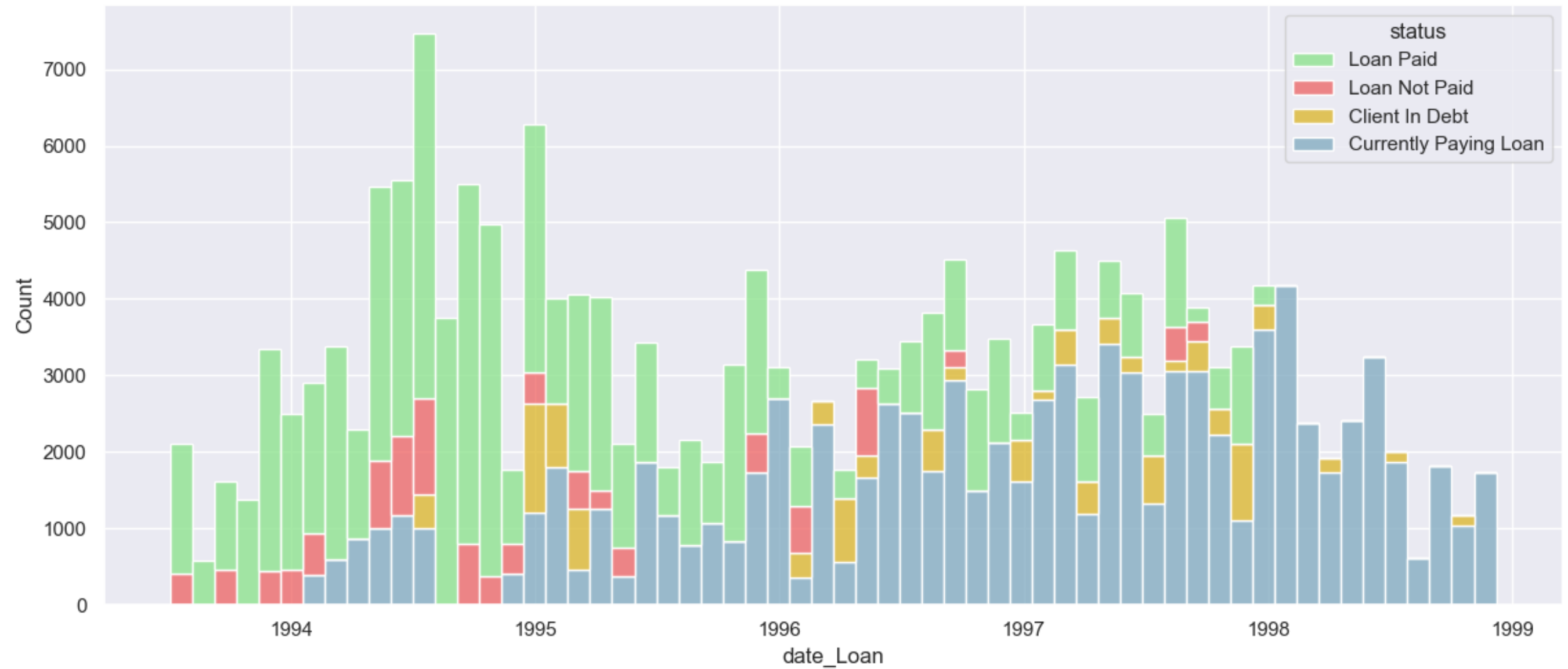
```
In [30]: df["duration"].groupby(df["k_symbol"]).describe()
```

Out[30]:

	count	mean	std	min	25%	50%	75%	max
k_symbol								
Household	16328.0	35.807447	17.303495	12.0	24.0	36.0	48.0	60.0
Insurace_Payment	3891.0	34.578258	18.135104	12.0	12.0	36.0	48.0	60.0
Intrest_Credited	31306.0	35.850125	17.199162	12.0	24.0	36.0	48.0	60.0
Loan Payment	13580.0	40.523417	15.919914	12.0	24.0	48.0	60.0	60.0
NULL	92354.0	35.020032	17.155613	12.0	24.0	36.0	48.0	60.0
Old Age Pension	9674.0	34.934464	17.945529	12.0	24.0	36.0	48.0	60.0
Payment_for_Statement	23706.0	35.770185	17.137143	12.0	24.0	36.0	48.0	60.0
Sanction Intrest If Negative	589.0	35.083192	17.949330	12.0	24.0	36.0	48.0	60.0

```
In [31]: sns.histplot(x=df.date_Loan, hue=df.status, multiple='stack', palette=["#89e289", "#ee6262", "#dcb526", "#7ea9bf"])
```

```
Out[31]: <AxesSubplot: xlabel='date_Loan', ylabel='Count'>
```



```
In [32]: nun = nun.k_symbol.value_counts()/99074 *100
```

```
In [33]: pd.DataFrame(nun)
```

Out[33]:

	k_symbol
Intrest_Credited	31.598603
Payment_for_Statement	23.927569
Household	16.480610
Loan Payment	13.706926
Old Age Pension	9.764419
Insurace_Payment	3.927367
Sanction Intrest If Negative	0.594505

In [34]:

```
px.pie(nun, values="k_symbol", names=nun.index, width=800, height=600)
```



```

suffixes=["_Dispos", "_Dispos"],
how="outer").merge(clients_df,
                    on="client_id",
                    suffixes=["_Clients", "_Clients"],
                    how="outer").merge(cards_df,
                                       on="disp_id",
                                       suffixes=["_Dispos", "_Dispos"],
                                       how="outer")

```

In [36]: *# dropping redunant columns*

```
df2.drop(['district_id_Clients', 'account_id', 'order_id', 'client_id', 'card_id', 'disp_id', 'issued'], axis=1, inplace=True)
```

In [37]: *# Renaming and translating from czech to english*

```
df2["frequency"] = df2["frequency"].map({"POPLATEK MESICNE": "Monthly Issuance",
                                           "POPLATEK TYDNE": "Weekly Issuance",
                                           "POPLATEK PO OBRATU": "Issuance after transactions"})
```

In [38]: *# translating and renaming from czech to english*

```
df2["k_symbol"] = df2["k_symbol"].map({"SIPO": "Household Payment",
                                         "POJISTNE": "Insurance Payment",
                                         "UVER": "Loan Payment",
                                         "LEASING": "Leasing"})
```

In [39]: *# percentage of nulls*

```
round(df2.isnull().sum()/df2.shape[0] *100)
```

Out[39]:

frequency	0.0
date	0.0
bank_to	9.0
account_to	9.0
amount	9.0
k_symbol	29.0
type_Dispos	0.0
birth_number	0.0
type_Dispos	83.0
dtype:	float64

In [40]: *# dropping duplicates*

```
df2.drop_duplicates(inplace = True)
```

In [41]: df2.k_symbol.value_counts()

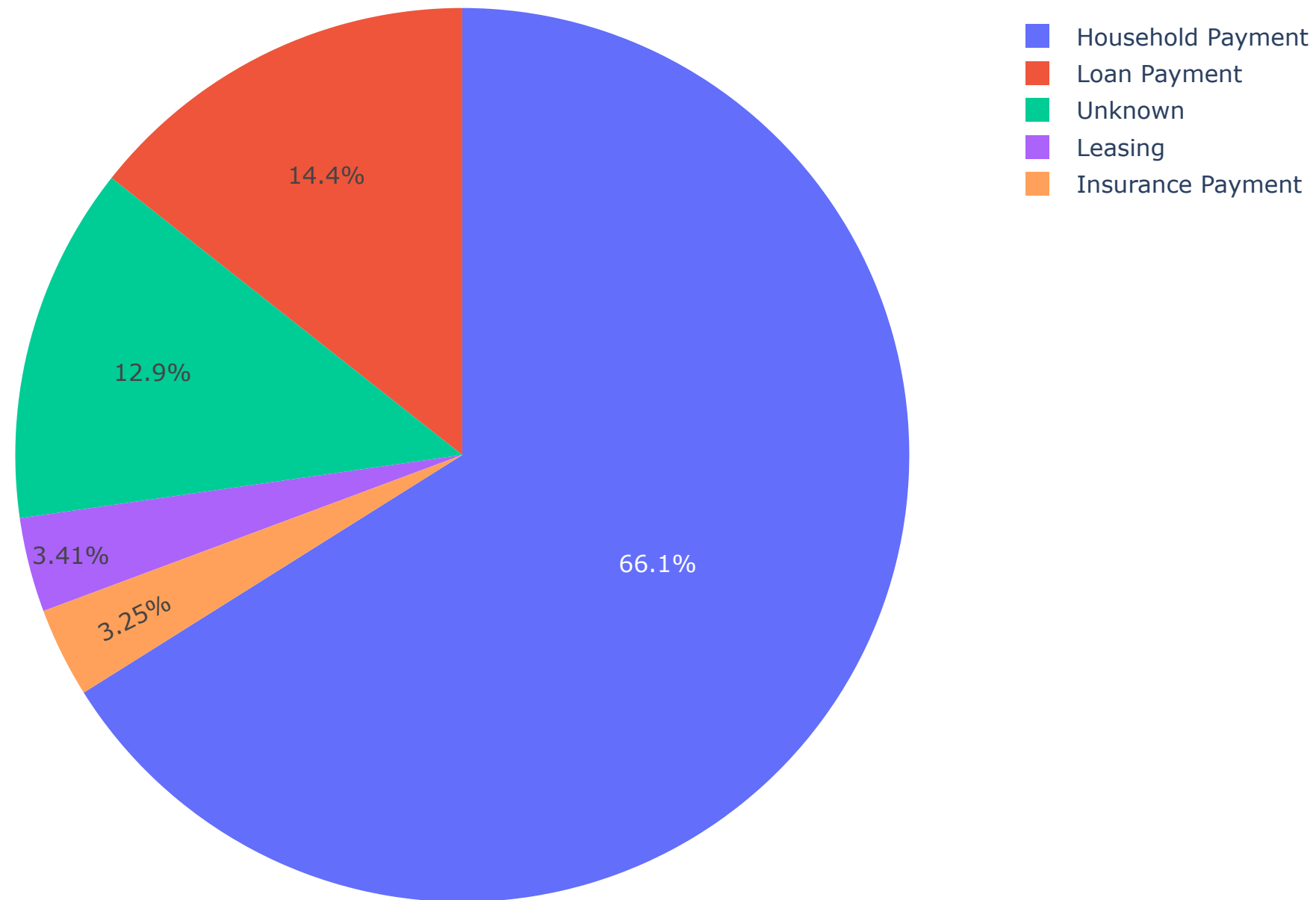
Out[41]:

Household Payment	4281
Loan Payment	860
Insurance Payment	640
Leasing	394
Name: k_symbol, dtype: int64	


```
In [42]: # filling nulls
df2.k_symbol.fillna("Unknown", inplace = True)
```

```
In [43]: nun2 = pd.DataFrame(df2.k_symbol.value_counts())
```

```
In [44]: px.pie(df2, values = df2["amount"], names=df2["k_symbol"], width=800, height=600)
```



```
In [45]: # amount equal to max
df2.query("amount == amount.max()")
```

Out[45]:

	frequency	date	bank_to	account_to	amount	k_symbol	type_Dispos	birth_number	type_Dispos
7403	Issuance after transactions	1997-04-11	ST	30396717.0	14882.0	Household Payment	OWNER	465701	NaN
7405	Issuance after transactions	1997-04-11	ST	30396717.0	14882.0	Household Payment	DISPONENT	440719	NaN

In [46]:

```
# amount Lesser than average
df2.query("amount < amount.mean()")
```

Out[46]:

	frequency	date	bank_to	account_to	amount	k_symbol	type_Dispos	birth_number	type_Dispos
3	Monthly Issuance	1993-01-01	OP	32659602.0	1474.0	Unknown	OWNER	350402	NaN
6	Monthly Issuance	1993-01-01	OP	32659602.0	1474.0	Unknown	DISPONENT	345404	NaN
8	Monthly Issuance	1993-01-01	IJ	15132719.0	2141.0	Household Payment	OWNER	450114	NaN
9	Monthly Issuance	1993-01-01	UV	96896516.0	1197.0	Unknown	OWNER	450114	NaN
10	Monthly Issuance	1993-01-01	IJ	15132719.0	2141.0	Household Payment	DISPONENT	535130	NaN
...
8672	Monthly Issuance	1997-12-29	CD	4509616.0	929.0	Unknown	OWNER	630516	NaN
8673	Monthly Issuance	1997-12-29	WX	88365083.0	1017.0	Insurance Payment	OWNER	630516	NaN
8674	Monthly Issuance	1997-12-29	IJ	54098749.0	1722.0	Household Payment	DISPONENT	696007	NaN
8675	Monthly Issuance	1997-12-29	CD	4509616.0	929.0	Unknown	DISPONENT	696007	NaN
8676	Monthly Issuance	1997-12-29	WX	88365083.0	1017.0	Insurance Payment	DISPONENT	696007	NaN

4786 rows × 9 columns

In [53]:

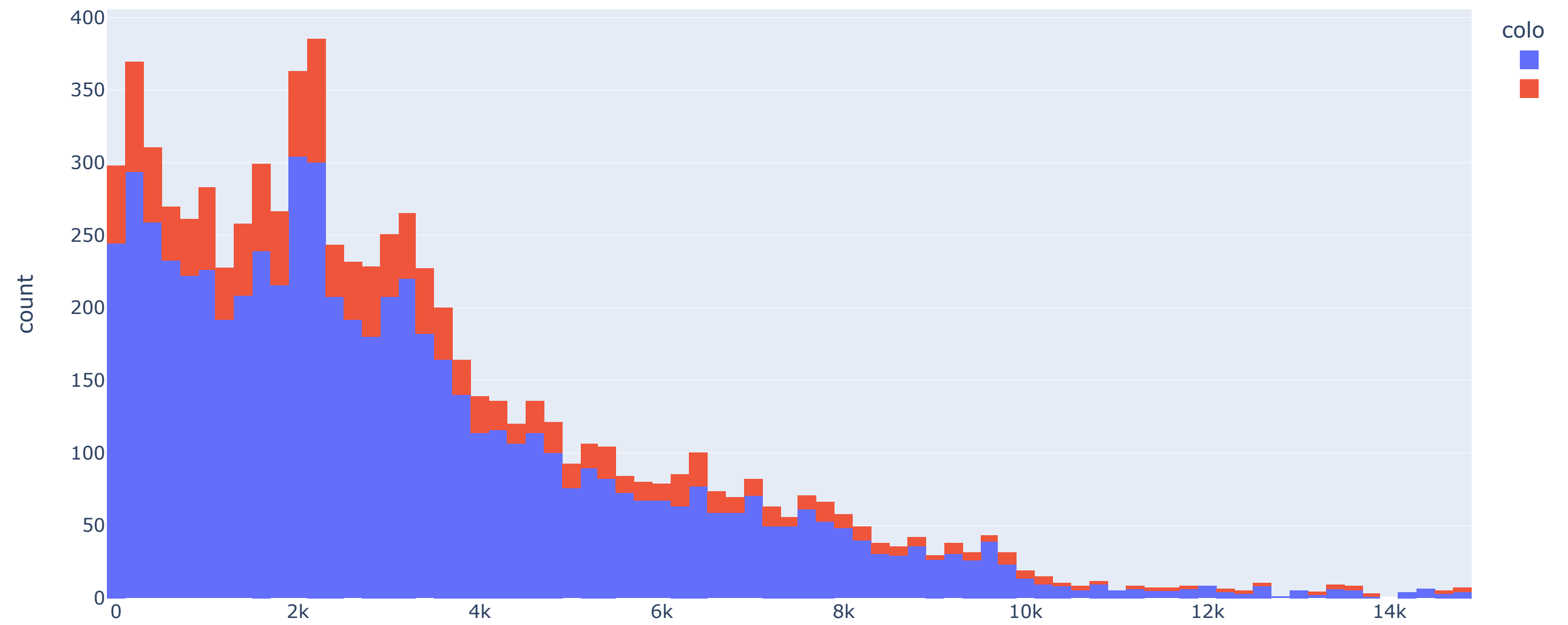
```
a = df2.iloc[:,6]
```

In [54]:

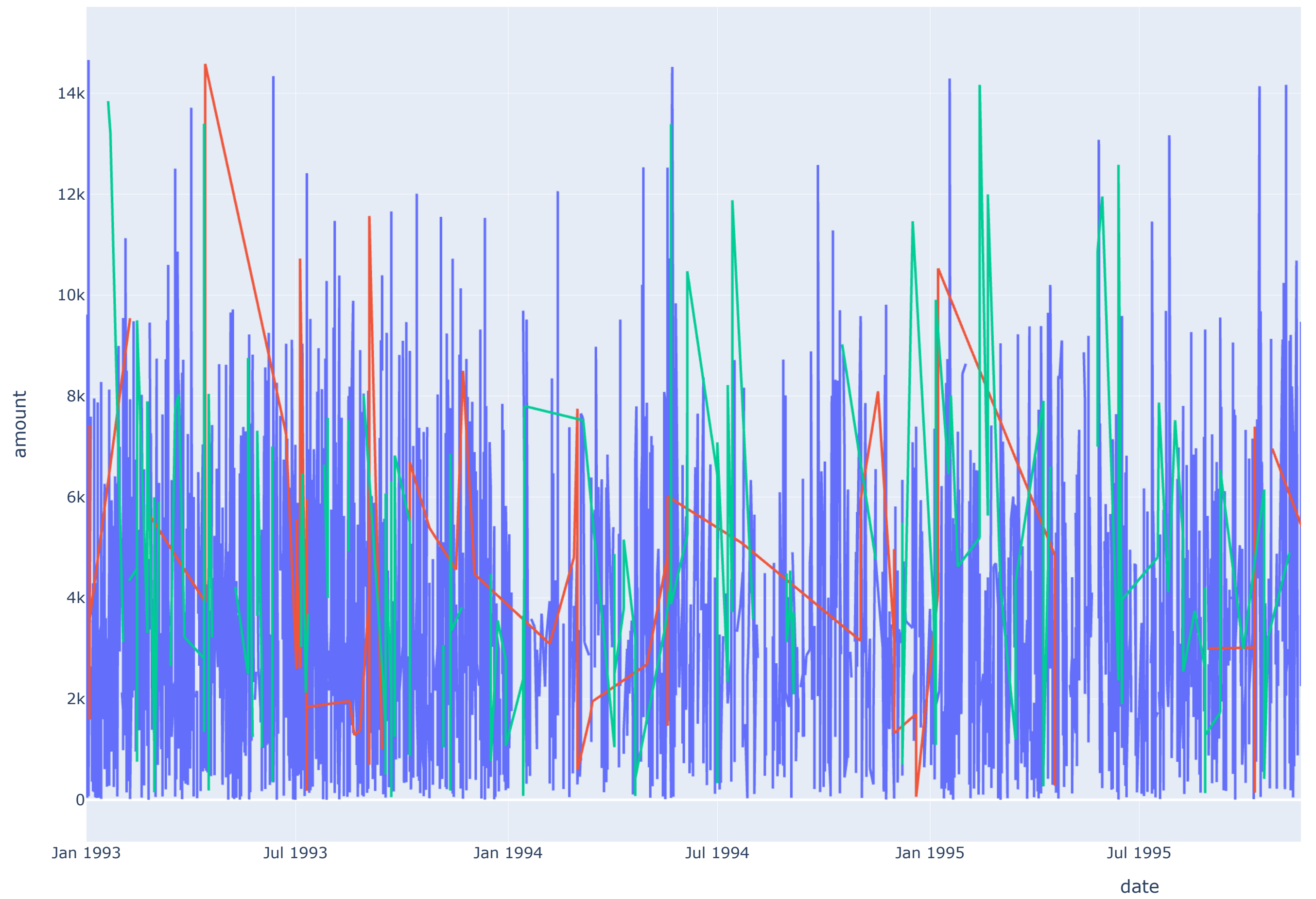
```
a = pd.DataFrame(a)
```

In [55]:

```
# distribution of owner and disponent
px.histogram(x=df2['amount'], color=a["type_Dispos"])
```



```
In [92]: px.line(df2, x="date", y="amount", width=2000, height=800, color='frequency')
```



In []:

In []:

In []: