



2.1.4

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## Semi\_Good

9559  
0  
1.8 MB  
23  
6  
17  
0

ROWS  
DUPLICATES  
RAM  
FEATURES  
CATEGORICAL  
NUMERICAL  
TEXT

ASSOCIATIONS

## Semi\_Poor

18391  
0  
3.5 MB  
23  
6  
17  
0

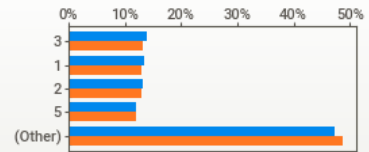
ASSOCIATIONS

Semi\_Good

Semi\_Poor

### 1 Month

VALUES: 9,559 (100%) 18,391 (100%)  
MISSING: ---  
DISTINCT: 8 (<1%) 8 (<1%)

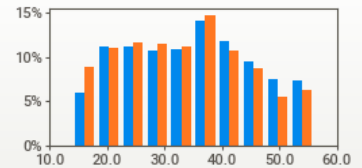


### 2 Age

VALUES: 9,559 (100%) 18,391 (100%)  
MISSING: ---  
DISTINCT: 43 (<1%) 43 (<1%)  
ZEROS: ---

MAX	56.0	56.0
95%	53.0	52.0
Q3	43.0	42.0
MEDIAN	35.0	33.0
AVG	34.6	33.4
Q1	25.0	24.0
5%	18.0	17.0
MIN	14.0	14.0

RANGE	42.0	42.0
IQR	18.0	18.0
STD	10.9	10.9
VAR	120	119
KURT.	-1.03	-0.939
SKEW	0.071	0.153
SUM	331k	614k

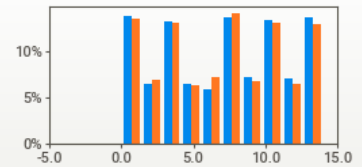


### 3 Occupation

VALUES: 9,559 (100%) 18,391 (100%)  
MISSING: ---  
DISTINCT: 15 (<1%) 15 (<1%)  
ZEROS: 646 (7%) 1,203 (7%)

MAX	14.0	14.0
95%	14.0	14.0
Q3	11.0	11.0
AVG	7.0	6.9
MEDIAN	7.0	7.0
Q1	3.0	3.0
5%	0.0	0.0
MIN	0.0	0.0

RANGE	14.0	14.0
IQR	8.00	8.00
STD	4.35	4.29
VAR	18.9	18.4
KURT.	-1.22	-1.19
SKEW	-0.021	0.020
SUM	67,334	127k

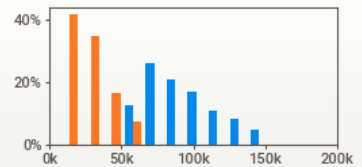


### 4 Annual\_Income

VALUES: 9,559 (100%) 18,391 (100%)  
MISSING: ---  
DISTINCT: 2,849 (30%) 5,666 (31%)  
ZEROS: ---

MAX	153,148	59,940
95%	137,053	54,492
Q3	107,992	35,843
AVG	92,083	27,851
MEDIAN	88,014	26,527
Q1	71,611	17,001
5%	61,783	9,847
MIN	59,971	7,007

RANGE	93,176	52,933
IQR	36,380	18,842
STD	23,794	13,232
VAR	566.1M	175.1M
KURT.	-0.647	-0.491
SKEW	0.588	0.563
SUM	880.2M	512.2M

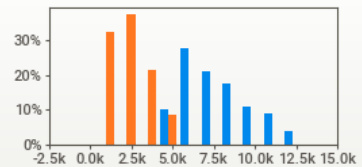


### 5 Monthly\_Inhand\_Salary

VALUES: 9,559 (100%) 18,391 (100%)  
MISSING: ---  
DISTINCT: 2,863 (30%) 5,803 (32%)  
ZEROS: ---

MAX	12,915	5,259
95%	11,457	4,544
Q3	9,038	3,022
AVG	7,670	2,319
MEDIAN	7,298	2,180
Q1	5,967	1,426
5%	5,136	806
MIN	4,600	332

RANGE	8,316	4,927
IQR	3,071	1,596
STD	1,990	1,116
VAR	4.0M	1.2M
KURT.	-0.637	-0.474
SKEW	0.584	0.546
SUM	73.3M	42.6M

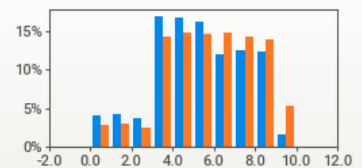


### 6 Num\_Bank\_Accounts

VALUES: 9,559 (100%) 18,391 (100%)  
MISSING: ---  
DISTINCT: 11 (<1%) 11 (<1%)  
ZEROS: 386 (4%) 505 (3%)

MAX	10.0	10.0
95%	8.0	9.0
Q3	7.0	7.0
MEDIAN	5.0	5.0
AVG	4.8	5.3
Q1	3.0	4.0
5%	1.0	1.0
MIN	0.0	0.0

RANGE	10.0	10.0
IQR	4.00	3.00
STD	2.21	2.25
VAR	4.87	5.05
KURT.	-0.527	-0.418
SKEW	-0.160	-0.195
SUM	46,109	97,828

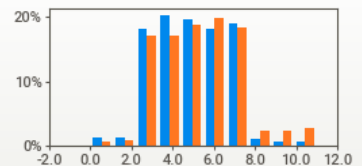


### 7 Num\_Credit\_Card

VALUES: 9,559 (100%) 18,391 (100%)  
MISSING: ---  
DISTINCT: 11 (<1%) 11 (<1%)  
ZEROS: 2 (<1%) ---

MAX	10.0	11.0
95%	7.0	9.0
Q3	6.0	7.0
MEDIAN	5.0	5.0
AVG	5.0	5.3
Q1	4.0	4.0
5%	3.0	3.0
MIN	0.0	1.0

RANGE	10.0	10.0
IQR	2.00	3.00
STD	1.59	1.78
VAR	2.54	3.15
KURT.	-0.382	-0.050
SKEW	0.080	0.385
SUM	47,750	97,440

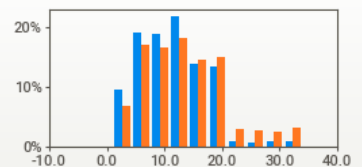


### 8 Interest\_Rate

VALUES: 9,559 (100%) 18,391 (100%)  
MISSING: ---  
DISTINCT: 34 (<1%) 34 (<1%)  
ZEROS: ---

MAX	34.0	34.0
95%	20.0	28.0
Q3	16.0	18.0
AVG	11.4	13.3
MEDIAN	11.0	12.0
Q1	7.0	8.0
5%	2.0	3.0
MIN	1.0	1.0

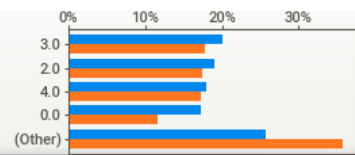
RANGE	33.0	33.0
IQR	9.00	10.0
STD	5.93	7.21
VAR	35.2	52.0
KURT.	0.629	0.183
SKEW	0.619	0.691
SUM	109k	245k



### 9 Num\_of\_Loan

VALUES: 9,559 (100%) 18,391 (100%)  
MISSING: ---

DISTINCT: 9 (<1%) 9 (<1%)

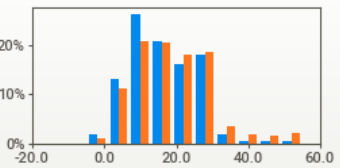


#### Delay\_from\_due\_date

VALUES: 9,559 (100%) 18,391 (100%)  
MISSING: ---  
DISTINCT: 61 (<1%) 61 (<1%)  
ZEROES: 136 (1%) 144 (<1%)

MAX	55.0	55.0
95%	30.0	39.0
Q3	23.0	25.0
AVG	16.0	18.5
MEDIAN	15.0	17.0
Q1	9.0	10.0
5%	3.0	4.0
MIN	-5.0	-5.0

RANGE	60.0	60.0
IQR	14.0	15.0
STD	9.31	10.9
VAR	86.8	118
KURT.	0.384	0.800
SKEW	0.577	0.809
SUM	153k	340k

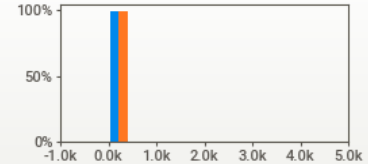


#### Num\_of\_Delayed\_Payment

VALUES: 9,559 (100%) 18,391 (100%)  
MISSING: ---  
DISTINCT: 121 (1%) 162 (<1%)  
ZEROES: 140 (1%) 194 (1%)

MAX	4,384	4,397
95%	20	22
Q3	17	18
AVG	34	29
MEDIAN	12	14
Q1	9	10
5%	2	4
MIN	0	0

RANGE	4,384	4,397
IQR	8.00	8.00
STD	253	212
VAR	64,128	45,110
KURT.	169	248
SKEW	12.7	15.3
SUM	327k	537k

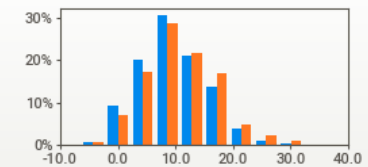


#### Changed\_Credit\_Limit

VALUES: 9,559 (100%) 18,391 (100%)  
MISSING: ---  
DISTINCT: 2,121 (22%) 2,846 (15%)  
ZEROES: 2 (<1%) ---

MAX	35.8	36.5
95%	19.3	20.8
Q3	13.1	15.0
AVG	9.5	10.8
MEDIAN	9.2	10.2
Q1	5.2	6.5
5%	1.1	1.5
MIN	-6.3	-6.4

RANGE	42.1	42.9
IQR	7.92	8.49
STD	5.72	6.18
VAR	32.7	38.2
KURT.	-0.013	0.104
SKEW	0.371	0.424
SUM	91,275	198k

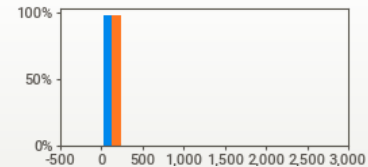


#### Num\_Credit\_Inquiries

VALUES: 9,559 (100%) 18,391 (100%)  
MISSING: ---  
DISTINCT: 181 (2%) 317 (2%)  
ZEROES: 919 (10%) 1,472 (8%)

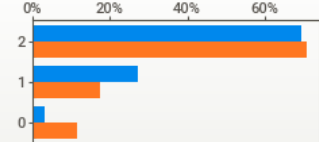
MAX	2,589	2,597
95%	10	12
Q3	6	8
AVG	25	28
MEDIAN	4	5
Q1	2	3
5%	0	0
MIN	0	0

RANGE	2,589	2,597
IQR	4.00	5.00
STD	182	197
VAR	33,154	38,682
KURT.	108	99.2
SKEW	10.0	9.72
SUM	237k	509k



#### Credit\_Mix

VALUES: 9,559 (100%) 18,391 (100%)  
MISSING: ---  
DISTINCT: 3 (<1%) 3 (<1%)

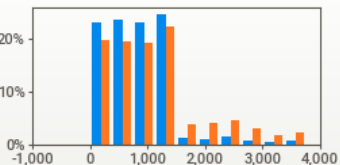


#### Outstanding\_Debt

VALUES: 9,559 (100%) 18,391 (100%)  
MISSING: ---  
DISTINCT: 2,832 (30%) 5,596 (30%)  
ZEROES: ---

MAX	3,739	3,755
95%	1,756	2,845
Q3	1,201	1,413
AVG	860	1,100
MEDIAN	815	951
Q1	413	475
5%	85	105
MIN	0	1

RANGE	3,738	3,754
IQR	789	938
STD	601	826
VAR	361k	682k
KURT.	3.81	0.849
SKEW	1.42	1.10
SUM	8.2M	20.2M

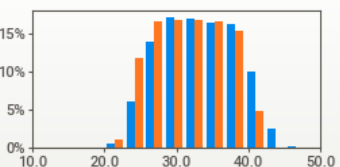


#### Credit\_Utilization\_Ratio

VALUES: 9,559 (100%) 18,391 (100%)  
MISSING: ---  
DISTINCT: 9,559 (100%) 18,391 (100%)  
ZEROES: ---

MAX	47.9	42.7
95%	41.5	39.5
Q3	37.4	36.0
AVG	33.3	31.8
MEDIAN	33.2	31.8
Q1	29.1	27.7
5%	25.1	24.1
MIN	20.0	21.3

RANGE	27.9	21.5
IQR	8.32	8.32
STD	5.15	4.94
VAR	26.5	24.4
KURT.	-0.889	-1.09
SKEW	0.031	0.005
SUM	318k	585k

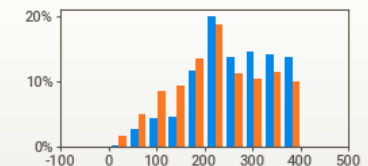


#### Credit\_History\_Age

VALUES: 9,559 (100%) 18,391 (100%)  
MISSING: ---  
DISTINCT: 537 (6%) 664 (4%)  
ZEROES: ---

MAX	404	404
95%	387	382
Q3	332	309
MEDIAN	262	228
AVG	262	232
Q1	206	165
5%	103	76
MIN	4	2

RANGE	400	402
IQR	126	144
STD	84.5	94.4
VAR	7,143	8,912
KURT.	-0.550	-0.830
SKEW	-0.335	-0.092
SUM	2.5M	4.3M



#### Payment\_of\_Min\_Amount

VALUES: 9,559 (100%) 18,391 (100%)  
MISSING: ---  
DISTINCT: 2 (<1%) 2 (<1%)

