

Proyecto 3: Riesgo Relativo

cuartil_age

Igual a

cuartil_total_loans

Igual a

default_flag

Igual a

Promedio Last Month Salary

6.349,05

Promedio de Prestamos

8,51

Usuarios

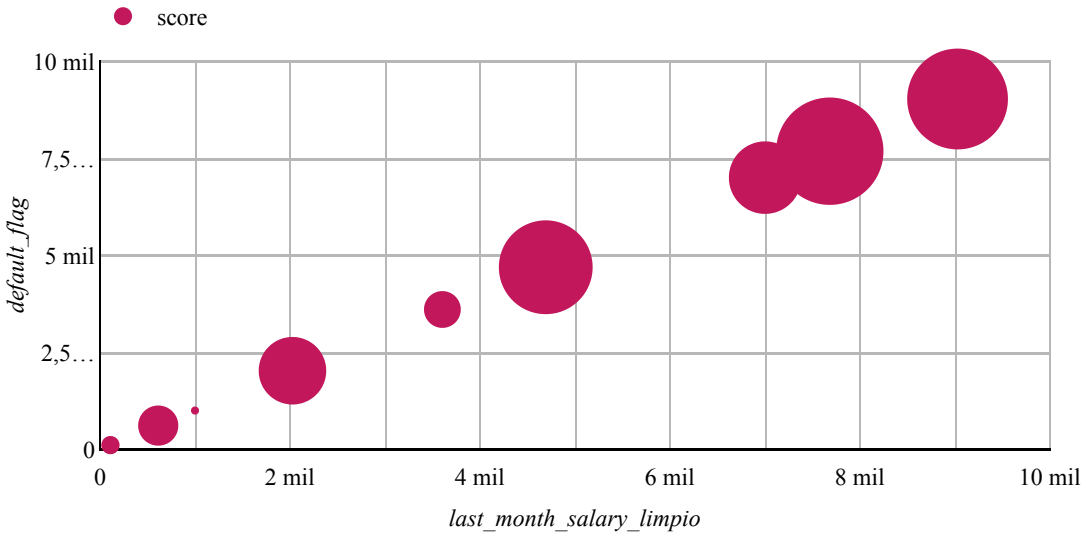
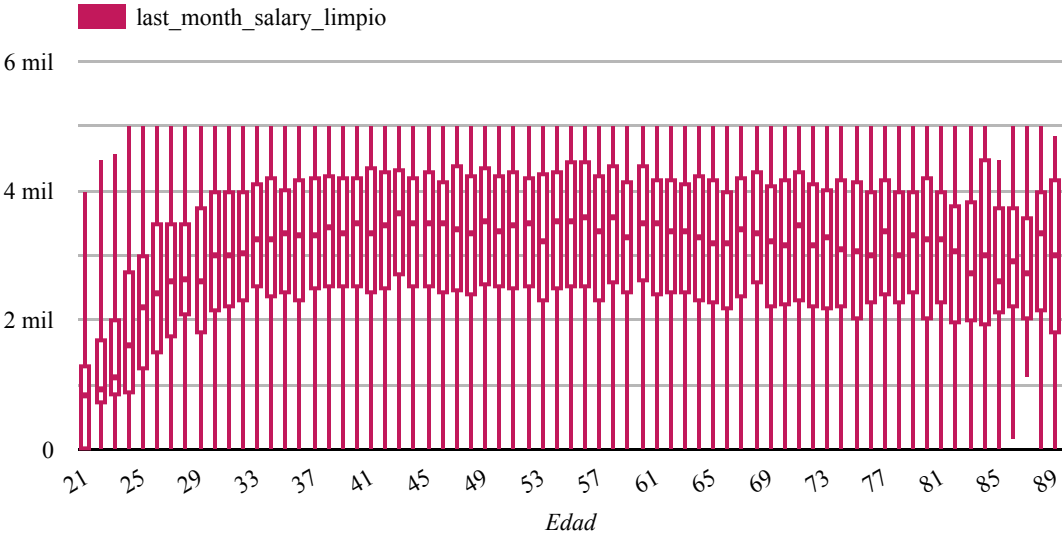
35.755

loan_real_state

35.755

loan_other

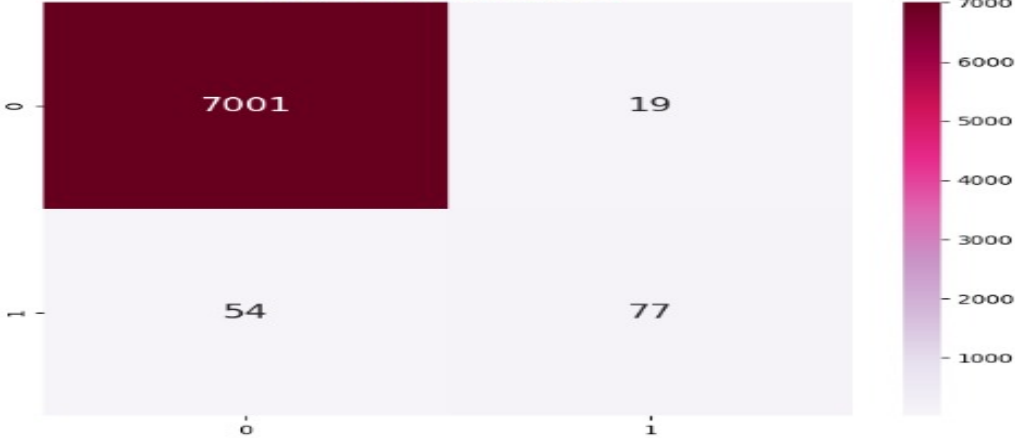
267.829



Cuartil	Variable	Ratio Default 1 to 0	Riesgo
4	number_dependet	1.2785221225603898	RIESGO DE MAL PAGA...
4	debt_ratio	1.0645944892686516	RIESGO DE MAL PAGA...
4	secured_lines	3.920625489901769	RIESGO DE MAL PAGA...
4	delayed_payment	4.228629906091982	RIESGO DE MAL PAGA...
4	more_90_days	3.8921351307117735	RIESGO DE MAL PAGA...
3	debt_ratio	1.2848829291402923	RIESGO DE MAL PAGA...
2	last_month_salary	1.11618037288542	RIESGO DE MAL PAGA...
2	age	1.22637238144309	RIESGO DE MAL PAGA...

Exactitud: 0.9897916375332121
Informe de clasificación:
precision recall f1-score support
0.0 0.99 1.00 0.99 7020
1.0 0.80 0.59 0.68 131
accuracy 0.99 7151
macro avg 0.90 0.79 0.84 7151
weighted avg 0.99 0.99 0.99 7151

Matriz de Confusión



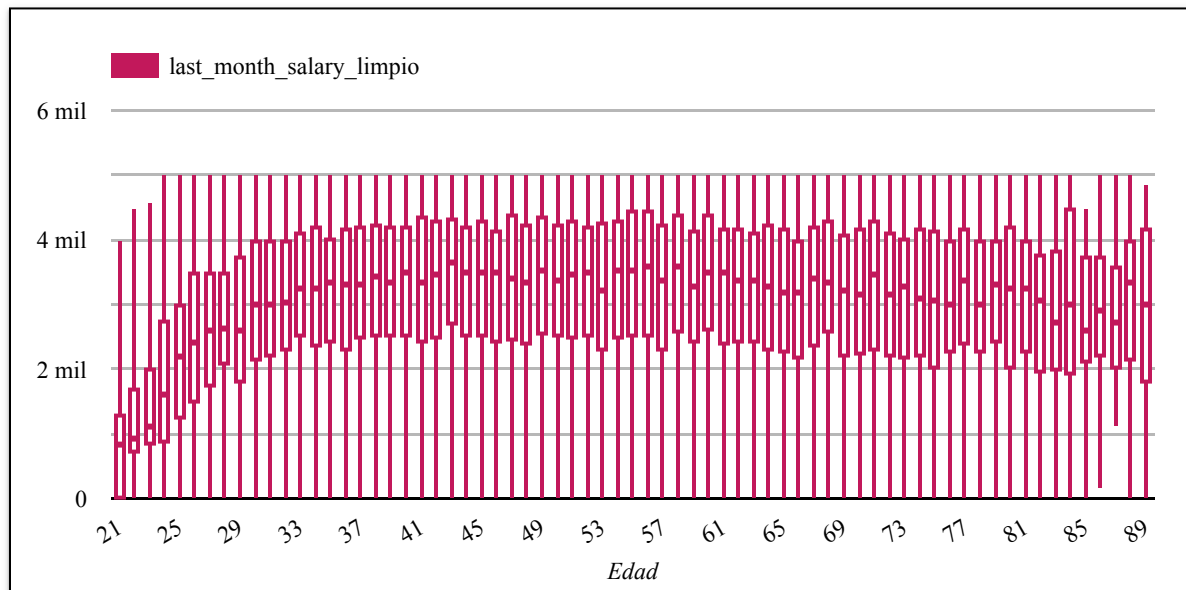
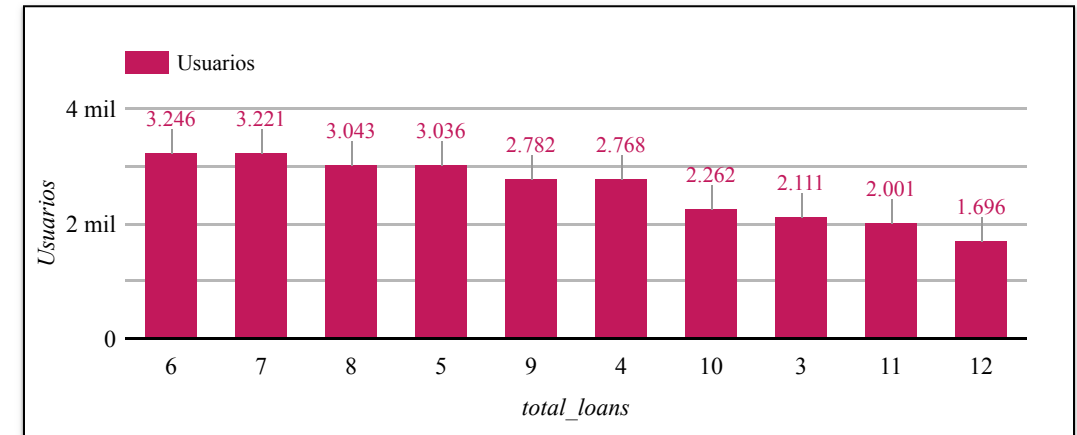
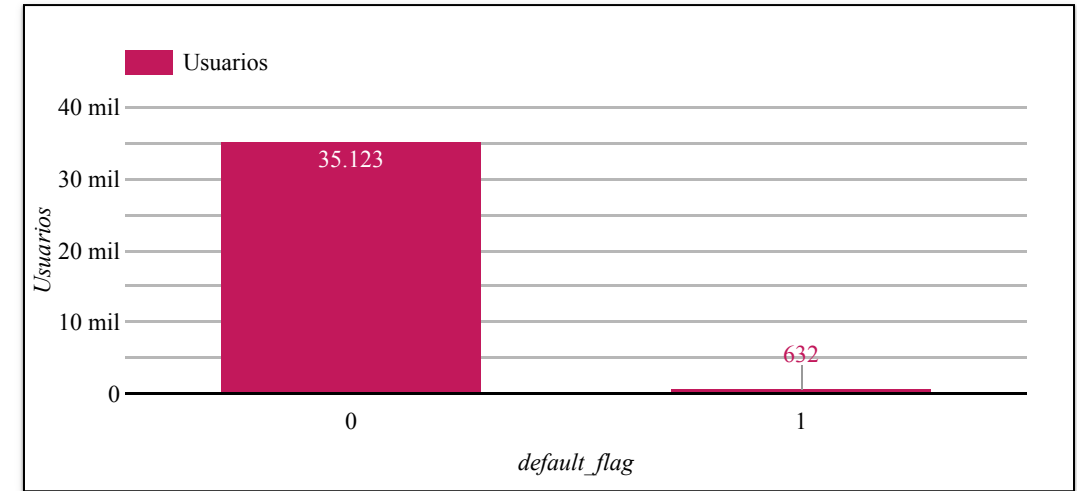
Análisis Exploratorio

Total Loans ▲	Total
0	361
1	1.051
2	1.560
3	2.111
4	2.768
5	3.036
6	3.246
7	3.221
8	3.043
9	2.782
10	2.262
11	2.001
12	1.696
13	1.359
1 - 52 / 52 < >	

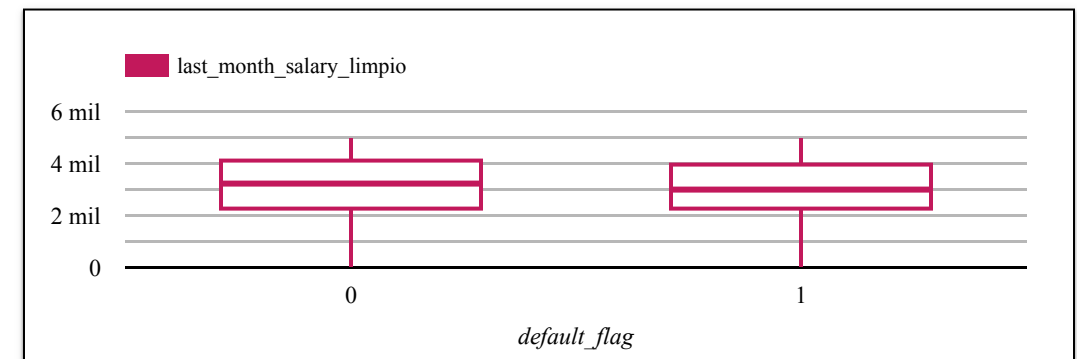
Default Flag	Total ▼
0	35.123
1	632
1 - 2 / 2 < >	

Género	Total ▼
M	21.459
F	14.296
1 - 2 / 2 < >	

N Dependientes	Total ▼
0	21.635
1	6.181
2	4.712
3	2.323
1 - 12 / 12 < >	



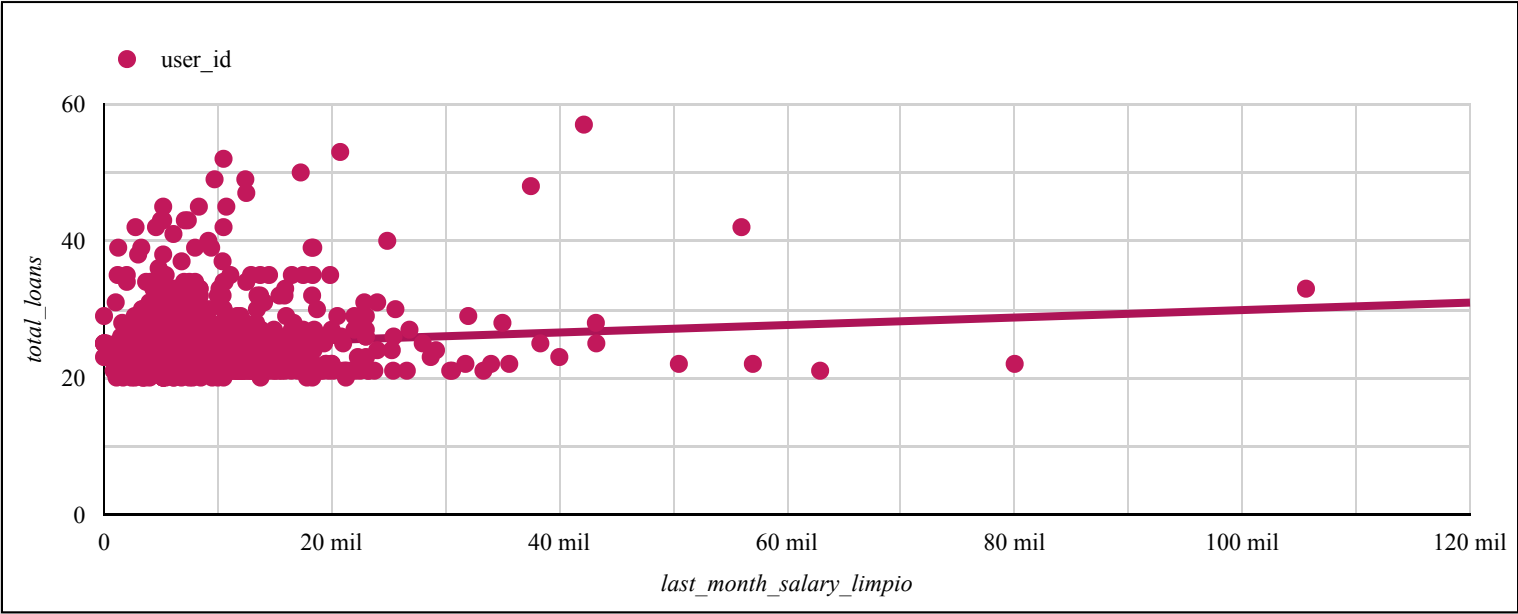
Media	Mediana	Desv. Estandar
6,3 mil	5.200	8.253,27
1 - 1 < >		



Análisis Exploratorio

user_id	last_month_salary_limpio ▾	total_loans
23384	649.587	8
22076	562.466	7
24043	428.250	13
2292	150.000	10
15932	150.000	8
34713	143.000	4
34558	133.000	6
2855	121.000	6
20179	114.344	11
6287	107.400	15
2794	105.591	33
1 - 100 / 35754 < >		

sex	last_month_salary_limpio	user_id ▾
M	5200	4.356
F	5200	2.823
M	5000	372
M	6000	276
M	4000	268
F	5000	264
M	3000	258
M	0	246
M	10000	227
1 - 100 / 9403 < >		



Cuartil ▾	Variable	Ratio Default 1 to 0	Riesgo
4	number_dependet	1.2785221225603898	RIESGO DE MAL PAGADOR
4	debt_ratio	1.0645944892686516	RIESGO DE MAL PAGADOR
4	secured_lines	3.920625489901769	RIESGO DE MAL PAGADOR
4	delayed_payment	4.228629906091982	RIESGO DE MAL PAGADOR
4	more_90_days	3.8921351307117735	RIESGO DE MAL PAGADOR
3	debt_ratio	1.2848829291402923	RIESGO DE MAL PAGADOR
2	last_month_salary	1.11618037288542	RIESGO DE MAL PAGADOR
2	age	1.22637238144309	RIESGO DE MAL PAGADOR
2	total_loans	1.18094736415869	RIESGO DE MAL PAGADOR
1	number_dependet	1.0064150759782013	RIESGO DE MAL PAGADOR
1	last_month_salary	1.579253183488964	RIESGO DE MAL PAGADOR
1	age	1.7507272346168792	RIESGO DE MAL PAGADOR
1	total_loans	1.4611400761528288	RIESGO DE MAL PAGADOR
1 - 13 / 13 < >			

DashBoard Hito 1

cuartil_age

Igual a

last_month_salary_limpio

Igual a

default_flag

Igual a

Promedio Last Month Salary

6.349,05

Promedio de Prestamos

8,51

Usuarios

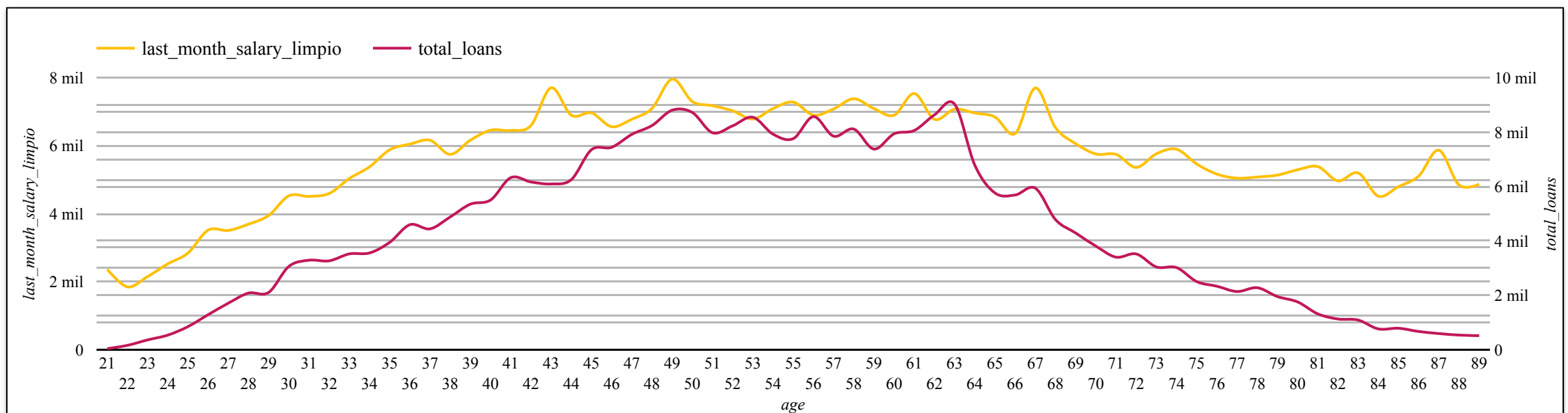
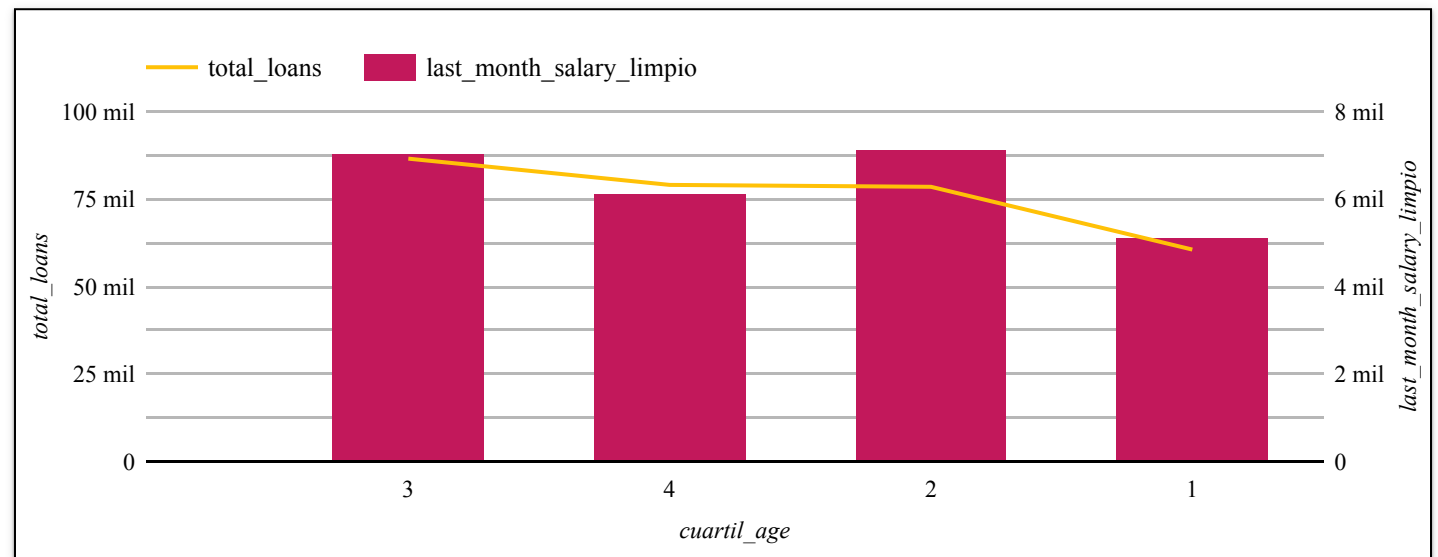
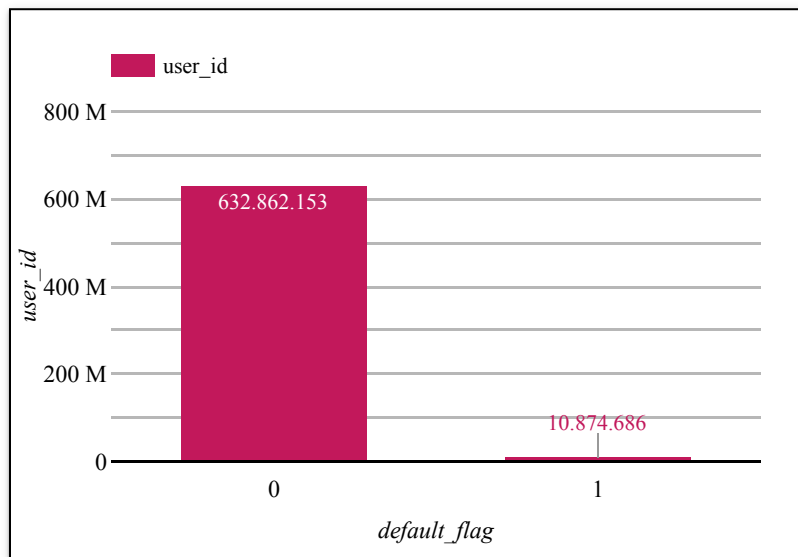
35.755

loan_real_state

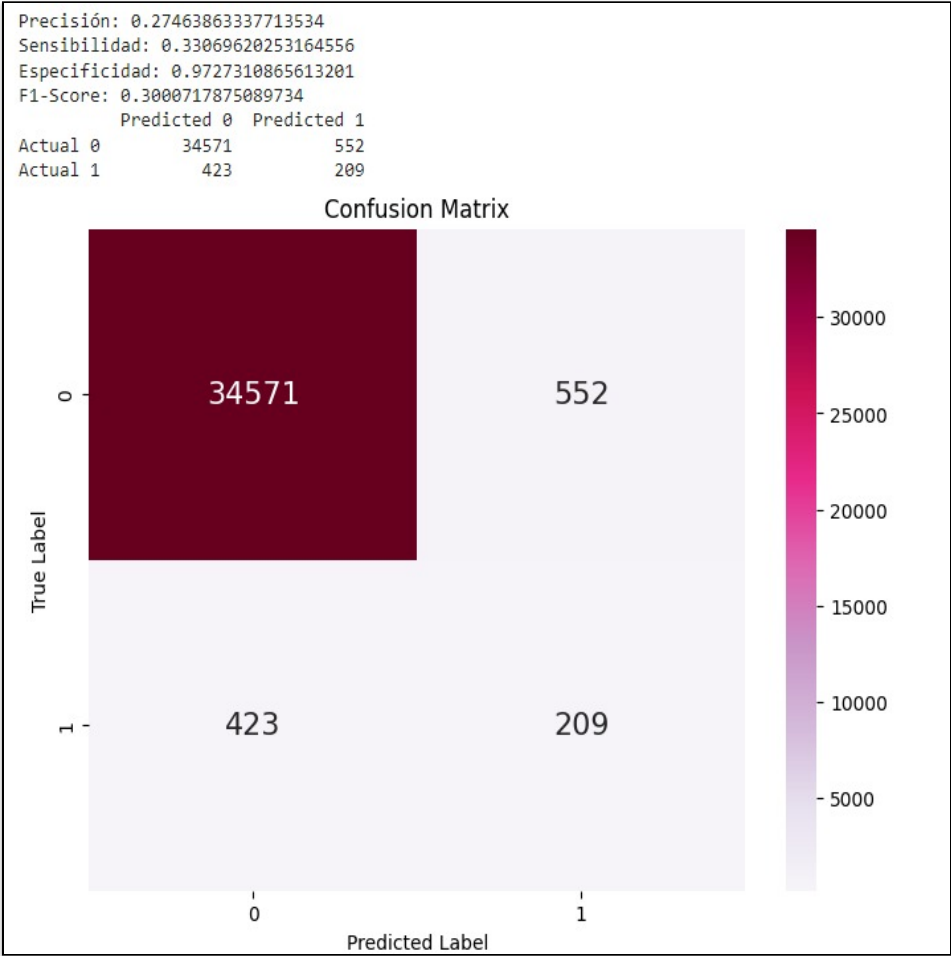
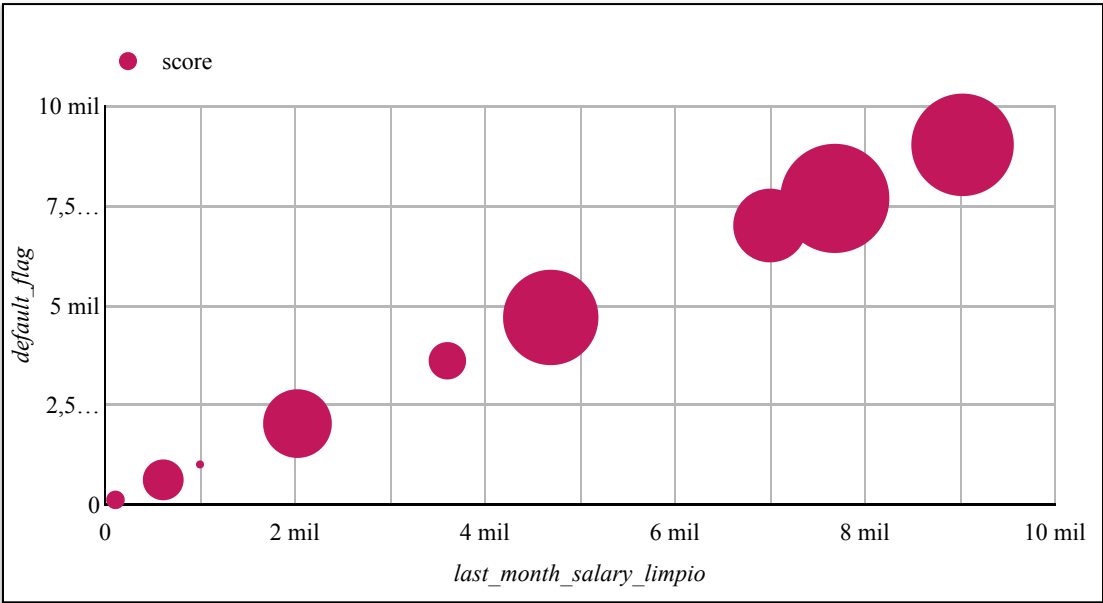
35.755

loan_other

267.829



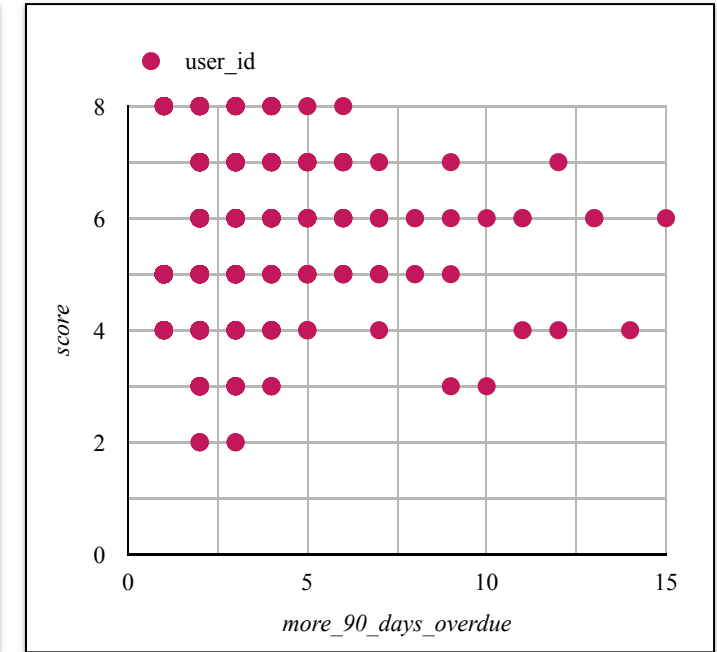
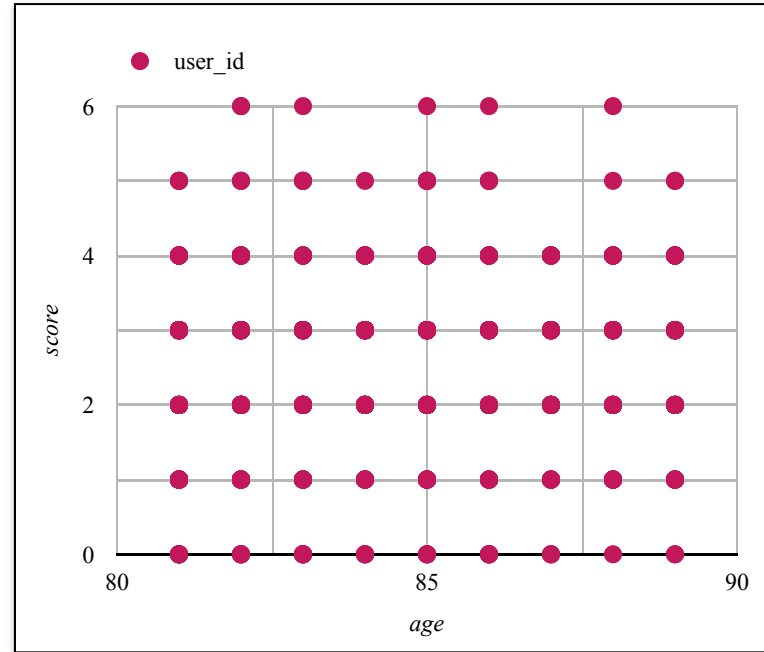
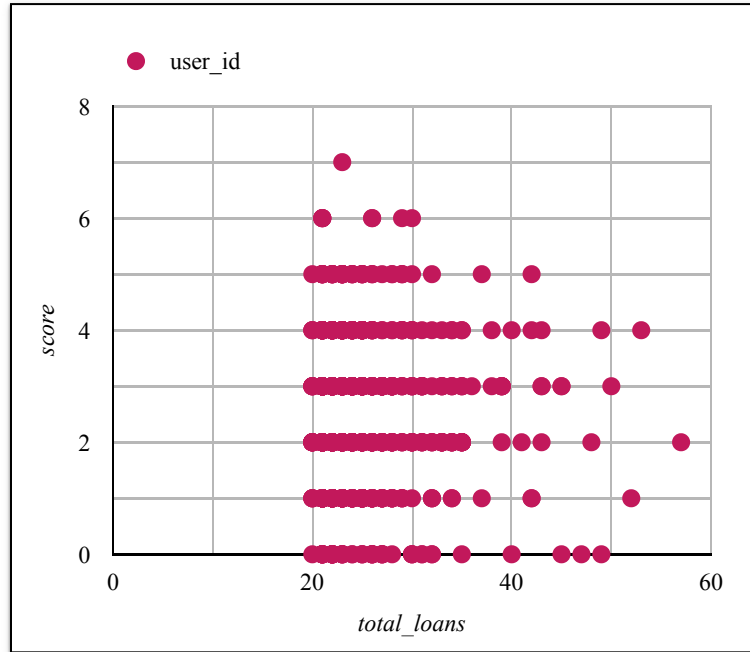
DashBoard Hito 2



Cuartil	Variable	Ratio Default 1 to 0	Riesgo
4	number_dependet	1.2785221225603898	RIESGO DE MAL PAGADOR
4	debt_ratio	1.0645944892686516	RIESGO DE MAL PAGADOR
4	secured_lines	3.920625489901769	RIESGO DE MAL PAGADOR
4	delayed_payment	4.228629906091982	RIESGO DE MAL PAGADOR
4	more_90_days	3.8921351307117735	RIESGO DE MAL PAGADOR
3	debt_ratio	1.2848829291402923	RIESGO DE MAL PAGADOR
2	last_month_salary	1.11618037288542	RIESGO DE MAL PAGADOR
2	age	1.22637238144309	RIESGO DE MAL PAGADOR
2	total_loans	1.18094736415869	RIESGO DE MAL PAGADOR
1	number_dependet	1.0064150759782013	RIESGO DE MAL PAGADOR
1	last_month_salary	1.579253183488964	RIESGO DE MAL PAGADOR
1	age	1.7507272346168792	RIESGO DE MAL PAGADOR
1	total_loans	1.4611400761528288	RIESGO DE MAL PAGADOR

1 - 13 / 13

DashBoard Hito 3



Exactitud: 0.9897916375332121
Informe de clasificación:

	precision	recall	f1-score	support
0.0	0.99	1.00	0.99	7020
1.0	0.80	0.59	0.68	131
accuracy			0.99	7151
macro avg	0.90	0.79	0.84	7151
weighted avg	0.99	0.99	0.99	7151

Matriz de Confusión

