

1/5/2022

```
library(haven)
bank_loan_df <- read_sav("P4_bankloan_5000_clients.sav")
```

```
library(dplyr)
```

```
##
## Attaching package: 'dplyr'

## The following objects are masked from 'package:stats':
##
##   filter, lag

## The following objects are masked from 'package:base':
##
##   intersect, setdiff, setequal, union

def_loan <- filter(bank_loan_df, defaulted_loan == 1)
non_def_loan <- filter(bank_loan_df, defaulted_loan == 0)
```

## Summary of Defaulted Loan

```
summary(def_loan)
```

```
##      age      education_level current_employ_year current_address_year
## Min.   :20.00  Min.   :1.000  Min.   : 0.00  Min.   : 0.000
## 1st Qu.:27.00  1st Qu.:1.000  1st Qu.: 1.00  1st Qu.: 2.000
## Median :31.00  Median :2.000  Median : 4.00  Median : 4.000
## Mean   :32.86  Mean   :1.927  Mean   : 5.49  Mean   : 5.707
## 3rd Qu.:38.00  3rd Qu.:3.000  3rd Qu.: 8.00  3rd Qu.: 8.000
## Max.   :56.00  Max.   :5.000  Max.   :36.00  Max.   :31.000
## income_household debt_income_ratio credit_card_debt  other_debts
## Min.   : 12.10  Min.   : 0.480  Min.   : 0.01033  Min.   : 0.0623
## 1st Qu.: 22.07  1st Qu.: 8.258  1st Qu.: 0.60977  1st Qu.: 1.3009
## Median : 30.10  Median :13.555  Median : 1.35296  Median : 2.5013
## Mean   : 44.01  Mean   :14.437  Mean   : 2.61330  Mean   : 4.1821
## 3rd Qu.: 46.73  3rd Qu.:19.392  3rd Qu.: 2.82203  3rd Qu.: 4.5201
## Max.   :2461.70  Max.   :44.620  Max.   :139.58061  Max.   :416.5174
## defaulted_loan
## Min.   :1
## 1st Qu.:1
## Median :1
## Mean   :1
## 3rd Qu.:1
## Max.   :1
```

## Summary of Non Defaulted Loan

```
summary(non_def_loan)
```

```
##      age      education_level current_employ_year current_address_year
## Min.   :20.00   Min.   :1.000   Min.   : 0.000   Min.   : 0.000
## 1st Qu.:30.00   1st Qu.:1.000   1st Qu.: 4.000   1st Qu.: 3.000
## Median :36.00   Median :1.000   Median : 8.000   Median : 7.000
## Mean   :36.24   Mean   :1.665   Mean   : 9.782   Mean   : 8.975
## 3rd Qu.:42.00   3rd Qu.:2.000   3rd Qu.:14.000   3rd Qu.:13.000
## Max.   :58.00   Max.   :5.000   Max.   :38.000   Max.   :37.000
## income_household debt_income_ratio credit_card_debt   other_debts
## Min.   : 12.30   Min.   : 0.080   Min.   : 0.005292   Min.   : 0.00937
## 1st Qu.: 25.50   1st Qu.: 4.480   1st Qu.: 0.350709   1st Qu.: 0.90751
## Median : 35.90   Median : 7.570   Median : 0.790265   Median : 1.79664
## Mean   : 48.91   Mean   : 8.613   Mean   : 1.297557   Mean   : 2.89534
## 3rd Qu.: 56.92   3rd Qu.:11.540   3rd Qu.: 1.596514   3rd Qu.: 3.54391
## Max.   :433.00   Max.   :34.250   Max.   :18.044636   Max.   :53.40152
## defaulted_loan
## Min.   :0
## 1st Qu.:0
## Median :0
## Mean   :0
## 3rd Qu.:0
## Max.   :0
```