

ABSTRACT

This project investigates and compares the lending practices of two major US banks to assess the presence of redlining, a discriminatory practice denying or limiting financial services to certain neighborhoods based on race or ethnicity. Leveraging lending data and demographic information, disparities in loan approval rates, amounts, interest rates, and other lending criteria across neighborhoods of varying racial or ethnic compositions are analyzed.

Statistical methods are employed to quantify these disparities, and findings are visualized through charts, graphs, and maps for effective communication. The project aims to uncover instances of redlining, advocate for fair lending practices, and contribute to addressing social and economic inequalities in access to credit. Through data analysis and visualization techniques, the project aims to shed light on any potential instances of redlining and advocate for fair and equitable lending practices in the banking industry.