Sửa lỗi data:

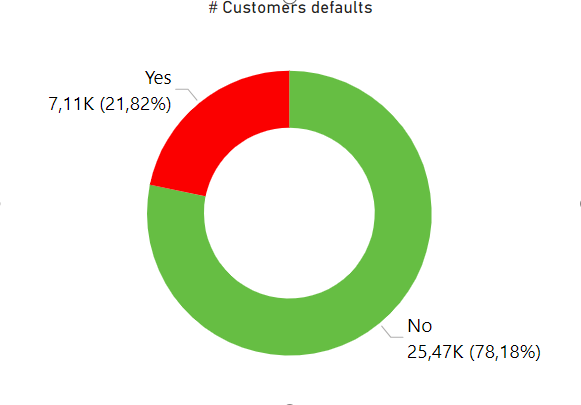
* Dữ liệu bị ghi sai ở 2 cột age (123, 144) và number\_employ (122)

A screenshot of a graph

Description automatically generatedA close up of a text

Description automatically generated

* Chuẩn hóa lại cột percent income thành phần trăm
* **person\_age:** Age of the individual applying for the loan.
* **person\_income:** Annual income of the individual.
* **person\_home\_ownership:** Type of home ownership of the individual.
  + rent: The individual is currently renting a property.
  + mortgage: The individual has a mortgage on the property they own.
  + own: The individual owns their home outright.
  + other: Other categories of home ownership that may be specific to the dataset.
* **person\_emp\_length:** Employment length of the individual in years.
* **loan\_intent:** The intent behind the loan application.
* **loan\_grade:** The grade assigned to the loan based on the creditworthiness of the borrower.
  + A: The borrower has a high creditworthiness, indicating low risk.
  + B: The borrower is relatively low-risk, but not as creditworthy as Grade A.
  + C: The borrower's creditworthiness is moderate.
  + D: The borrower is considered to have higher risk compared to previous grades.
  + E: The borrower's creditworthiness is lower, indicating a higher risk.
  + F: The borrower poses a significant credit risk.
  + G: The borrower's creditworthiness is the lowest, signifying the highest risk.
* **loan\_amnt:** The loan amount requested by the individual.
* **loan\_int\_rate:** The interest rate associated with the loan.
* **loan\_status:** Loan status, where 0 indicates non-default and 1 indicates default.
  + 0: Non-default - The borrower successfully repaid the loan as agreed, and there was no default.
  + 1: Default - The borrower failed to repay the loan according to the agreed-upon terms and defaulted on the loan.
* **loan\_percent\_income:** The percentage of income represented by the loan amount.
* **cb\_person\_default\_on\_file:** Historical default of the individual as per credit bureau records.
  + Y: The individual has a history of defaults on their credit file.
  + N: The individual does not have any history of defaults.
* **cb\_preson\_cred\_hist\_length:** The length of credit history for the individual.



A green circle with red center

Description automatically generated

A number on a white background

Description automatically generated

A graph of blue and white bars

Description automatically generated

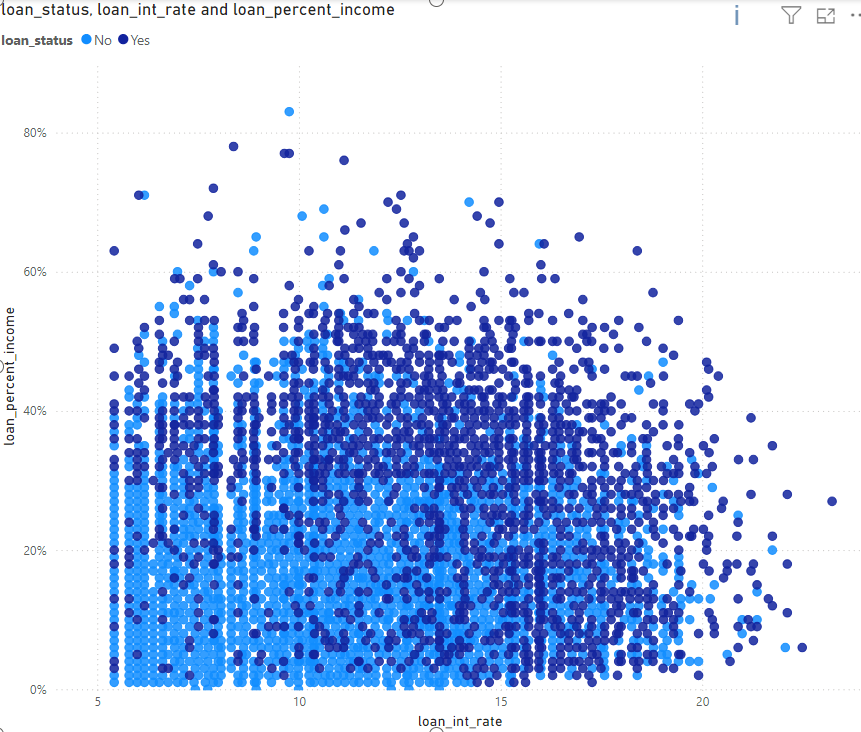
A graph with numbers and a blue line

Description automatically generated

A graph of blue and white bars

Description automatically generatedA graph with blue rectangles and red line

Description automatically generated



A blue graph with white text

Description automatically generated

