

German Credit Bank

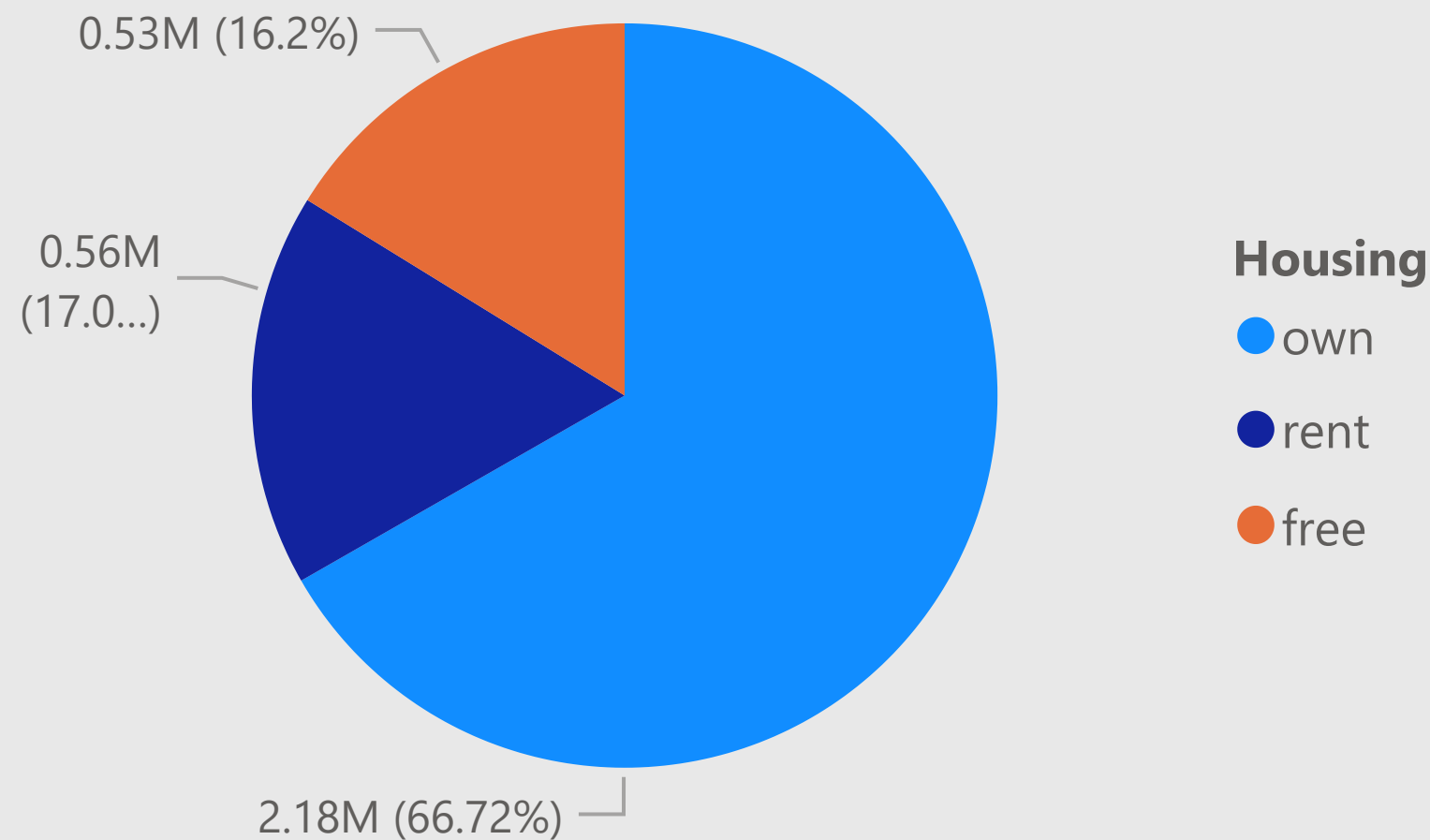
Project for Power BI
exploration

by Nicolas Gargano

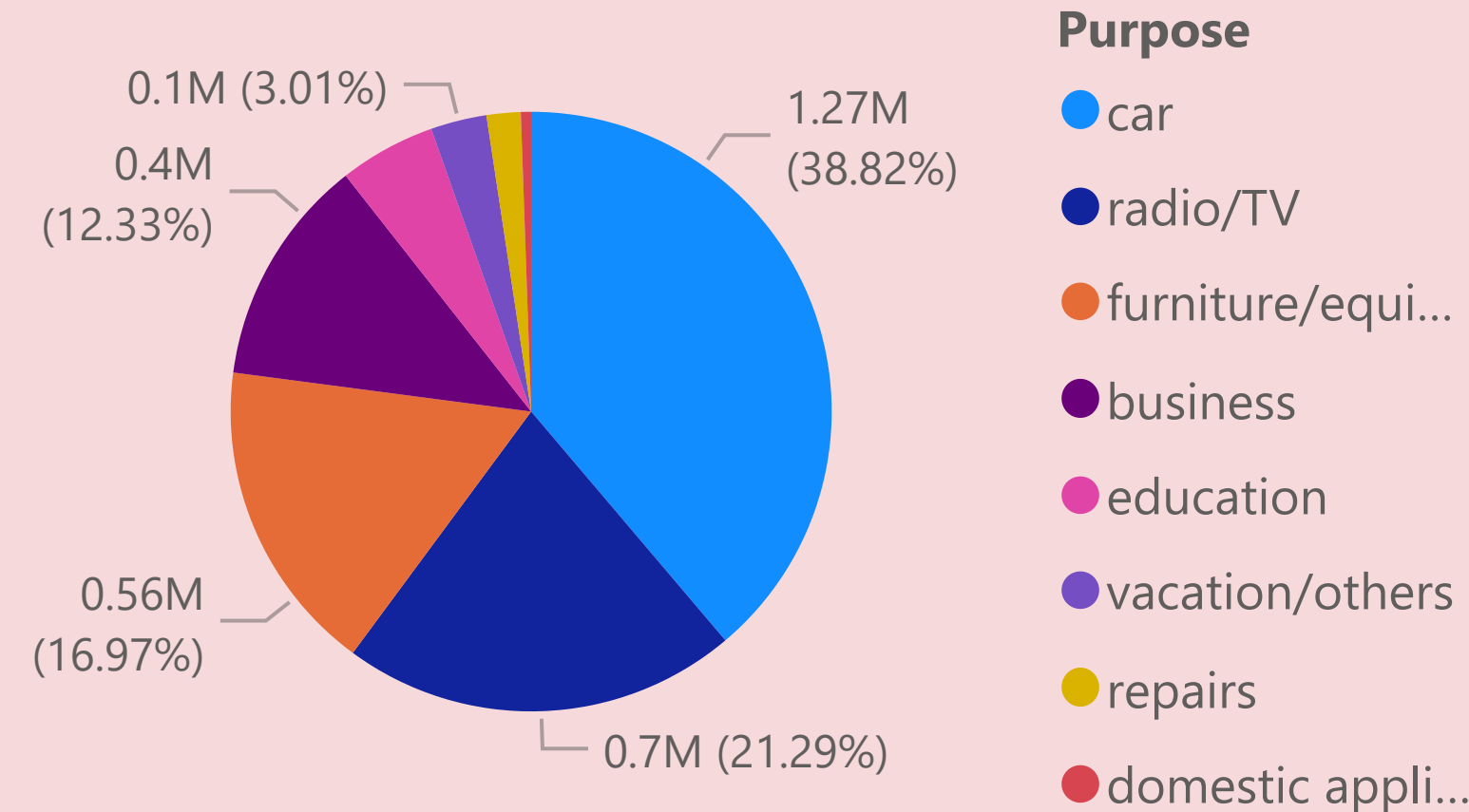
Credit Risk Analysis

| Risk | Job | Housing | Purpose |
|------|----------------|---------|---------------------|
| good | highly skilled | free | car |
| good | highly skilled | free | education |
| good | highly skilled | free | furniture/equipment |
| good | highly skilled | free | radio/TV |
| good | highly skilled | free | vacation/others |

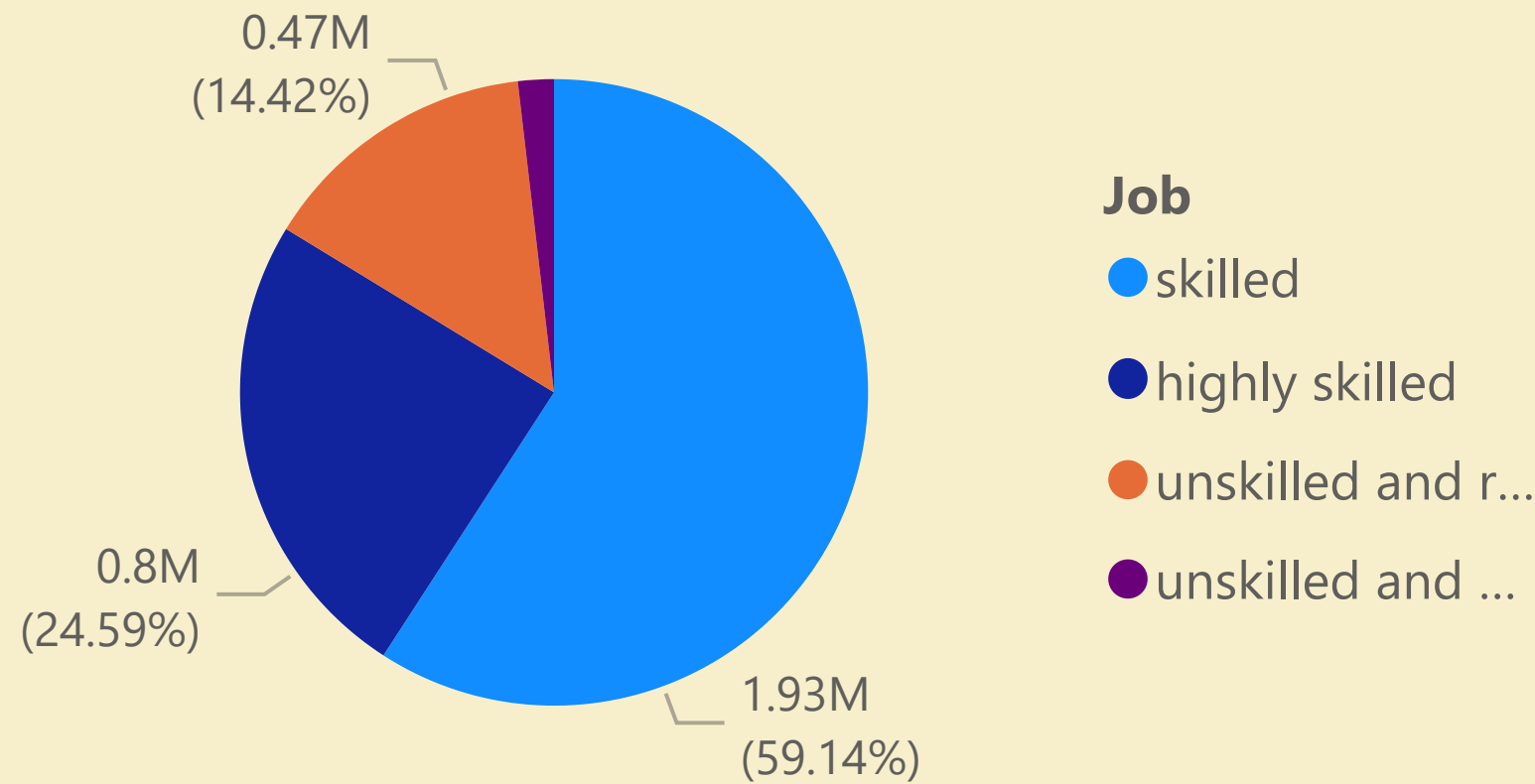
Sum of Credit_amount by Housing



Sum of Credit_amount by Purpose



Sum of Credit_amount by Job



Insight

- 1 - Most of the credit is for Cars, to skilled worker with their own house
- 2 - When the credit is for business, repairs or domestic applications and furniture, to unskilled worker or highly skilled. More Risk.
 - I think that the highly skilled use the credit for business and the unskilled use for repairs.
- 3 - Credits for education for people with their own house and with some skills are the has risk

Credit Purpose Analysis

Purpose

business

car

domestic appliances

education

furniture/equipment

Job

highly skilled

skilled

unskilled and non-
resident

unskilled and resident

Risk

bad

good

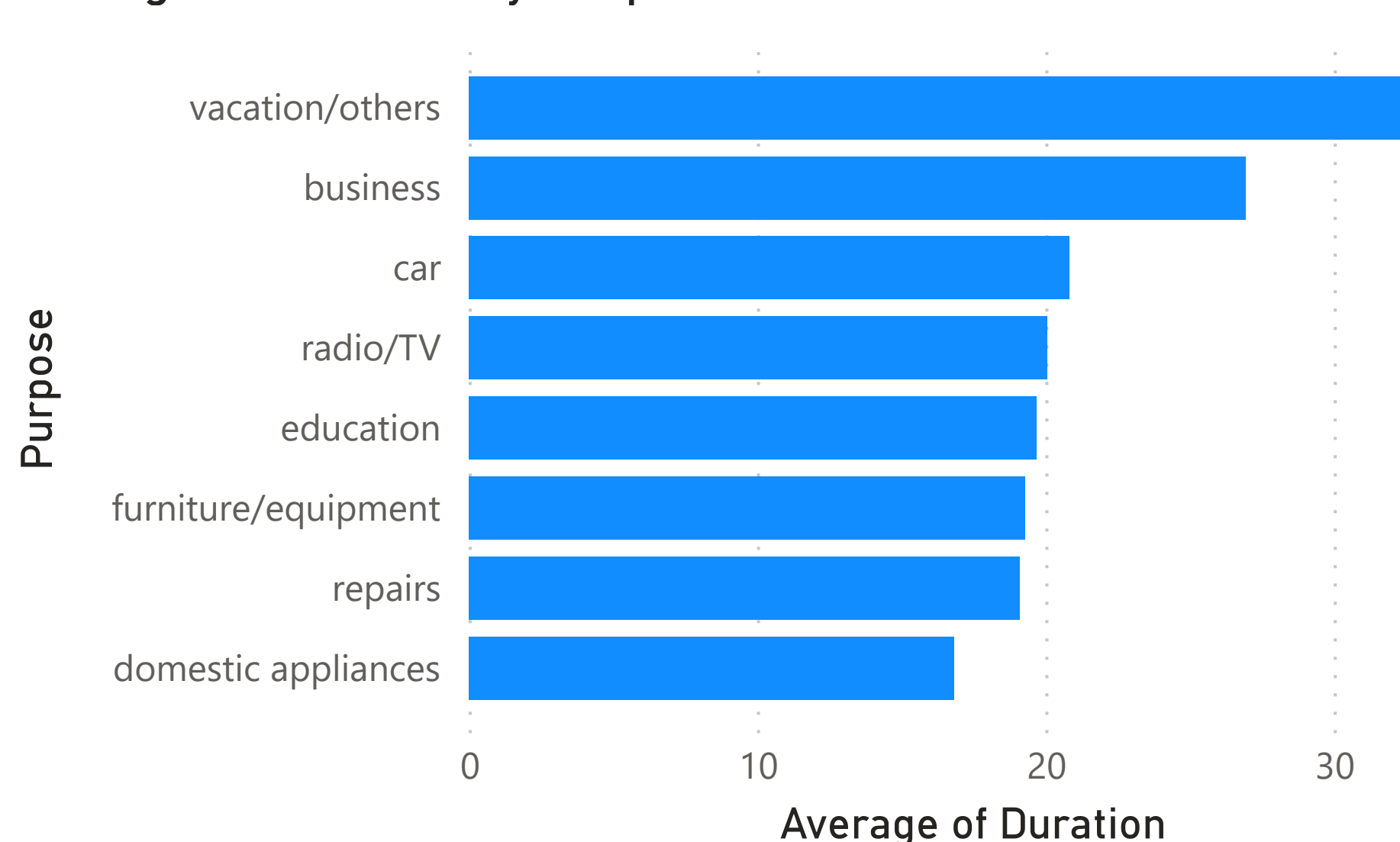
Housing

free

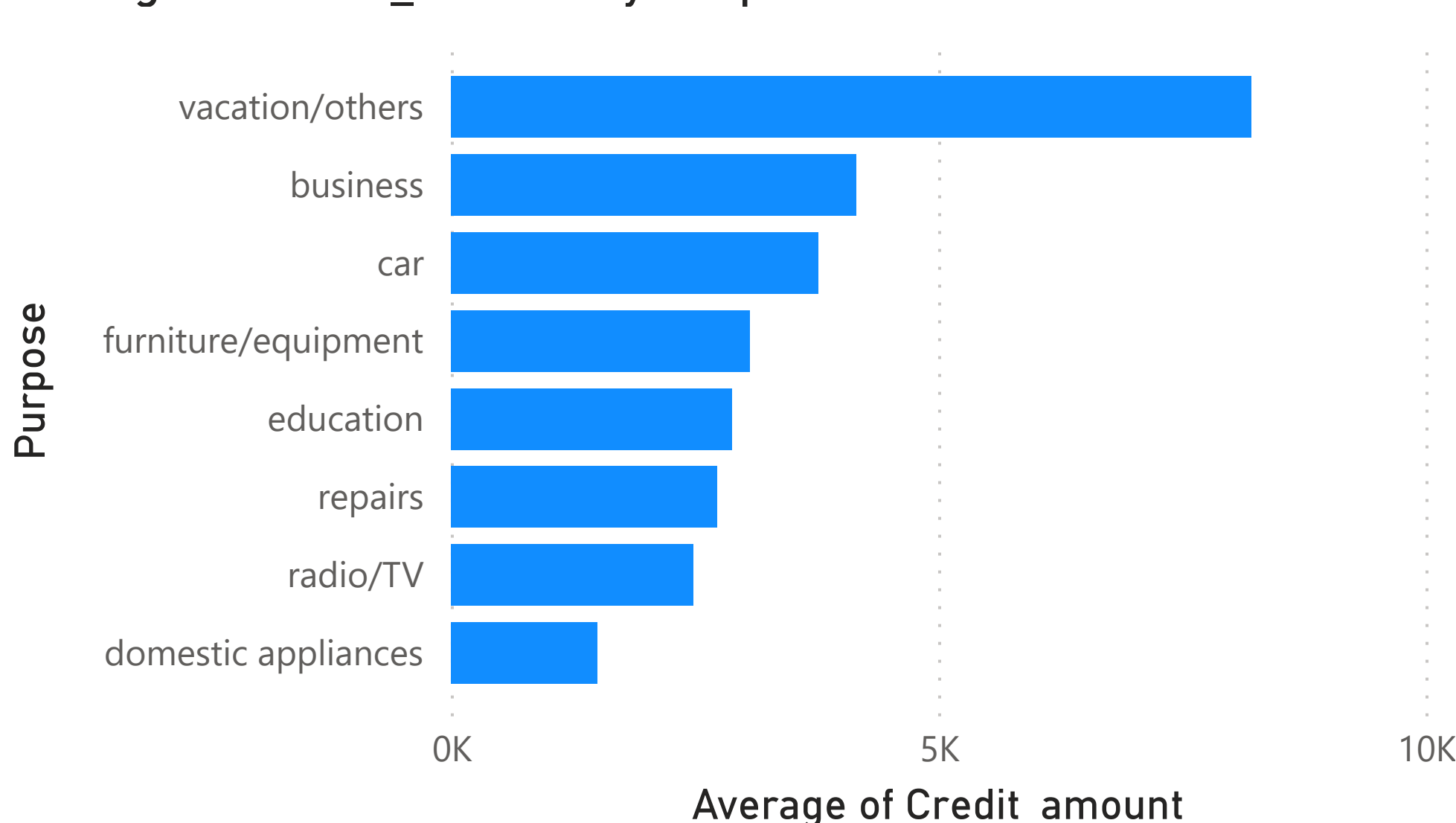
own

rent

Average of Duration by Purpose



Average of Credit_amount by Purpose



Insight

1 - Is not a good idea to give a credit if the amount is big and the duration is long. Is logic and de data confirms it.

2 - Skilled people used to use credit for business, and highly skilled for vacations or others. And the unskilled people use the credits for repairs at home.

3 - People who rent, don't take credits for vacations, people with their own homes do.

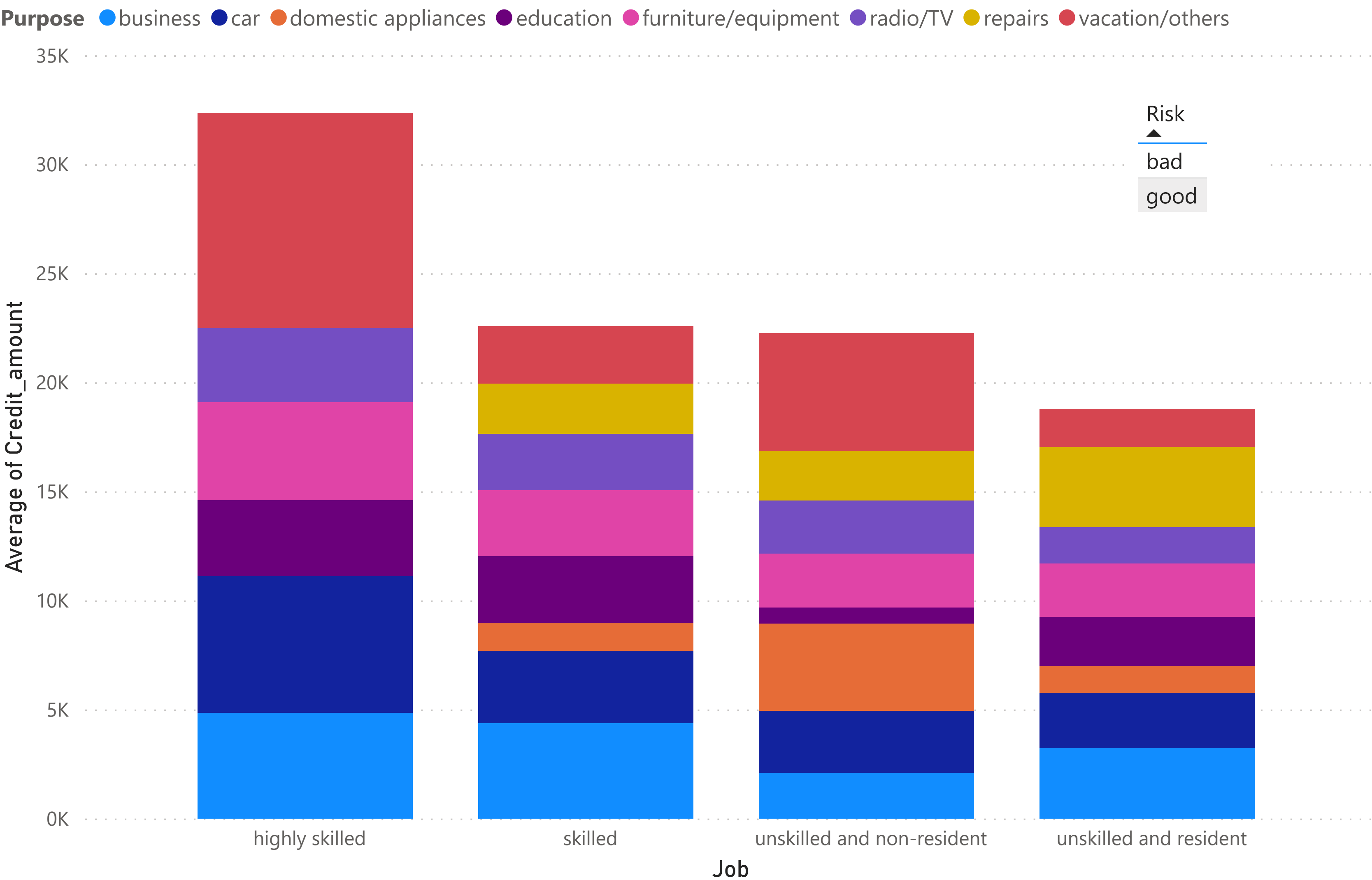
Credit Job Analysis

| Saving_accounts | Average of Duration | Risk |
|-----------------|---------------------|-------|
| little | 25.03 | bad |
| little | 17.86 | good |
| moderate | 27.56 | bad |
| moderate | 20.36 | good |
| Total | | 20.90 |

Insight

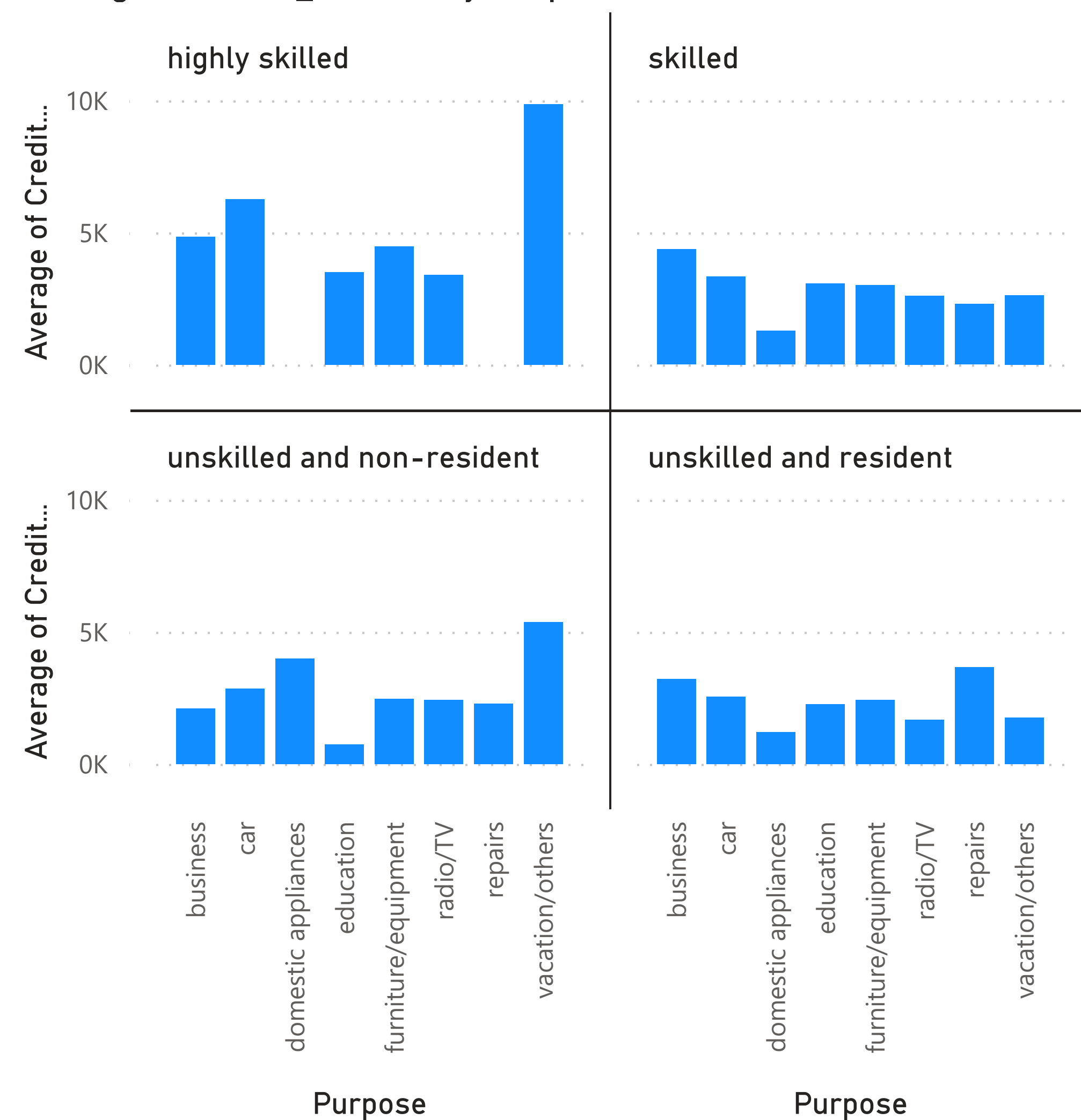
- 1 - Is a bad idea give a credit for business to an skilled worked, but a good idea is he is a highly skilled
- 2 - Unskilled and non resident workers has not good credit risk for cars. Maybe the duration of the credit for a car is not possible for a non resident
- 3 - Unskilled and resident workers do not pay their credits when are for repairs

Average of Credit_amount by Job and Purpose



Credit Amount & Duration Analysis

Average of Credit_amount by Purpose and Job



Average of Duration by Purpose and Job



Housing

free

own

rent

Risk

bad

good

Saving_accounts

little

moderate

other

quite rich

rich

Checking_account

little

moderate

other

rich

Sex

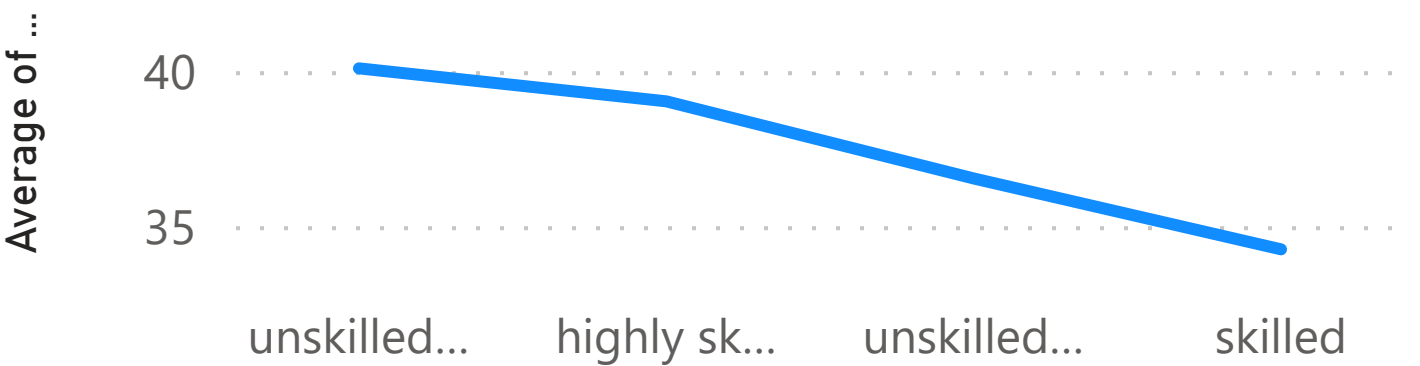
female

male

Credit Age Analysis

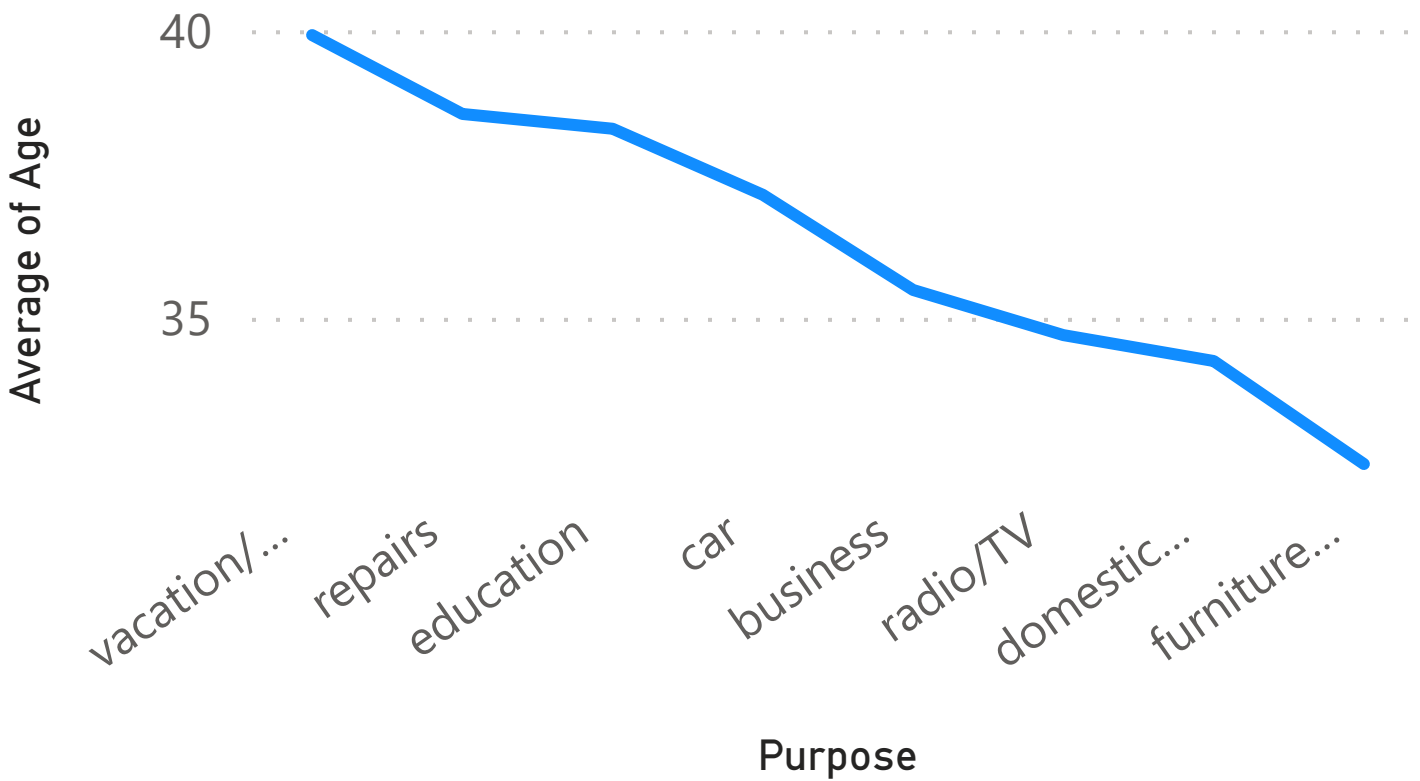
| Job | Average of Age |
|----------------------------|----------------|
| highly skilled | 39.03 |
| skilled | 34.25 |
| unskilled and non-resident | 40.09 |
| unskilled and resident | 36.54 |
| Total | 35.55 |

Average of Age by Job



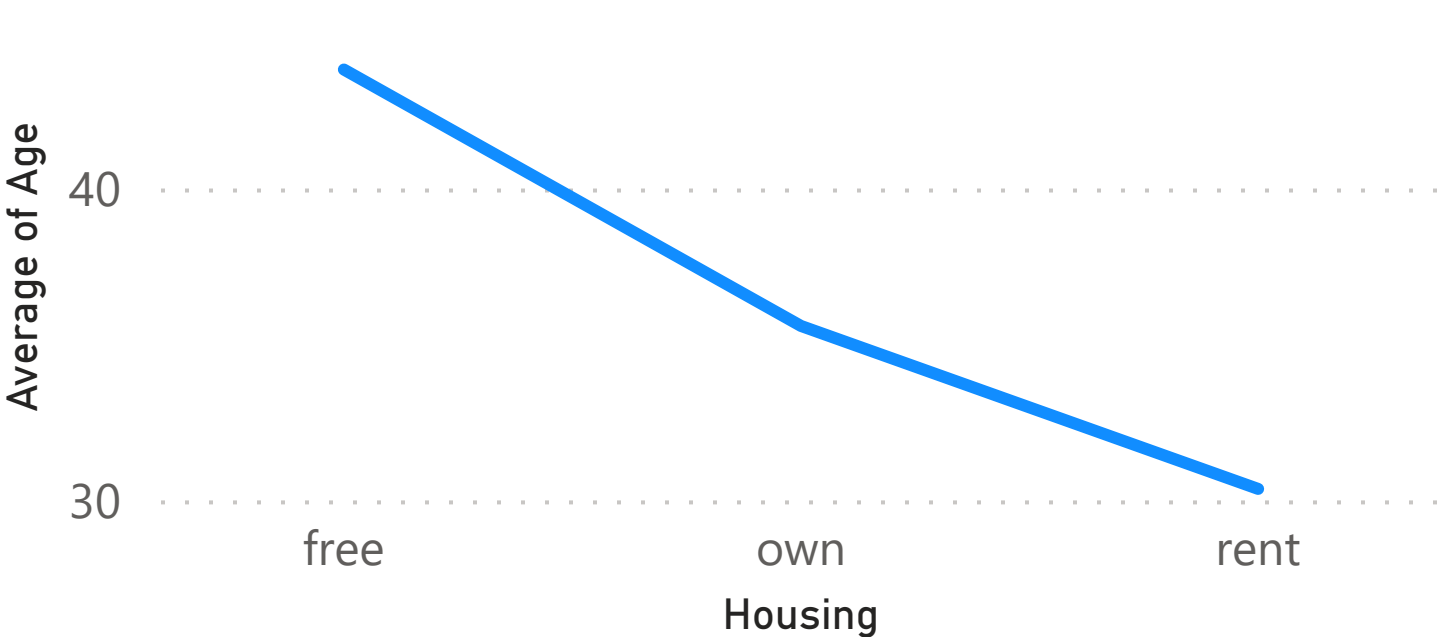
| Purpose | Average of Age |
|---------------------|----------------|
| business | 35.48 |
| car | 37.14 |
| domestic appliances | 34.25 |
| education | 38.29 |
| furniture/equipment | 32.46 |
| radio/TV | 34.70 |
| repairs | 38.55 |
| vacation/others | 39.92 |
| Total | 35.55 |

Average of Age by Purpose



| Housing | Average of Age |
|--------------|----------------|
| free | 43.81 |
| own | 35.59 |
| rent | 30.37 |
| Total | 35.55 |

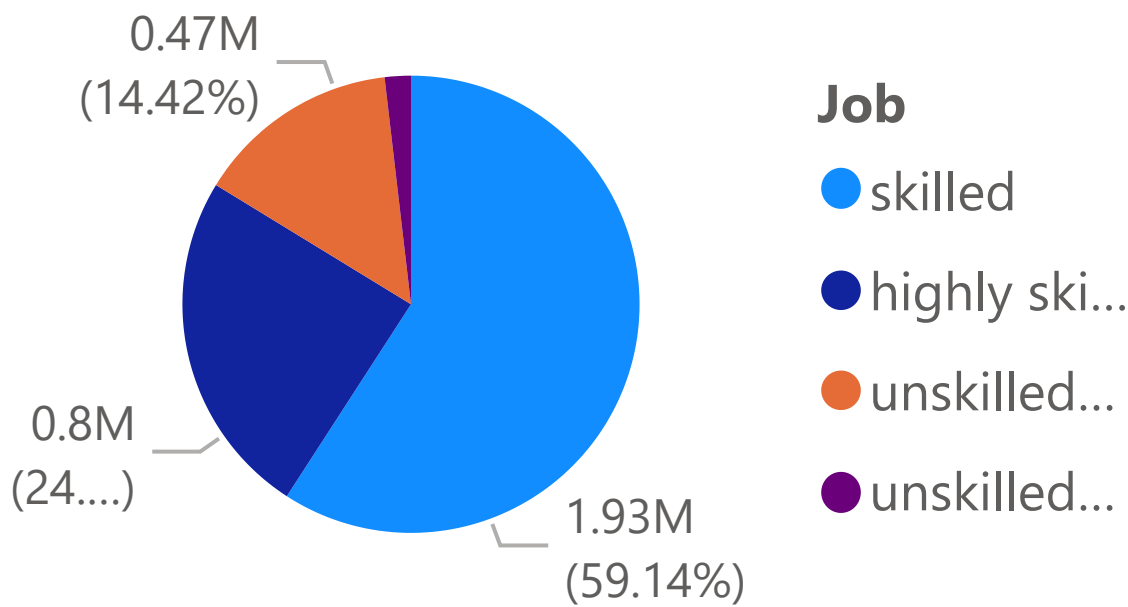
Average of Age by Housing



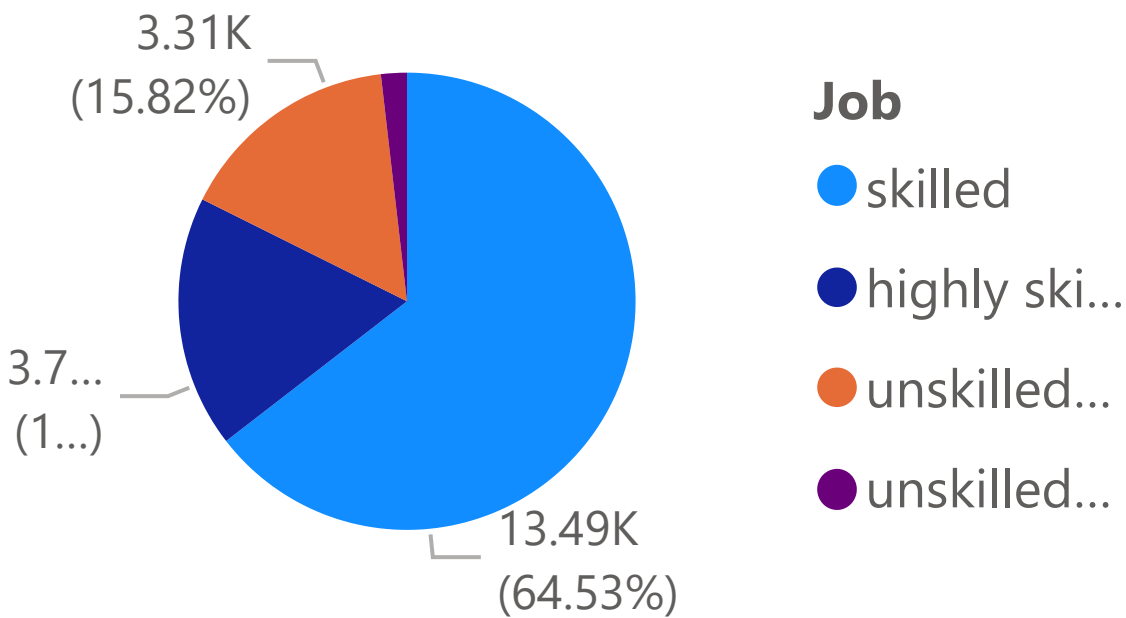
Credit Gender Analysis

| Sex | Risk |
|--------|------|
| female | bad |
| female | good |
| male | bad |
| male | good |

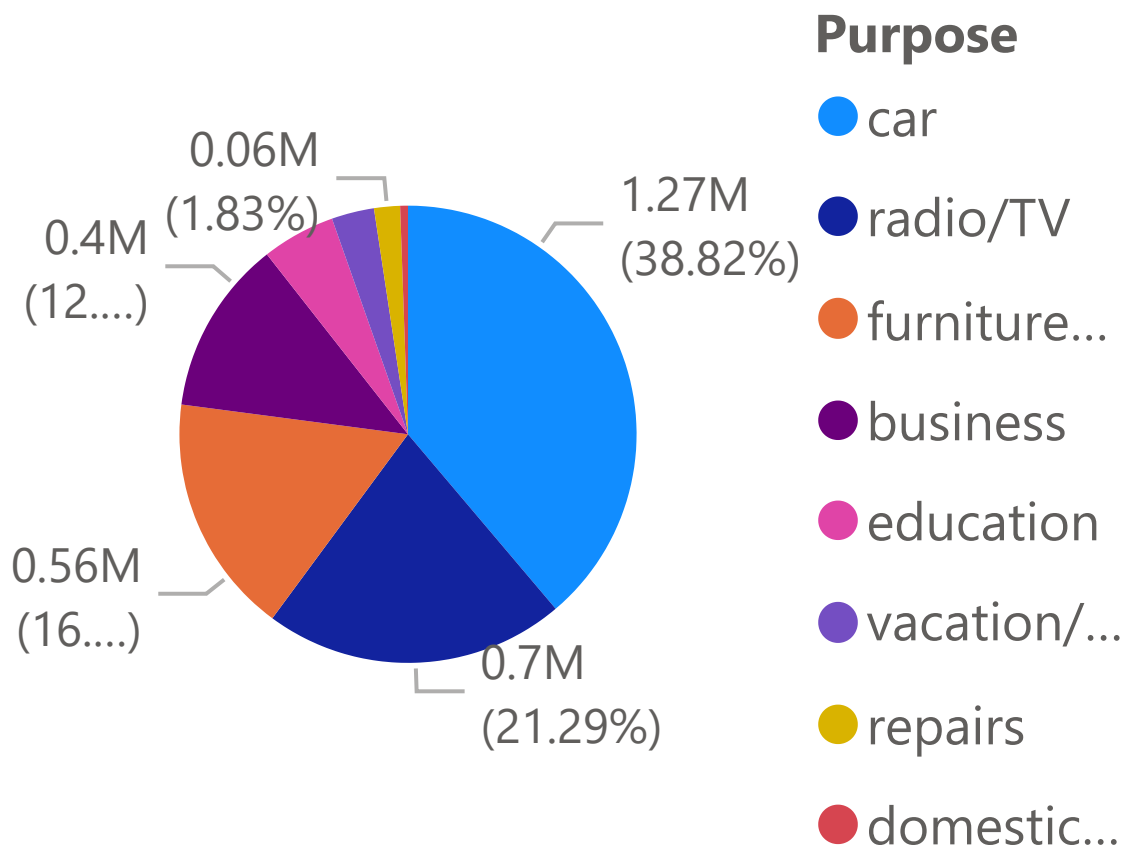
Sum of Credit_amount by Job



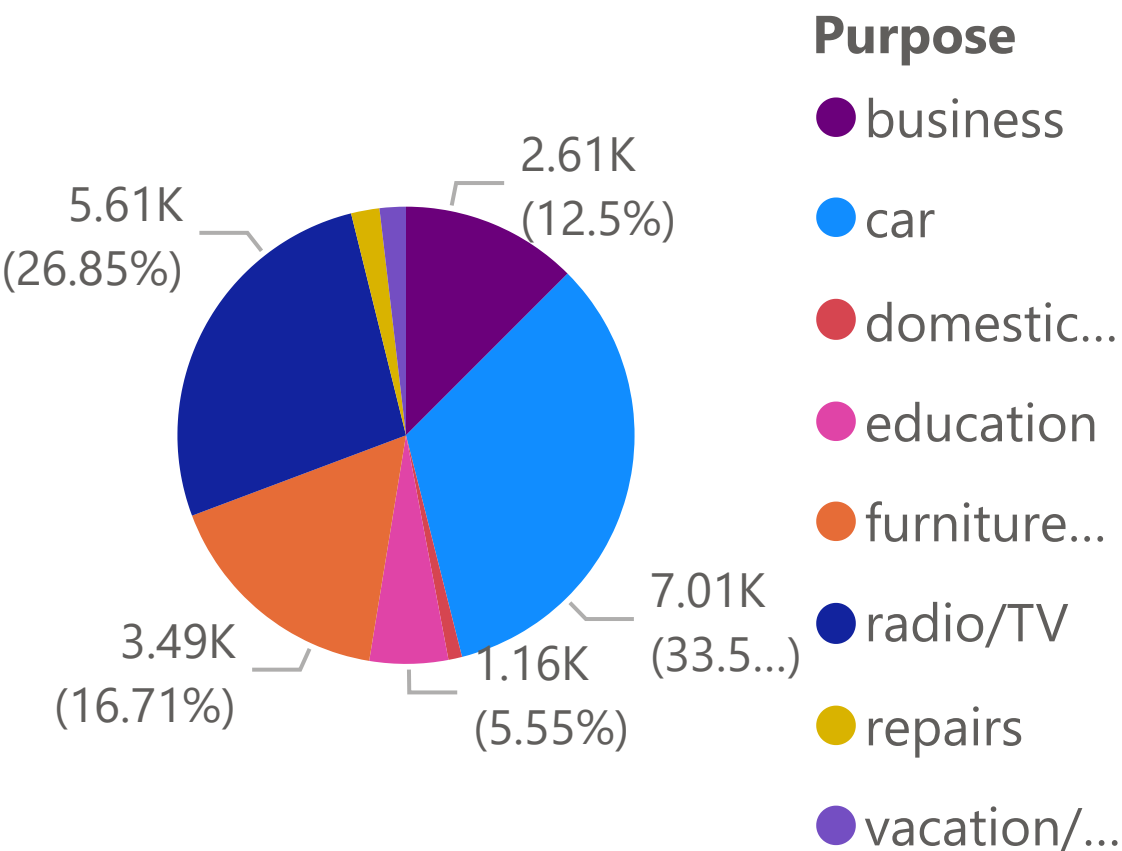
Sum of Duration by Job



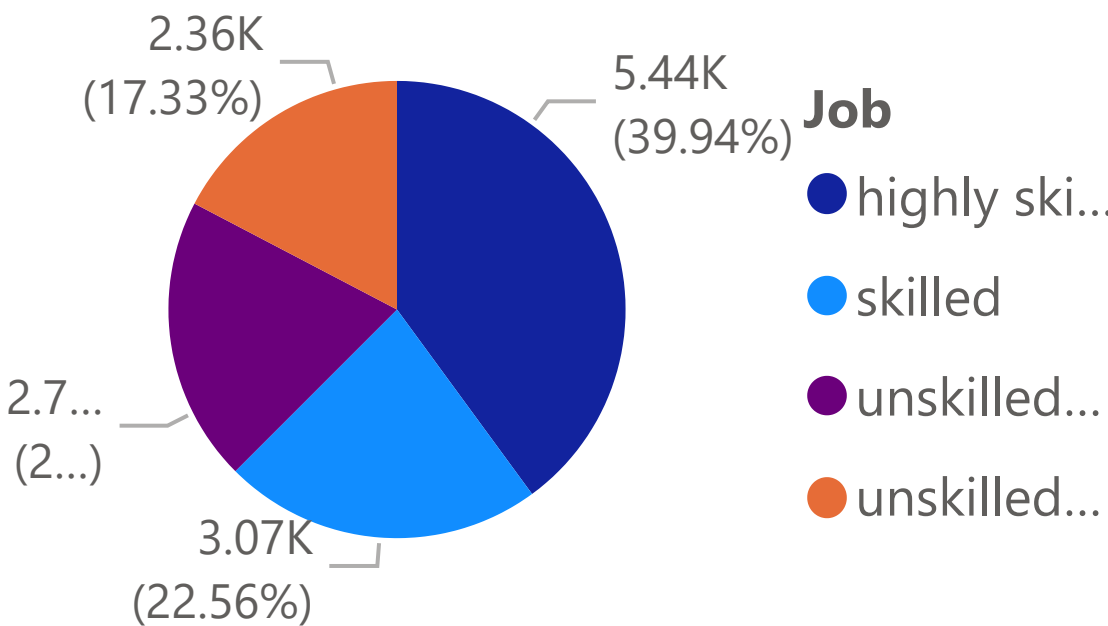
Sum of Credit_amount by Purpose



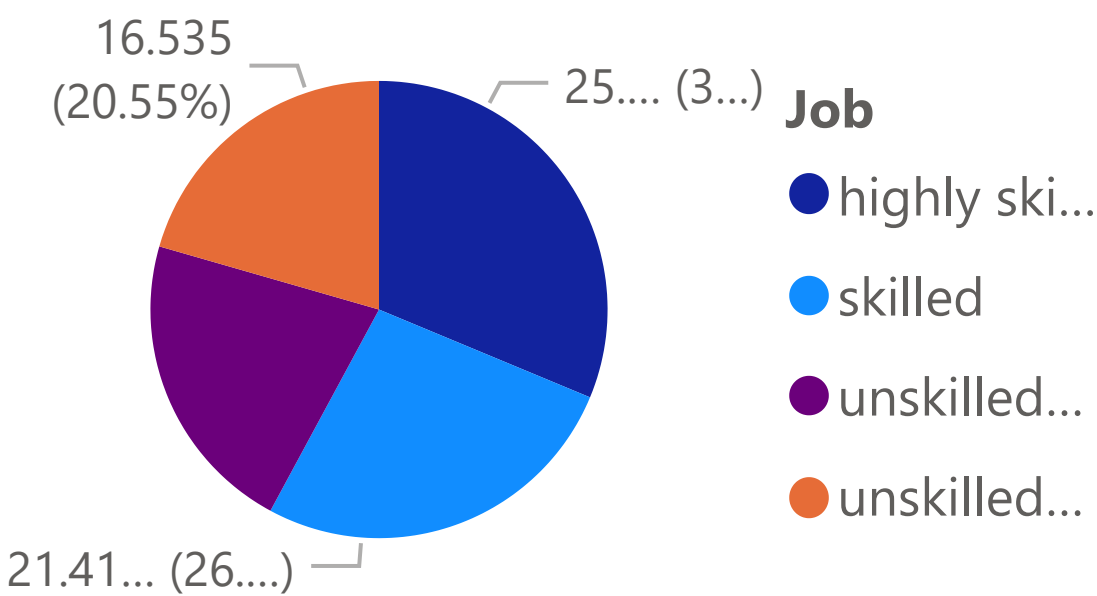
Sum of Duration by Purpose



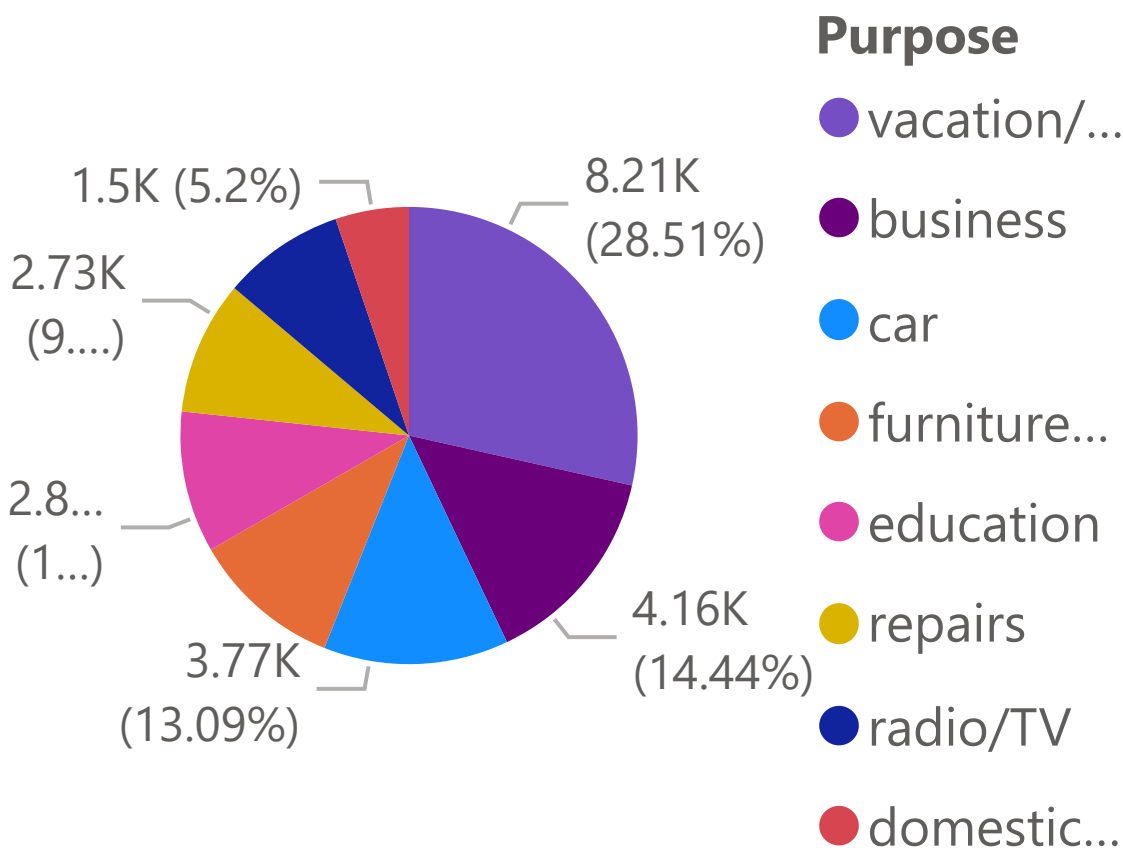
Average of Credit_amount by Job



Average of Duration by Job



Average of Credit_amount by Purpose



Average of Duration by Purpose

