

BAC

AUTHOR

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Analisis de Auto_cura

Analisis Exploratorio

Tipo de cada una de las variables de dataset

Categorica Nominal

- **pc_peor_estado_act_cta_aho** (Peor estado cuenta ahorro)
- **cluster_recod** (segmento cluster)
- **pc_ingreso_rutina_con_techo** (Ingreso por rutina una vez aplicada los techos por segmento)
- **cp_esta_cuota_otro** (Es el estado de la cuota otro)
- **banca_completa** (Si el cliente pertenece al segmento banca completa o no)
- **segmentoestructural** (Segmento estructural)
- **subsegmentoestructural** (Sub segmento estructural)

Cuantitativa Continua

- **desv_sem** (desviación estándar del máximo de moras en el semestre anterior)
- **prom_bim** (promedio del máximo de moras en el bimestre anterior)
- **prom_mes_anterior** (Promedio de los días de mora en el mes anterior)
- **prom_sem** (promedio del máximo de moras en el semestre anterior)
- **prom_trim** (promedio del máximo de moras en el trimestre anterior)
- **desv_trim** (desviación estándar del máximo de moras en el trimestre anterior)
- **desv_bim** (desviación estándar del máximo días de mora en el bimestre anterior)
- **dh_avg_dia_retiros_d** (Día promedio del mes en el que realiza los retiros)
- **cpc_avg_proc_deuda** (Promedio del porcentaje de las deudas de un cliente en el mes anterior)
- **pc_saldo_prom3_tdc_entidad** (Saldo promedio de los últimos 3 meses de tarjeta de crédito en el banco)
- **dh_avg_dia_entradas** (Día promedio del mes en el que recibe las entradas de dinero)
- **dh_avg_dia_pagos_d** (Día del mes promedio en el que hace las salidas de dinero por pagos)
- **cpc_avg_nro_cuota** (Promedio del número de cuotas entre todos los productos del cliente)
- **gsm_prom_dias_gest** (Promedio de los días en que se realizaron gestiones en el mes anterior)
- **cpc_avg_saldo** (Promedio del saldo de las obligaciones del cliente en el mes anterior)
- **dh_avg_dia_salidas** (Día promedio del mes en el que hace las salidas de dinero)

Cuantitativa discreta

- **max_trim** (máximo días de mora en el trimestre anterior)
- **max_sem** (máximo días de mora en el semestre anterior)
- **max_mes_anterior** (días de mora máximo en el mes anterior)
- **cpc_max_nro_cuota** (Máximo número de cuotas entre todos los productos del cliente en el mes anterior)
- **cpc_min_nro_cuota** (Mínimo número de cuotas entre todos los productos del cliente en el mes anterior)
- **nro_gestiones** (Número de gestiones realizadas)

No clasificada

- otros (variables que no se clasificaron fácilmente en las categorías anteriores debido a la falta de información específica en sus descripciones)

1. Análisis de NA y Limpieza

Los datos se encuentran con muchos valores numéricos pero que son cualitativos. Por lo tanto, se convirtieron en factores

max_trim	0.8196721	max_sem	0.8196721
desv_sem	0.8196721	prom_bim	0.8196721
max_mes_anterior	0.8196721	prom_mes_anterior	0.8196721
prom_sem	0.8196721	max_bim	0.8196721
mejor_gestion	0.8196721	prom_trim	0.8196721
pc_cant_moras_30_ult_12_meses	0.8196721	desv_trim	0.8196721
nro_gestiones	0.8196721	desv_bim	0.8196721
pc_cant_moras_30_ult_3_meses	0.8196721	dh_cant_entradas	0.8196721
pc_tiem_1er_prod_abierto_total	0.8196721	pc_cant_moras_60_ult_12_meses	0.8196721
gestiones_eficaces	0.8196721	pc_transaccional	0.8196721
dh_max_dia_entradas	0.8196721	pc_cupo_entidad	0.8196721
pc_cuotas_como_ppal	0.8196721	dh_val_entradas	0.8196721
pc_cant_moras_90_ult_12_meses	0.8196721	dh_max_dia_salidas	0.8196721
pc_cant_moras_60_ult_3_meses	0.8196721	pc_cuota_tarjeta_de_credito	0.8196721
cp_inicial_menos_saldo		pc_peor_estado_act_cta_aho	

0.8196721	0.8196721
dia_pago	cp_cuotas_falta
0.8196721	0.8196721
pcons_tarjeta_de_credito	pc_cifin
0.8196721	0.8196721
gestiones_prod	pcons_vehiculos_sufi
0.8196721	0.8196721
cluster_recod	dh_avg_dia_retiros_d
0.8196721	0.8196721
dmi_max_egreso_diario	cpc_max_proc_deuda
0.8196721	0.8196721
dh_cant_otros_d	pc_cont_30_lt_12m_tot_sf
0.8196721	0.8196721
pc_cant_mora90_ult_12m_total	dmi_max_ingreso_diario
0.8196721	0.8196721
dh_val_otros_d	pc_ingreso_final
0.8196721	0.8196721
dh_cant_pagos_d	dmi_ingreso_total_mes
0.8196721	0.8196721
dh_val_pagos_d	pc_gasto_familiar
0.8196721	0.8196721
pc_cuotas_pagadas	cpc_avg_proc_deuda
0.8196721	0.8196721
cpc_sum_proc_deuda	dc_porc_prod_sin_mora
0.8196721	0.8196721
pc_ingreso_rutina_con_techo	pc_saldo_prom3_tdc_entidad
0.8196721	0.8196721
dh_cant_salidas	dh_min_dia_pagos_d
0.8196721	0.8196721
pc_ingreso_por_rutina	dh_min_dia_pago_tarj_d
0.8196721	0.8196721
cp_nro_cuota	dmi_egreso_total_mes
0.8196721	0.8196721
cp_valor_inicial	dh_max_dia_otros_d
0.8196721	0.8196721
cp_cuota_sobre_saldo	dc_sum_valor_inicial
0.8196721	0.8196721
dh_cant_pago_tarj_d	dh_max_dia_pagos_d
0.8196721	0.8196721
cp_saldo_sobre_inicial	pc_mediana_nom3
0.8196721	0.8196721
cp_esta_cuota_otro	dh_max_dia_retiros_d
0.8196721	0.8196721
dh_avg_dia_entradas	dh_avg_dia_pagos_d
0.8196721	0.8196721
dh_val_salidas	dc_sum_valor_cuota
0.8196721	0.8196721
dh_min_dia_tras_d	cp_porc_valorcuot_ing
0.8196721	0.8196721
pc_ind_ajustado	dh_val_retiros_d
0.8196721	0.8196721

pc_tiem_lt_prod_abie_total		marca_info_cifin_decode	
	0.8196721		0.8196721
dh_max_dia_pago_tarj_d		dc_valobli_ing	
	0.8196721		0.8196721
pc_cantidad_tdc_entidad		dh_min_dia_otros_d	
	0.8196721		0.8196721
dc_cant_obligaciones		cpc_sum_nro_cuota	
	0.8196721		0.8196721
cpc_avg_nro_cuota		cpc_max_nro_cuota	
	0.8196721		0.8196721
cp_saldo		cp_cuota_sobre_inicial	
	0.8196721		0.8196721
cpc_sum_saldo		cp_porc_saldo_ing	
	0.8196721		0.8196721
gsm_mejor_gestion		dh_min_dia_nomina_c	
	0.8196721		0.8196721
dh_max_dia_nomina_c		cp_valor_cuota	
	0.8196721		0.8196721
cpc_nro_cuota_tdc		gsm_prom_dias_gest	
	0.8196721		0.8196721
pc_cuota_no_rot_ent		dh_val_nomina_c	
	0.8196721		0.8196721
banca_completa		cpc_saldo_sobre_ing	
	0.8196721		0.8196721
dh_min_dia_pago_cred_d		cpc_saldo_tdc	
	0.8196721		0.8196721
pc_cuota_de_consumo		dh_cant_tras_d	
	0.8196721		0.8196721
dh_max_dia_comisio_d		cpc_avg_saldo	
	0.8196721		0.8196721
dc_max_saldo_sf		dh_val_pago_tarj_d	
	0.8196721		0.8196721
pc_productos_no_rotativos_entidad		pc_saldo_no_rot_ent	
	0.8196721		0.8196721
pc_vi_no_rotativos_entidad		dh_min_dia_entradas	
	0.8196721		0.8196721
pcons_hipotecario_vivienda		gsm_mejor_gestion_3m	
	0.8196721		0.8196721
dh_avg_dia_salidas		y_auto_cura	
	0.8196721		0.8196721
llave		segmentoestructural	
	0.8196721		0.0000000
subsegmentoestructural		anhomes_ciclo	
	0.0000000		0.8196721

Todos los datos tienen un 0.8% de NAs por lo que se decidió eliminar todas las filas con NA ya que no representan algo significativo en la media

```
datos <- na.omit(datos)
```

2. Resumen del conjunto de datos

El conjunto de datos esta compuesto por 19000 filas y 124 columnas.

```
summary(datos)
```

	max_trim	max_sem	desv_sem	prom_bim
Min.	: 0.00	Min. : 0.00	Min. : 0.000	Min. : 0.000
1st Qu.	: 0.00	1st Qu.: 3.00	1st Qu.: 1.225	1st Qu.: 0.000
Median	: 7.00	Median : 10.00	Median : 4.183	Median : 3.000
Mean	: 12.91	Mean : 16.46	Mean : 6.491	Mean : 7.647
3rd Qu.	: 17.00	3rd Qu.: 23.00	3rd Qu.: 9.000	3rd Qu.: 9.000
Max.	:696.00	Max. :1062.00	Max. :210.552	Max. :681.500

	max_mes_anterior	prom_mes_anterior	prom_sem	max_bim
Min.	: 0.000	Min. : 0.000	Min. : 0.0000	Min. : 0.00
1st Qu.	: 0.000	1st Qu.: 0.000	1st Qu.: 0.6667	1st Qu.: 0.00
Median	: 0.000	Median : 0.000	Median : 3.5000	Median : 5.00
Mean	: 7.296	Mean : 7.296	Mean : 7.0384	Mean : 10.88
3rd Qu.	: 9.000	3rd Qu.: 9.000	3rd Qu.: 8.5000	3rd Qu.: 14.00
Max.	:696.000	Max. :696.000	Max. :850.0000	Max. :696.00

	mejor_gestion	prom_trim	pc_cant_moras_30_ult_12_meses
0	:18984	Min. : 0.000	0 :12637
5	: 1	1st Qu.: 0.000	1 : 2187
6	: 3	Median : 3.333	2 : 1100
7	: 1	Mean : 7.507	3 : 819
16:	11	3rd Qu.: 9.000	4 : 509
		Max. :667.333	6 : 320
			(Other): 1428

	desv_trim	nro_gestiones	desv_bim	pc_cant_moras_30_ult_3_meses
Min.	: 0.000	0:18984	Min. : 0.000	0:14660
1st Qu.	: 0.000	1: 7	1st Qu.: 0.000	1: 1781
Median	: 3.055	2: 4	Median : 2.121	2: 1080
Mean	: 5.531	3: 4	Mean : 4.568	3: 1479
3rd Qu.	: 8.021	5: 1	3rd Qu.: 6.364	
Max.	:238.798		Max. :207.889	

	dh_cant_entradas	pc_tiem_1er_prod_abierto_total	pc_cant_moras_60_ult_12_meses
Min.	: 0.00	0 :18671	0 :15956
1st Qu.	: 0.00	39 : 35	1 : 976
Median	: 6.00	49 : 28	2 : 542
Mean	: 12.98	22 : 14	3 : 351
3rd Qu.	: 19.00	42 : 12	4 : 230
Max.	:276.00	58 : 9	7 : 168
		(Other): 231	(Other): 777

	gestiones_eficaces	pc_transaccional	dh_max_dia_entradas	pc_cupo_entidad
0:18984		Min. : 0	0 :6081	0 :18728
1: 12		1st Qu.: 2414606	31 :5135	24500000: 52

2: 3	Median : 8430120	30	:3249	10000000:	27
3: 1	Mean : 19153070	28	:1463	5000000 :	18
	3rd Qu.: 22416144	29	: 473	1200000 :	13
	Max. : 515569180	27	: 348	4800000 :	9
			(Other):2251	(Other) :	153

pc_cuotas_como_ppal	dh_val_entradas	pc_cant_moras_90_ult_12_meses
Min. : 0	Min. : 0.000e+00	0 : 17237
1st Qu.: 0	1st Qu.: 0.000e+00	1 : 459
Median : 0	Median : 6.771e+06	2 : 305
Mean : 106117	Mean : 2.684e+07	3 : 159
3rd Qu.: 0	3rd Qu.: 3.301e+07	4 : 152
Max. : 177595150	Max. : 1.077e+09	5 : 135
		(Other): 553

dh_max_dia_salidas	pc_cant_moras_60_ult_3_meses	pc_cuota_tarjeta_de_credito
0 : 5944	0:16665	Min. : 0
31 : 3581	1: 861	1st Qu.: 0
30 : 2757	2: 457	Median : 0
28 : 1621	3: 1017	Mean : 20415
29 : 1108		3rd Qu.: 0
27 : 614		Max. : 6767550

(Other):3375

cp_inicial_menos_saldo	pc_peor_estado_act_cta_aho	dia_pago
0:19000	0:18673	15 : 5256
	1: 18	3 : 4301
	3: 309	17 : 1970
		1 : 655
		30 : 358
		2 : 339
		(Other):6121

cp_cuotas_falta	pcons_tarjeta_de_credito	pc_cifin	gestiones_prod
0:19000	0:13025	Min. : 0	0:18989
	1: 5975	1st Qu.: 0	1: 9
		Median : 0	2: 1
		Mean : 125661	3: 1
		3rd Qu.: 0	
		Max. : 55616368	

pcons_vehiculos_sufi	cluster_recod	dh_avg_dia_retiros_d	dmi_max_egreso_diario
0:17850	1 : 161	Min. : 0.00	Min. : 0
1: 1150	6 : 9522	1st Qu.: 0.00	1st Qu.: 0
	7 : 5776	Median : 13.75	Median : 3014973
	9 : 49	Mean : 10.43	Mean : 9412204
	13:1812	3rd Qu.: 16.67	3rd Qu.: 11044000
	16:1019	Max. : 46.27	Max. : 577563618
	19: 661		

cpc_max_proc_deuda	dh_cant_otros_d	pc_cont_30_lt_12m_tot_sf
Min. : -28.1820	0 : 8300	0 : 18943
1st Qu.: 0.0000	1 : 2104	1 : 21
Median : 0.2995	2 : 1643	64 : 18
Mean : 0.4556	3 : 1275	2 : 5
3rd Qu.: 0.9628	4 : 1030	6 : 5

Max. : 13.8796 5 : 775 3 : 3
 (Other):3873 (Other): 5

pc_cant_mora90_ult_12m_total dmi_max_ingreso_diario dh_val_otros_d

0 :17842	Min. : 0	Min. : 0
1 : 220	1st Qu.: 0	1st Qu.: 0
2 : 156	Median : 3154372	Median : 12586
3 : 123	Mean : 11088511	Mean : 916838
5 : 105	3rd Qu.: 12000000	3rd Qu.: 505050
7 : 102	Max. :729198898	Max. :253109608

(Other): 452

pc_ingreso_final dh_cant_pagos_d dmi_ingreso_total_mes dh_val_pagos_d

Min. : 0 0 :6794	Min. :0.000e+00	Min. : 0
1st Qu.: 2368294 4 :1116	1st Qu.:0.000e+00	1st Qu.: 0
Median : 8075008 3 :1075	Median :6.771e+06	Median : 862875
Mean : 17677727 2 :1064	Mean :2.684e+07	Mean : 4349060
3rd Qu.: 21212040 1 :1011	3rd Qu.:3.301e+07	3rd Qu.: 4538122
Max. :438233803 5 : 966	Max. :1.077e+09	Max. :228017788

(Other):6974

pc_gasto_familiar pc_cuotas_pagadas cpc_avg_proc_deuda

Min. : 0 Min. : 0	Min. :-119.1284
1st Qu.: 773500 1st Qu.: 0	1st Qu.: 0.0000
Median : 2239703 Median : 301481	Median : 0.2557
Mean : 4559574 Mean : 940569	Mean : 0.4145
3rd Qu.: 5161281 3rd Qu.: 1030545	3rd Qu.: 0.9028
Max. :128892295 Max. :177612718	Max. : 13.8796

cpc_sum_proc_deuda dc_porc_prod_sin_mora pc_ingreso_rutina_con_techo

Min. : -119.1284 0 :18686	Min. : 0
1st Qu.: 0.0000 1 : 290	1st Qu.: 2500000
Median : 0.2557 0.666666667: 8	Median : 8433257
Mean : 0.4145 0.923076923: 4	Mean : 19145856
3rd Qu.: 0.9028 0.75 : 3	3rd Qu.: 22416144
Max. : 13.8796 0.833333333: 2	Max. :515569180

(Other) : 7

pc_saldo_prom3_tdc_entidad dh_cant_salidas dh_min Dia_pagos_d

Min. : 0 Min. : 0.00 0 :6794
1st Qu.: 0 1st Qu.: 0.00 2 :2363
Median : 0 Median : 18.00 1 :2301
Mean : 115649 Mean : 31.03 3 :1927
3rd Qu.: 0 3rd Qu.: 47.00 5 : 651
Max. :38936000 Max. :456.00 4 : 627

(Other):4337

pc_ingreso_por_rutina dh_min Dia_pago_tarj_d cp_nro_cuota dmi_egreso_total_mes

Min. : 0 0 :12136 0:19000 Min. :0.000e+00
1st Qu.: 2500000 3 : 1396 1st Qu.:0.000e+00
Median : 8433257 2 : 1159 Median :7.697e+06
Mean : 19165653 1 : 787 Mean :2.797e+07
3rd Qu.: 22416144 16 : 433 3rd Qu.:3.526e+07
Max. :515569180 17 : 330 Max. :1.698e+09

(Other): 2759

cp_valor_inicial dh_max Dia_otros_d cp_cuota_sobre_saldo dc_sum_valor_inicial

0:19000	0	:8300	0:19000	Min. : 0
	31	:1119		1st Qu.: 0
	16	:1106		Median : 0
	30	: 935		Mean : 1209465
	28	: 798		3rd Qu.: 0
	25	: 650		Max. : 752863000
	(Other):	6092		

dh_cant_pago_tarj_d dh_max_dia_pagos_d cp_saldo_sobre_inicial

0	:12136	0	:6794	0:19000
1	: 2525	28	:1776	
2	: 1994	30	:1715	
3	: 1021	31	:1440	
4	: 594	27	: 870	
5	: 303	29	: 820	
(Other):	427	(Other):	5585	

pc_mediana_nom3	cp_esta_cuota_otro	dh_max_dia_retiros_d	dh_avg_dia_entradas	
Min. : 0	0:19000	0 :6471	Min. : 0.000	
1st Qu.: 0		31 :3209	1st Qu.: 0.000	
Median : 0		30 :2589	Median : 4.340	
Mean : 71065		28 :1532	Mean : 4.022	
3rd Qu.: 0		29 :1129	3rd Qu.: 6.184	
Max. : 64345000		27 : 633	Max. : 31.000	
(Other):	3437			

dh_avg_dia_pagos_d	dh_val_salidas	dc_sum_valor_cuota	dh_min_dia_tras_d	
Min. : 0.000	Min. : 0.000e+00	Min. : 0 0	:11774	
1st Qu.: 0.000	1st Qu.: 0.000e+00	1st Qu.: 0 1	: 1437	
Median : 2.583	Median : 7.802e+06	Median : 0 2	: 1088	
Mean : 2.524	Mean : 2.802e+07	Mean : 63809 3	: 766	
3rd Qu.: 4.286	3rd Qu.: 3.530e+07	3rd Qu.: 0 4	: 473	
Max. : 16.500	Max. : 1.698e+09	Max. : 176095000 5	: 386	
(Other):	3076			

cp_porc_valorcuot_ing	pc_ind_ajustado	dh_val_retiros_d	
0:19000	Min. : -157299437	Min. : 0.000e+00	
	1st Qu.: 393402	1st Qu.: 0.000e+00	
	Median : 3463994	Median : 1.817e+06	
	Mean : 8664886	Mean : 1.545e+07	
	3rd Qu.: 10710599	3rd Qu.: 1.628e+07	
	Max. : 251323765	Max. : 1.622e+09	

pc_tiem_lt_prod_abie_total	marca_info_cifin_decode	dh_max_dia_pago_tarj_d	
0 : 18671	0:13090	0 : 12136	
1 : 119	1: 329	3 : 728	
2 : 50	2: 5581	2 : 584	
3 : 32		16 : 582	
4 : 31		17 : 487	
5 : 21		1 : 320	
(Other): 76		(Other): 4163	

dc_valobli_ing	pc_cantidad_tdc_entidad	dh_min_dia_otros_d	
Min. : 0.00000	0:18727	0 : 8300	
1st Qu.: 0.00000	1: 118	1 : 1902	
Median : 0.00000	2: 70	2 : 1734	

Mean : 0.09369 3: 23 3 :1527
 3rd Qu.: 0.00000 4: 62 16 : 898
 Max. :63.98088 4 : 579
 (Other):4060

dc_cant_obligaciones cpc_sum_nro_cuota cpc_avg_nro_cuota cpc_max_nro_cuota
 0 :18686 Min. : 0.0 Min. : 0.00 Min. : 0.00
 8 : 64 1st Qu.: 0.0 1st Qu.: 0.00 1st Qu.: 0.00
 4 : 40 Median : 24.0 Median : 15.67 Median : 18.00
 5 : 36 Mean : 83.1 Mean : 35.15 Mean : 44.58
 3 : 34 3rd Qu.: 109.0 3rd Qu.: 51.00 3rd Qu.: 64.00
 6 : 24 Max. :1108.0 Max. :408.00 Max. :526.00
 (Other): 116

cp_saldo cp_cuota_sobre_inicial cpc_sum saldo cp_porc saldo_ing
 0:19000 0:19000 Min. : -1129268 0:19000
 1st Qu.: 0
 Median : 1820352
 Mean : 16291746
 3rd Qu.: 10828928
 Max. :456505116

gsm_mejor_gestion dh_min_dia_nomina_c dh_max_dia_nomina_c cp_valor_cuota
 0 :18998 0 :18530 0 :18530 0:19000
 16: 2 2 : 69 28 : 40
 3 : 40 31 : 40
 15 : 40 2 : 36
 1 : 36 30 : 36
 9 : 27 25 : 34
 (Other): 258 (Other): 284

cpc_nro_cuota_tdc gsm_prom_dias_gest pc_cuota_no_rot_ent dh_val_nomina_c
 Min. : 0.00 0:18998 0 :18748 Min. : 0
 1st Qu.: 0.00 4: 1 6342000 : 33 1st Qu.: 0
 Median : 17.00 7: 1 211000 : 18 Median : 0
 Mean : 76.96 15538000: 13 Mean : 107943
 3rd Qu.: 99.00 7105000 : 10 3rd Qu.: 0
 Max. :1108.00 183000 : 8 Max. :75500000
 (Other) : 170

banca_completa cpc_saldo_sobre_ing dh_min_dia_pago_cred_d cpc_saldo_tdc
 0:19000 Min. : -0.07528 0 :8093 Min. : -1129268
 1st Qu.: 0.00000 2 :1452 1st Qu.: 0
 Median : 0.05221 1 :1226 Median : 582610
 Mean : 1.12207 3 :1108 Mean : 5091371
 3rd Qu.: 0.58858 5 : 678 3rd Qu.: 6343191
 Max. :76.43507 4 : 652 Max. :89230987
 (Other):5791

pc_cuota_de_consumo dh_cant_tras_d dh_max_dia_comisio_d cpc_avg saldo
 Min. : 0 0 :11774 0 :6304 Min. : -1011469
 1st Qu.: 0 1 : 1343 31 :1288 1st Qu.: 0
 Median : 0 2 : 904 16 :1214 Median : 1094097
 Mean : 38546 3 : 779 30 :1049 Mean : 7673409
 3rd Qu.: 0 4 : 539 15 : 930 3rd Qu.: 5354938
 Max. :13391000 5 : 478 28 : 920 Max. :410071734

```
(Other): 3183 (Other):7295
dc_max_saldo_sf dh_val_pago_tarj_d pc_productos_no_rotativos_entidad
Min. : 0 Min. : 0 0 :18734
1st Qu.: 0 1st Qu.: 0 1 : 61
Median : 0 Median : 0 2 : 50
Mean : 556921 Mean : 690678 4 : 42
3rd Qu.: 0 3rd Qu.: 385020 18 : 33
Max. :573215000 Max. :58854634 3 : 29
(Other): 51

pc_saldo_no_rot_ent pc_vi_no_rotativos_entidad dh_min_dia_entradas
Min. : 0 0 :18734 0 :6081
1st Qu.: 0 233279 : 33 1 :4960
Median : 0 216000 : 18 2 :2187
Mean : 1514204 346873 : 13 3 :1172
3rd Qu.: 0 242700 : 10 4 : 690
Max. :324147000 5610 : 8 5 : 564
(Other): 184 (Other):3346

pcons_hipotecario_vivienda gsm_mejor_gestion_3m dh_avg_dia_salidas y_auto_cura
0:18281 0 :18998 Min. : 0.000 0: 5839
1: 719 16: 2 1st Qu.: 0.000 1:13161
Median : 8.280
Mean : 6.762
3rd Qu.:10.530
Max. :30.000

llave segmentoestructural subsegmentoestructural anhomes_ciclo
Min. : 2 Length:19000 Length:19000 201706 :1866
1st Qu.: 9454 Class :character Class :character 201704 :1559
Median :18903 Mode :character Mode :character 201612 :1543
Mean :19035 201703 :1529
3rd Qu.:28641 201705 :1483
Max. :38394 201707 :1443
(Other):9577
```

- Se puede observar que la mayoria de los datos tienen un Auto_Cura de 1 (obligacion pagada en menos de 15 dias) por lo que el dataset esta desbalanceado
- La media del atraso del mes anterior es de 7 dias haciendo que la mayoria de los datos esten efectivamente debajo de esos 15 dias de deteccion
- Existen muchas variables que no son significativas que podrian crear solo ruido

Para eliminar las variables que no son significativas usare un PCA y asi limitar las dimensiones del dataset

3. PCA

Primero buscaremos si la matriz de correlacion es lo suficiente cercana a 0

```
# Identificar columnas numericas
columnas_numericas <- sapply(datos, is.numeric)
```

```
# Filtrar solo columnas numéricas
datos_numericos <- datos[, columnas_numericas]

# Calcular la matriz de correlación usando solo las columnas numéricas
rcor <- cor(datos_numericos, use = "pairwise.complete.obs")

# Verificar el determinante de la matriz de correlación
det(rcor)
```

[1] 0

Se debe analizar si se puede usar el análisis factorial para formar las combinaciones lineales de las variables

```
KMO(as.matrix(datos_numericos)) # 0.5 La adecuación a la muestra es mala
```

```
Error in solve.default(r) :
  Lapack routine dgesv: system is exactly singular: U[56,56] = 0
```

matrix is not invertible, image not found

```
Kaiser-Meyer-Olkin factor adequacy
Call: KMO(r = as.matrix(datos_numericos))
Overall MSA =  0.5
MSA for each item =
```

	max_trim	max_sem
desv_sem	0.5	0.5
max_mes_anterior	0.5	0.5
prom_sem	0.5	0.5
prom_trim	0.5	0.5
desv_bim	0.5	0.5
pc_transaccional	0.5	0.5
dh_val_entradas	0.5	0.5
pc_cuotas_como_ppal	0.5	0.5
pc_cifin	0.5	0.5
dmi_max_egreso_diario	0.5	0.5
dmi_max_ingreso_diario	0.5	0.5
pc_ingreso_final	0.5	0.5
dh_val_pagos_d	0.5	0.5

pc_cuotas_pagadas	cpc_avg_proc_deuda
0.5	0.5
cpc_sum_proc_deuda	pc_ingreso_rutina_con_techo
0.5	0.5
pc_saldo_prom3_tdc_entidad	dh_cant_salidas
0.5	0.5
pc_ingreso_por_rutina	dmi_egreso_total_mes
0.5	0.5
dc_sum_valor_inicial	pc_mediana_nom3
0.5	0.5
dh_avg_dia_entradas	dh_avg_dia_pagos_d
0.5	0.5
dh_val_salidas	dc_sum_valor_cuota
0.5	0.5
pc_ind_ajustado	dh_val_retiros_d
0.5	0.5
dc_valobli_ing	cpc_sum_nro_cuota
0.5	0.5
cpc_avg_nro_cuota	cpc_max_nro_cuota
0.5	0.5
cpc_sum saldo	cpc_nro_cuota_tdc
0.5	0.5
dh_val_nomina_c	cpc_saldo_sobre_ing
0.5	0.5
cpc_saldo_tdc	pc_cuota_de_consumo
0.5	0.5
cpc_avg_saldo	dc_max_saldo_sf
0.5	0.5
dh_val_pago_tarj_d	pc_saldo_no_rot_ent
0.5	0.5
dh_avg_dia_salidas	llave
0.5	0.5

```
cortest.bartlett(datos_numericos) # Inf Mientras mas alto sea mejor
```

R was not square, finding R from data

```
$chisq
[1] Inf
```

```
$p.value
[1] 0
```

```
$df
[1] 1653
```

Pero hay que ver el nivel de significación de la prueba de esfericidad de Bartlett

H0: la matriz de correlaciones es igual a la matriz identidad

se busca rechazar la hipótesis nula de que la matriz es diferente a la matriz identidad y por ende,

suficiente multicolinealidad entre las variables

En una matriz de identidad la diagonal es 1, y los valores fuera de la diagonal son 0. Esto implica que no hay

más colinealidad entre las variables que la que hay entre cada variable consigo misma

```
cortest.bartlett(datos_numericos)
```

R was not square, finding R from data

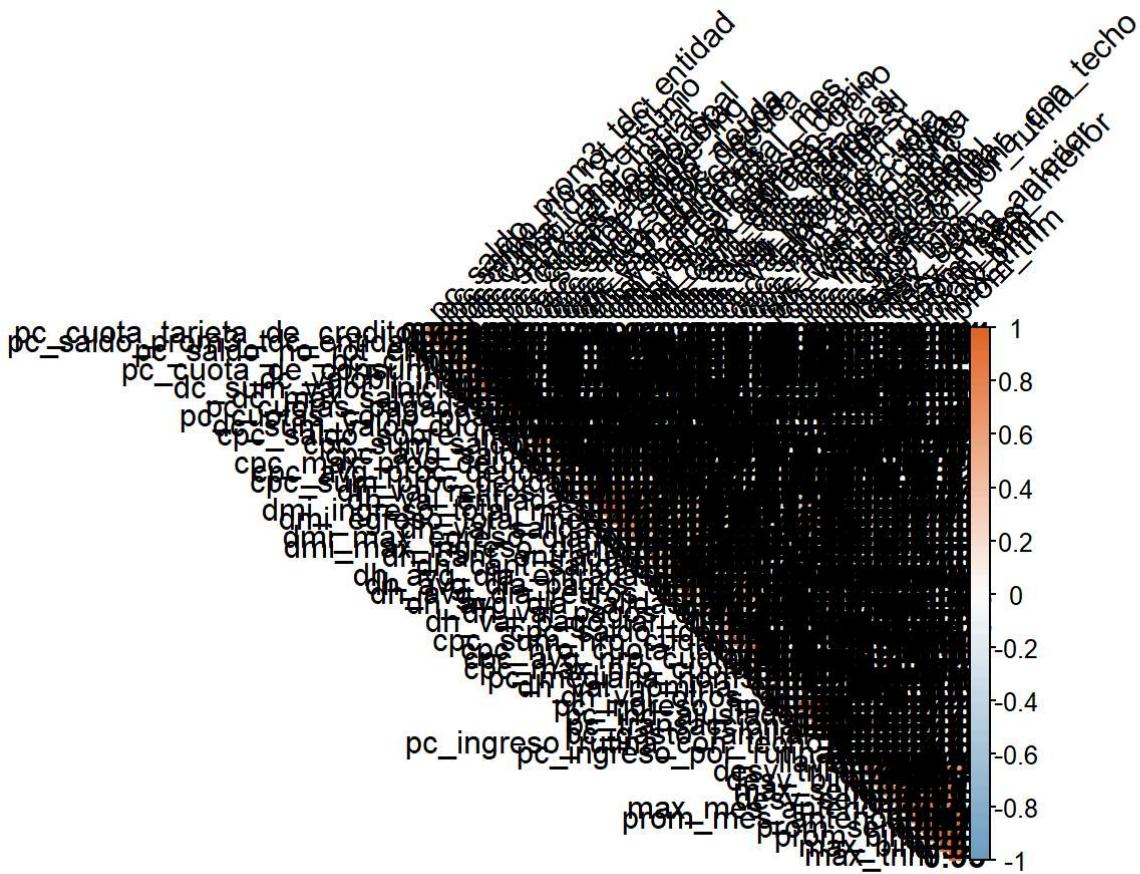
```
$chisq  
[1] Inf
```

```
$p.value  
[1] 0
```

```
$df  
[1] 1653
```

El valor p es de 0 lo que lo hace muy pequeño menor a 0.05, esto nos dice que el análisis factorial si podría funcionar

```
cor_matrix <- cor(datos_numericos, use = "pairwise.complete.obs")  
  
# Gráfico de la matriz de correlación usando corrplot  
corrplot(cor_matrix, method = "color", type = "upper", order = "hclust",  
        tl.col = "black", tl.srt = 45, # Text label color and rotation  
        addCoef.col = "black", # Añadir coeficientes de correlación al gráfico  
        # Ajustar la paleta de colores:  
        col = colorRampPalette(c("#6D9EC1", "white", "#E46726"))(200),  
        diag = FALSE) # No mostrar la diagonal principal
```



```
compPrinc <- prcomp(datos_numericos, scale = T)
compPrinc
```

Standard deviations (1, .., p=58):

```
[1] 3.217957e+00 2.859283e+00 2.349017e+00 2.341634e+00 1.851116e+00
[6] 1.618861e+00 1.461535e+00 1.403188e+00 1.389088e+00 1.239394e+00
[11] 1.179912e+00 1.168433e+00 1.102012e+00 1.005429e+00 9.884282e-01
[16] 9.695427e-01 8.221374e-01 8.056589e-01 7.923389e-01 7.809599e-01
[21] 7.606274e-01 7.433154e-01 6.886468e-01 6.392693e-01 5.745004e-01
[26] 5.371982e-01 5.345380e-01 5.128918e-01 5.055998e-01 4.846751e-01
[31] 4.786558e-01 4.448393e-01 4.391491e-01 4.349223e-01 3.950668e-01
[36] 3.814767e-01 3.339456e-01 3.151203e-01 2.944648e-01 2.529222e-01
[41] 2.140182e-01 2.094524e-01 2.041642e-01 1.664177e-01 1.437327e-01
[46] 1.420451e-01 1.334879e-01 1.083568e-01 9.701526e-02 5.474180e-02
[51] 3.014542e-02 2.008964e-02 1.771957e-02 1.145048e-02 3.423584e-11
[56] 2.716311e-14 4.246378e-15 1.429060e-15
```

Rotation (n x k) = (58 x 58):

	PC1	PC2	PC3
max_trim	-0.1389904883	2.989146e-01	-0.047009758
max_sem	-0.1325755959	2.839920e-01	-0.041612756
desv_sem	-0.1218761486	2.571763e-01	-0.034614931
prom_bim	-0.1345521581	2.914017e-01	-0.049159869

max_mes_anterior	-0.1206280329	2.599211e-01	-0.043006757
prom_mes_anterior	-0.1206280329	2.599211e-01	-0.043006757
prom_sem	-0.1319890396	2.820368e-01	-0.048003067
max_bim	-0.1371560101	2.959875e-01	-0.047719853
prom_trim	-0.1378397766	2.974464e-01	-0.050599608
desv_trim	-0.1107375176	2.346016e-01	-0.030506348
desv_bim	-0.0893005886	1.898154e-01	-0.024490211
dh_cant_entradas	0.1764371001	7.228791e-02	0.050070479
pc_transaccional	0.1901871389	5.035678e-02	-0.282836040
pc_cuotas_como_ppal	0.0022495486	-9.292904e-03	0.015503375
dh_val_entradas	0.2469440340	1.098425e-01	-0.018156671
pc_cuota_tarjeta_de_credito	0.0012867468	-1.101476e-02	-0.002381675
pc_cifin	0.0059510097	-5.767921e-03	0.006788183
dh_avg_dia_retiros_d	0.1474353957	9.165216e-02	0.199593725
dmi_max_egreso_diario	0.2004222576	9.366085e-02	0.018837426
cpc_max_proc_deuda	0.0685402164	6.280970e-02	0.155203810
dmi_max_ingreso_diario	0.1905102734	9.264750e-02	0.025874590
dh_val Otros_d	0.0743250120	3.440171e-02	0.004199192
pc_ingreso_final	0.1875531072	4.768932e-02	-0.287757905
dmi_ingreso_total_mes	0.2469440340	1.098425e-01	-0.018156671
dh_val_pagos_d	0.1564016414	7.437897e-02	0.053225461
pc_gasto_familiar	0.1929013609	5.257392e-02	-0.280441177
pc_cuotas_pagadas	0.0540174382	2.101616e-02	0.046467560
cpc_avg_proc_deuda	0.0384021337	3.693416e-02	0.096179957
cpc_sum_proc_deuda	0.0384021337	3.693416e-02	0.096179957
pc_ingreso_rutina_con_techo	0.1911472663	5.048650e-02	-0.285303435
pc_saldo_prom3_tdc_entidad	0.0057182162	-5.787050e-03	-0.001148141
dh_cant_salidas	0.2035070517	8.787716e-02	0.068462208
pc_ingreso_por_rutina	0.1911654391	5.039707e-02	-0.285253144
dmi_egreso_total_mes	0.2504282618	1.099312e-01	-0.016860768
dc_sum_valor_inicial	-0.0006766780	-9.048453e-03	0.014121396
pc_mediana_nom3	0.0056501279	4.656942e-04	-0.003928299
dh_avg_dia_entradas	0.0904909347	8.078110e-02	0.159304553
dh_avg_dia_pagos_d	0.1329069731	7.592209e-02	0.188481018
dh_val_salidas	0.2504485074	1.098533e-01	-0.016677038
dc_sum_valor_cuota	0.0001377511	-8.541033e-03	0.014184854
pc_ind_ajustado	0.1763636992	4.256570e-02	-0.296249588
dh_val_retiros_d	0.2044481420	8.781921e-02	-0.028213428
dc_valobli_ing	-0.0027598937	-1.032598e-02	0.018298580
cpc_sum_nro_cuota	0.1027253455	9.427922e-02	0.233336572
cpc_avg_nro_cuota	0.0884174636	9.191914e-02	0.240891737
cpc_max_nro_cuota	0.0978581431	9.502648e-02	0.243953457
cpc_sum saldo	0.0717204509	6.025986e-02	0.111406545
cpc_nro_cuota_tdc	0.1003896506	9.175661e-02	0.228360886
dh_val_nomina_c	0.0235216900	1.392527e-02	0.008761198
cpc saldo_sobre_ing	0.0250344645	3.716658e-02	0.099656794
cpc saldo_tdc	0.1091412243	8.431743e-02	0.155392214
pc_cuota_de_consumo	0.0047892811	-4.468083e-03	0.003389344
cpc_avg saldo	0.0476412966	4.798939e-02	0.090261838
dc_max saldo_sf	0.0004020524	-6.886803e-03	0.014368064
dh_val_pago_tarj_d	0.1025335687	5.229637e-02	0.059866739

pc_saldo_no_rot_ent	0.0066615685	-6.754686e-03	0.000290522
dh_avg_dia_salidas	0.1309034466	9.510933e-02	0.213933535
llave	-0.0109699975	8.136677e-05	0.007246430
	PC4	PC5	PC6
max_trim	0.0108307464	-0.0098675415	-0.0039866751
max_sem	0.0075533288	-0.0096090540	-0.0100189670
desv_sem	0.0051534882	-0.0093380640	-0.0129400430
prom_bim	0.0107864763	-0.0065513367	0.0046561076
max_mes_anterior	0.0119571271	-0.0003911901	0.0117711786
prom_mes_anterior	0.0119571271	-0.0003911901	0.0117711786
prom_sem	0.0092825032	-0.0118073235	-0.0024668662
max_bim	0.0106108025	-0.0074401507	0.0008631704
prom_trim	0.0112203612	-0.0091187757	0.0007464812
desv_trim	0.0074001183	-0.0104574040	-0.0126075079
desv_bim	0.0058508847	-0.0069408522	-0.0101218301
dh_cant_entradas	-0.0032272224	-0.0527760133	0.0759751224
pc_transaccional	0.0049373817	0.2001450788	0.0246802459
pc_cuotas_como_ppal	0.3276554856	0.0187392417	-0.0047879051
dh_val_entradas	0.0053839210	-0.2243346628	-0.0375362652
pc_cuota_tarjeta_de_credito	0.3111900755	0.0020471495	-0.0088473427
pc_cifin	0.3455109208	-0.0063898236	-0.0052559062
dh_avg_dia_retiros_d	-0.0108753060	-0.0196732384	0.0733912634
dmi_max_egreso_diario	0.0103483096	-0.2468126812	-0.0556948352
cpc_max_proc_deuda	-0.0071547287	0.0918355453	0.2339115521
dmi_max_ingreso_diario	0.0066781900	-0.2478961929	-0.0488198331
dh_val Otros_d	0.0034508058	-0.0864707256	-0.0110770693
pc_ingreso_final	0.0027284495	0.2072299099	0.0235199646
dmi_ingreso_total_mes	0.0053839210	-0.2243346628	-0.0375362652
dh_val_pagos_d	-0.0023295075	-0.0032044038	-0.0488513243
pc_gasto_familiar	0.0044149699	0.1983307042	0.0275155504
pc_cuotas_pagadas	0.2353917368	0.1111135416	0.0269119066
cpc_avg_proc_deuda	-0.0035483800	0.0653534088	0.3058996512
cpc_sum_proc_deuda	-0.0035483800	0.0653534088	0.3058996512
pc_ingreso_rutina_con_techo	0.0035043079	0.2032066940	0.0253147356
pc_saldo_prom3_tdc_entidad	0.2983021363	-0.0028928820	-0.0028977122
dh_cant_salidas	-0.0095088442	-0.0324620118	0.0332951730
pc_ingreso_por_rutina	0.0050698844	0.2030193788	0.0252319511
dmi_egreso_total_mes	0.0065022817	-0.2237369026	-0.0469037171
dc_sum_valor_inicial	0.3073166997	0.0117793783	-0.0152987326
pc_mediana_nom3	-0.0011787913	0.0002036707	0.0044891756
dh_avg_dia_entradas	0.0018378651	0.0001214985	0.0549983132
dh_avg_dia_pagos_d	-0.0117600822	0.0201842911	0.0571065058
dh_val_salidas	0.0064605927	-0.2236064545	-0.0471255183
dc_sum_valor_cuota	0.2708057103	0.0249970657	-0.0073015643
pc_ind_ajustado	-0.0310026418	0.1949424366	0.0190166812
dh_val_retiros_d	0.0060669080	-0.2434482137	-0.0474930744
dc_valobli_Ing	0.2623406759	0.0118300313	-0.0106375309
cpc_sum_nro_cuota	-0.0245997611	0.2736418767	-0.2315063768
cpc_avg_nro_cuota	-0.0314828070	0.2513139871	-0.2196448837
cpc_max_nro_cuota	-0.0307577810	0.2640690161	-0.2222140047
cpc_sum saldo	-0.0014445026	0.0993257831	0.3909628623

cpc_nro_cuota_tdc	-0.0241934787	0.2685599301	-0.2615476260
dh_val_nomina_c	0.0010104214	-0.0192728132	-0.0056896848
cpc_saldo_sobre_ing	0.0001306246	0.0651169176	0.3896621089
cpc_saldo_tdc	0.0099341470	0.1738795911	-0.0325576419
pc_cuota_de_consumo	0.3412123827	-0.0030000183	-0.0053471347
cpc_avg_saldo	-0.0027169354	0.0651664085	0.4253115749
dc_max_saldo_sf	0.2804071542	0.0098897231	-0.0127009191
dh_val_pago_tarj_d	0.0107959331	0.0421461894	-0.0619640825
pc_saldo_no_rot_ent	0.3051890717	-0.0081596810	0.0008675439
dh_avg_dia_salidas	-0.0122571646	-0.0003611072	0.0702586719
llave	-0.0296259065	0.0222236252	-0.0337610745
	PC7	PC8	PC9
max_trim	0.0049479256	-0.003913948	0.002674550
max_sem	-0.0008951631	-0.005264460	-0.001439622
desv_sem	0.0084036031	-0.008638067	0.008724042
prom_bim	0.0010933662	0.008825004	-0.016905242
max_mes_anterior	0.0043576066	0.020605589	-0.032287996
prom_mes_anterior	0.0043576066	0.020605589	-0.032287996
prom_sem	-0.0089511225	-0.001229565	-0.012377226
max_bim	0.0039817295	0.002256365	-0.002638011
prom_trim	-0.0013464553	0.002618156	-0.011579179
desv_trim	0.0146773125	-0.016711677	0.029988549
desv_bim	0.0104813021	-0.017073799	0.038437509
dh_cant_entradas	0.1340321932	0.114623989	-0.189622211
pc_transaccional	0.0246983084	0.011473042	-0.023983804
pc_cuotas_como_ppal	-0.0850748345	-0.066897793	0.020712471
dh_val_entradas	-0.0508879271	-0.040805968	0.053817838
pc_cuota_tarjeta_de_credito	0.0804323446	0.153828306	0.098333016
pc_cifin	0.0787447346	0.153974234	0.087216472
dh_avg_dia_retiros_d	0.2036931243	0.158410424	-0.261441239
dmi_max_egreso_diario	-0.0849215211	-0.067409370	0.107936667
cpc_max_proc_deuda	0.2040590234	-0.156902160	0.127830911
dmi_max_ingreso_diario	-0.0939662452	-0.071906471	0.107049413
dh_val Otros_d	-0.0141293156	-0.017560871	0.026326735
pc_ingreso_final	0.0249029069	0.007334334	-0.024433727
dmi_ingreso_total_mes	-0.0508879271	-0.040805968	0.053817838
dh_val_pagos_d	-0.0191539617	0.007321672	-0.008669713
pc_gasto_familiar	0.0279722489	0.012295187	-0.030006349
pc_cuotas_pagadas	-0.2472592175	-0.081417515	0.108903962
cpc_avg_proc_deuda	0.3353477126	-0.330389713	0.280660441
cpc_sum_proc_deuda	0.3353477126	-0.330389713	0.280660441
pc_ingreso_rutina_con_techo	0.0261673695	0.009741647	-0.026572389
pc_saldo_prom3_tdc_entidad	0.1232701934	0.291808269	0.209085035
dh_cant_salidas	0.1176688985	0.091102870	-0.151445558
pc_ingreso_por_rutina	0.0263174265	0.009927579	-0.026710567
dmi_egreso_total_mes	-0.0581926752	-0.048947011	0.067924209
dc_sum_valor_inicial	-0.0248188292	-0.291844404	-0.298835266
pc_mediana_nom3	0.0204249550	0.004703097	-0.022350211
dh_avg_dia_entradas	0.1467224202	0.103657276	-0.193849637
dh_avg_dia_pagos_d	0.1777055490	0.160715928	-0.249515309
dh_val_salidas	-0.0581874974	-0.048764422	0.067666130

dc_sum_valor_cuota	-0.1279454399	-0.175844679	-0.054128886
pc_ind_ajustado	0.0562170199	0.016408121	-0.036706381
dh_val_retiros_d	-0.0795721669	-0.074285118	0.098694160
dc_valobli_ing	-0.0370542719	-0.305371807	-0.302663194
cpc_sum_nro_cuota	-0.1031844979	-0.027215802	0.099775293
cpc_avg_nro_cuota	-0.0421530334	-0.011132303	0.047592421
cpc_max_nro_cuota	-0.0707104050	-0.009142703	0.061537191
cpc_sum_saldo	-0.3570441906	0.103975417	0.001698165
cpc_nro_cuota_tdc	-0.0761892723	-0.037110248	0.103311930
dh_val_nomina_c	0.0214796246	-0.003321073	-0.014172090
cpc saldo_sobre_ing	-0.3354864057	0.108283445	-0.011710292
cpc saldo_tdc	-0.0231810112	-0.065472818	0.122103038
pc_cuota_de_consumo	0.0892984197	0.173307320	0.099330004
cpc_avg_saldo	-0.3359042124	0.117924336	-0.026836618
dc_max_saldo_sf	-0.0255463410	-0.292897441	-0.298230891
dh_val_pago_tarj_d	-0.0981098364	-0.057619668	0.080519920
pc_saldo_no_rot_ent	0.1058735503	0.320376304	0.247989221
dh_avg_dia_salidas	0.2018022400	0.168403697	-0.268252294
llave	-0.0523739235	-0.040331370	0.038078823
	PC10	PC11	PC12
max_trim	-0.0061185875	0.0322580133	-0.0783708891
max_sem	-0.0043868388	0.0474968651	-0.0880819708
desv_sem	-0.0086822998	0.1084785970	-0.2274830133
prom_bim	-0.0034070865	-0.0873334514	0.1908859092
max_mes_anterior	-0.0012412847	-0.1707058627	0.3771794053
prom_mes_anterior	-0.0012412847	-0.1707058627	0.3771794053
prom_sem	-0.0022898415	-0.0144948226	0.0435330368
max_bim	-0.0056078623	-0.0093990013	0.0116792889
prom_trim	-0.0038728456	-0.0452129406	0.0982905847
desv_trim	-0.0103433262	0.1812290975	-0.4176222570
desv_bim	-0.0095250292	0.2129599178	-0.4956298970
dh_cant_entradas	-0.1053181852	0.0274097150	-0.0050415339
pc_transaccional	-0.0001231751	-0.0058857026	-0.0098625187
pc_cuotas_como_ppal	-0.4053989825	-0.0713352144	0.0008104163
dh_val_entradas	0.0229133861	0.0050673567	0.0171001790
pc_cuota_tarjeta_de_credito	0.1601913312	0.0254642535	0.0043407556
pc_cifin	0.0850473742	0.0059634224	0.0019295610
dh_avg_dia_retiros_d	-0.0814606423	-0.0307318156	-0.0412587874
dmi_max_egreso_diario	0.0813428097	-0.0251529897	0.0052897518
cpc_max_proc_deuda	0.0108145203	-0.0024953491	-0.0007977165
dmi_max_ingreso_diario	0.0640036653	-0.0165380785	0.0146517430
dh_val Otros_d	0.0067585016	0.0124760124	-0.0132370874
pc_ingreso_final	0.0015094983	-0.0041175523	-0.0073306738
dmi_ingreso_total_mes	0.0229133861	0.0050673567	0.0171001790
dh_val_pagos_d	-0.1562561663	0.0171448469	-0.0356307737
pc_gasto_familiar	0.0009282119	-0.0056588040	-0.0096644827
pc_cuotas_pagadas	-0.4063041501	-0.0297665269	-0.0042204657
cpc_avg_proc_deuda	0.0051508828	-0.0208468897	0.0299518693
cpc_sum_proc_deuda	0.0051508828	-0.0208468897	0.0299518693
pc_ingreso_rutina_con_techo	0.0014049077	-0.0063106426	-0.0091766029
pc_saldo_prom3_tdc_entidad	0.1474217207	0.0267720919	-0.0006693817

	-0.1058861185	0.0021944392	-0.0257937053
dh_cant_salidas	0.0014652486	-0.0063901053	-0.0091763959
pc_ingreso_por_rutina	0.0358150884	-0.0056170536	0.0076232703
dmi_egreso_total_mes	0.2344114100	0.0332405751	-0.0069966213
dc_sum_valor_inicial	-0.0745571335	0.6334913940	0.2906030163
pc_mediana_nom3	-0.0192515115	-0.0132871345	-0.0023581521
dh_avg_dia_entradas	-0.1052209191	-0.0386163492	-0.0391590129
dh_avg_dia_pagos_d	0.0358003157	-0.0057528419	0.0075395191
dh_val_salidas	-0.4473318755	-0.0774017201	0.0003218758
dc_sum_valor_cuota	0.0583129600	0.0054192326	-0.0032721639
pc_ind_ajustado	0.1010268366	-0.0334812266	0.0179134117
dh_val_retiros_d	0.1921570399	0.0276737868	-0.0131480610
dc_valobli_ing	0.0909782050	0.0086720536	0.0255261308
cpc_sum_nro_cuota	0.1227909027	-0.0165565597	0.0218183711
cpc_avg_nro_cuota	0.1207155185	-0.0096351178	0.0260987157
cpc_max_nro_cuota	0.1023802755	0.0227893919	-0.0074972322
cpc_sum_saldo	0.0827008953	0.0105931423	0.0277107674
cpc_nro_cuota_tdc	-0.0661493594	0.6311257501	0.2785806234
dh_val_nomina_c	0.1179916880	0.0390080243	-0.0100436207
cpc_saldo_sobre_ing	-0.0428875957	0.0491696847	-0.0003473531
cpc_saldo_tdc	0.1253799622	0.0126399428	0.0014256605
pc_cuota_de_consumo	0.1139129890	0.0169923191	-0.0092858223
cpc_avg_saldo	0.2350371536	0.0345460854	-0.0083920249
dc_max_saldo_sf	-0.2231678919	0.0443693828	-0.0415877773
dh_val_pago_tarj_d	0.0268344364	-0.0002885458	0.0054020262
pc_saldo_no_rot_ent	-0.0773357631	-0.0477407267	-0.0379741308
dh_avg_dia_salidas	0.0960395365	-0.0754176547	-0.0660499062
llave			
	PC13	PC14	PC15
max_trim	0.002169803	-0.008691959	2.751554e-03
max_sem	0.005258176	-0.012595893	-2.261290e-02
desv_sem	0.024795281	-0.003492210	-1.344373e-02
prom_bim	-0.025509419	0.005233431	9.677542e-06
max_mes_anterior	-0.035053897	0.025441536	-8.140179e-03
prom_mes_anterior	-0.035053897	0.025441536	-8.140179e-03
prom_sem	-0.016778304	-0.021075200	-2.505565e-02
max_bim	-0.008187031	-0.001554523	1.176250e-02
prom_trim	-0.018880097	-0.008360359	-4.664908e-03
desv_trim	0.041184039	-0.008209824	2.317908e-02
desv_bim	0.043688722	-0.019967213	3.999471e-02
dh_cant_entradas	-0.193366923	-0.486908936	-1.851217e-01
pc_transaccional	0.036342902	0.030679225	1.835534e-02
pc_cuotas_como_ppal	0.244042388	-0.105357471	-1.264628e-02
dh_val_entradas	0.002149509	-0.042829599	-2.955815e-02
pc_cuota_tarjeta_de_credito	-0.065811827	0.012134450	-8.802083e-03
pc_cifin	-0.007826180	-0.002713223	-2.215044e-02
dh_avg_dia_retiros_d	0.118656332	0.159135532	4.276779e-02
dmi_max_egreso_diario	0.099836833	0.101869046	9.579862e-02
cpc_max_proc_deuda	0.013690536	0.042019941	1.516194e-02
dmi_max_ingreso_diario	0.082316558	0.158425836	8.450004e-02
dh_val Otros_d	-0.028789616	-0.276668922	2.515520e-01
pc_ingreso_final	0.039755568	0.032238999	1.980492e-02

dmi_ingreso_total_mes	0.002149509	-0.042829599	-2.955815e-02
dh_val_pagos_d	-0.443484054	0.012504814	-1.683209e-01
pc_gasto_familiar	0.038660329	0.035506738	1.691541e-02
pc_cuotas_pagadas	-0.024560869	0.101492176	1.600034e-02
cpc_avg_proc_deuda	0.015766066	-0.042054934	-2.259688e-02
cpc_sum_proc_deuda	0.015766066	-0.042054934	-2.259688e-02
pc_ingreso_rutina_con_techo	0.038935566	0.033620220	1.767119e-02
pc_saldo_prom3_tdc_entidad	-0.064923997	0.018535496	-1.335396e-02
dh_cant_salidas	-0.207652069	-0.390738045	-2.136100e-01
pc_ingreso_por_rutina	0.038693961	0.033847616	1.755563e-02
dmi_egreso_total_mes	0.015092309	-0.040116593	-1.541866e-02
dc_sum_valor_inicial	-0.090248887	0.018503320	-1.566349e-04
pc_mediana_nom3	0.084626463	0.015501201	-2.382535e-02
dh_avg_dia_entradas	0.163965196	0.079797620	3.947019e-02
dh_avg_dia_pagos_d	0.072334304	0.247232428	6.117832e-02
dh_val_salidas	0.015241739	-0.039442207	-1.556601e-02
dc_sum_valor_cuota	0.267704944	-0.126127563	-8.376048e-03
pc_ind_ajustado	0.044109849	0.015688043	1.901731e-02
dh_val_retiros_d	0.195317316	0.093063523	2.223923e-02
dc_valobli_ing	-0.072937195	0.020185144	7.942450e-03
cpc_sum_nro_cuota	0.026231220	-0.081342587	3.015704e-02
cpc_avg_nro_cuota	0.155931533	-0.114531837	-1.779260e-02
cpc_max_nro_cuota	0.115237716	-0.121934223	2.271715e-04
cpc_sum_saldo	-0.019928887	-0.030479788	-8.684191e-03
cpc_nro_cuota_tdc	0.016399595	-0.077653548	3.815650e-02
dh_val_nomina_c	0.087634502	0.044286124	-8.218109e-02
cpc_saldo_sobre_ing	0.012408279	-0.005778472	5.164137e-02
cpc_saldo_tdc	-0.227790720	0.195596295	1.048950e-01
pc_cuota_de_consumo	-0.027717175	0.008857168	-1.760809e-02
cpc_avg_saldo	0.030887539	-0.049247650	-4.153890e-02
dc_max_saldo_sf	-0.093226362	0.031625629	-3.807137e-03
dh_val_pago_tarj_d	-0.512765053	0.395077306	-6.243241e-02
pc_saldo_no_rot_ent	0.003068071	0.009756004	-1.921389e-02
dh_avg_dia_salidas	0.140705942	0.238919482	6.880477e-02
llave	0.222352825	0.196873337	-8.713325e-01
	PC16	PC17	PC18
max_trim	-6.057534e-03	1.371523e-02	-8.787937e-03
max_sem	2.520923e-03	-7.148687e-02	9.710993e-02
desv_sem	2.149147e-04	-7.213321e-02	8.673422e-02
prom_bim	6.428828e-03	3.065578e-02	-3.807861e-02
max_mes_anterior	1.602783e-02	2.929768e-02	-4.700766e-02
prom_mes_anterior	1.602783e-02	2.929768e-02	-4.700766e-02
prom_sem	1.230204e-03	-5.745307e-02	9.402962e-02
max_bim	-4.142425e-03	4.813010e-02	-5.788216e-02
prom_trim	1.477119e-03	1.007034e-02	-5.053680e-03
desv_trim	-1.989193e-02	2.965193e-02	-2.596629e-02
desv_bim	-3.212521e-02	7.778362e-02	-9.014648e-02
dh_cant_entradas	-8.760888e-02	-1.218356e-01	-5.694885e-02
pc_transaccional	9.562527e-03	3.199478e-03	1.359492e-02
pc_cuotas_como_ppal	-1.967281e-02	3.136648e-02	-2.772647e-02
dh_val_entradas	-5.511951e-02	1.868245e-03	-1.341524e-02

pc_cuota_tarjeta_de_credito	-7.957213e-03	1.213031e-01	-2.383149e-01
pc_cifin	8.730386e-03	-8.013144e-02	2.133723e-01
dh_avg_dia_retiros_d	4.045807e-02	4.582569e-02	-4.896481e-04
dmi_max_egreso_diario	7.326149e-02	3.968103e-02	1.992509e-02
cpc_max_proc_deuda	3.036002e-02	-1.709811e-01	-4.693606e-01
dmi_max_ingreso_diario	2.162384e-02	4.541329e-02	2.827973e-02
dh_val_otros_d	8.940172e-01	2.009423e-02	5.878492e-02
pc_ingreso_final	1.497252e-02	4.731739e-04	6.813043e-03
dmi_ingreso_total_mes	-5.511951e-02	1.868245e-03	-1.341524e-02
dh_val_pagos_d	-1.551706e-02	2.833416e-01	1.513115e-01
pc_gasto_familiar	8.990123e-03	-1.662334e-03	1.292382e-02
pc_cuotas_pagadas	2.945902e-02	-7.106510e-02	4.847578e-02
cpc_avg_proc_deuda	-2.412011e-02	9.910340e-02	1.950250e-01
cpc_sum_proc_deuda	-2.412011e-02	9.910340e-02	1.950250e-01
pc_ingreso_rutina_con_techo	1.196035e-02	-1.023216e-03	9.473317e-03
pc_saldo_prom3_tdc_entidad	4.055530e-03	5.311035e-02	-1.340128e-01
dh_cant_salidas	-7.833517e-02	-3.076926e-02	-9.339942e-02
pc_ingreso_por_rutina	1.184869e-02	8.568743e-05	8.978265e-03
dmi_egreso_total_mes	-4.875229e-02	-7.463733e-03	-2.148498e-02
dc_sum_valor_inicial	3.162866e-03	-1.116684e-03	2.170220e-02
pc_mediana_nom3	2.674324e-02	9.977478e-02	1.323912e-01
dh_avg_dia_entradas	2.375033e-04	-6.882569e-01	3.290160e-01
dh_avg_dia_pagos_d	5.445682e-02	3.367733e-01	-2.337679e-02
dh_val_salidas	-4.853088e-02	-5.836820e-03	-2.222589e-02
dc_sum_valor_cuota	-2.302856e-02	4.909441e-02	-9.130986e-02
pc_ind_ajustado	1.246508e-02	1.079429e-02	-4.907815e-05
dh_val_retiros_d	-1.746129e-01	-6.173526e-02	-3.291366e-02
dc_valobli_ing	5.285913e-06	5.058966e-02	-3.962068e-02
cpc_sum_nro_cuota	-2.944878e-02	2.326641e-02	2.886052e-02
cpc_avg_nro_cuota	-3.919584e-02	9.758390e-02	1.183731e-01
cpc_max_nro_cuota	-3.926028e-02	6.591316e-02	7.824737e-02
cpc_sum_saldo	-4.852516e-03	6.935029e-03	-6.248760e-03
cpc_nro_cuota_tdc	-2.981471e-02	1.906849e-02	1.200490e-02
dh_val_nomina_c	1.251363e-02	-4.468177e-02	-1.242221e-01
cpc_saldo_sobre_ing	-2.625935e-02	5.002168e-02	4.614652e-02
cpc_saldo_tdc	9.742295e-02	-3.327432e-01	-4.714737e-01
pc_cuota_de_consumo	1.039344e-02	-9.648069e-02	1.824499e-01
cpc_avg_saldo	-3.022159e-03	3.322837e-02	5.108430e-02
dc_max_saldo_sf	8.449815e-03	-1.110448e-02	8.581220e-04
dh_val_pago_tarj_d	6.108460e-02	-8.598363e-02	2.333523e-01
pc_saldo_no_rot_ent	1.137004e-03	2.177345e-02	2.858594e-02
dh_avg_dia_salidas	5.574244e-02	1.943574e-01	-3.823216e-02
llave	3.241738e-01	-2.861022e-02	-5.914690e-02
		PC19	PC20
			PC21
max_trim	-0.0108610764	0.0047280055	0.0231523937
max_sem	0.1185134281	-0.0447425795	-0.3952412580
desv_sem	0.1235824952	-0.0499978795	-0.4597294259
prom_bim	-0.0474550135	0.0190069506	0.1718658919
max_mes_anterior	-0.0391491277	0.0119326206	0.1018699621
prom_mes_anterior	-0.0391491277	0.0119326206	0.1018699621
prom_sem	0.0978844401	-0.0323619357	-0.2886916368

max_bim	-0.0768605661	0.0312107122	0.2810870769
prom_trim	-0.0111364963	0.0051651020	0.0557399306
desv_trim	-0.0261923430	0.0101338740	0.0362211541
desv_bim	-0.1284228640	0.0528863982	0.4743732497
dh_cant_entradas	0.0049827574	0.0342006088	-0.0212452243
pc_transaccional	0.0035773761	0.0015016745	-0.0014555149
pc_cuotas_como_ppal	-0.0217010943	-0.0065579827	-0.0088242672
dh_val_entradas	0.0031470619	-0.0316721448	-0.0008693235
pc_cuota_tarjeta_de_credito	0.5805466403	0.0936523554	0.0747116679
pc_cifin	-0.4536979001	-0.0773286554	-0.0646029214
dh_avg_dia_retiros_d	0.0259658957	0.0028244901	-0.0096355306
dmi_max_egreso_diario	-0.0098071949	0.0460745675	0.0139313378
cpc_max_proc_deuda	-0.1746494734	0.0886943191	-0.2097341568
dmi_max_ingreso_diario	0.0097661989	-0.0212490418	0.0286385519
dh_val Otros_d	0.0376655644	-0.0296322562	0.0133063069
pc_ingreso_final	0.0036656324	-0.0051385682	0.0028345568
dmi_ingreso_total_mes	0.0031470619	-0.0316721448	-0.0008693235
dh_val_pagos_d	-0.0018906084	-0.0445347135	0.1094191076
pc_gasto_familiar	0.0034948347	-0.0060129380	-0.0032925297
pc_cuotas_pagadas	0.0164871207	0.0091099402	0.0088829618
cpc_avg_proc_deuda	0.0660898536	-0.0367623243	0.0571167774
cpc_sum_proc_deuda	0.0660898536	-0.0367623243	0.0571167774
pc_ingreso_rutina_con_techo	0.0038824595	-0.0073852500	-0.0001457574
pc_saldo_prom3_tdc_entidad	0.2750391457	0.0443462805	0.0282721874
dh_cant_salidas	-0.0463630462	0.0291404372	-0.0157422559
pc_ingreso_por_rutina	0.0063954090	-0.0070667218	0.0001370403
dmi_egreso_total_mes	-0.0131533772	0.0223818019	-0.0167426655
dc_sum_valor_inicial	-0.0360373889	-0.0036777447	-0.0027643345
pc_mediana_nom3	-0.0657872716	0.6784191730	-0.0636022510
dh_avg_dia_entradas	0.2542787416	0.0602805846	0.2932799715
dh_avg_dia_pagos_d	-0.0722352242	-0.0465507564	-0.0814111220
dh_val_salidas	-0.0137106179	0.0222727614	-0.0174244974
dc_sum_valor_cuota	0.1066114666	0.0143316720	0.0132739889
pc_ind_ajustado	0.0016091444	0.0005025232	0.0034964525
dh_val_retiros_d	-0.0045340334	0.0506167049	-0.0428514815
dc_valobli Ing	0.0493011048	0.0105031964	-0.0034585813
cpc_sum_nro_cuota	-0.0003396513	-0.0053430123	0.0129947712
cpc_avg_nro_cuota	0.0411745969	-0.0237262155	-0.0158231681
cpc_max_nro_cuota	0.0249386026	-0.0179736285	-0.0013220889
cpc_sum_saldo	-0.0045960935	-0.00660666815	0.0081548271
cpc_nro_cuota_tdc	-0.0072402960	-0.0032765552	0.0091699960
dh_val_nomina_c	0.0517155376	-0.6833281883	0.0799073756
cpc_saldo_sobre_Ing	0.0106317381	-0.0210808073	0.0185502910
cpc_saldo_tdc	-0.1546130051	0.0858602429	-0.0148416364
pc_cuota_de_consumo	-0.3643537254	-0.0599903995	-0.0409764485
cpc_avg_saldo	0.0180899330	-0.0061958905	-0.0076526587
dc_max_saldo_sf	0.0050789171	0.0021786298	0.0086677896
dh_val_pago_tarj_d	0.1233586727	0.0055250399	-0.0188848618
pc_saldo_no_rot_ent	-0.0346607324	-0.0054195005	-0.0126969343
dh_avg_dia_salidas	-0.0287954206	-0.0211905255	-0.0628168269
llave	-0.0159289890	0.0549164716	0.0385691491

	PC22	PC23	PC24
max_trim	-0.010791377	0.0043509564	0.0013474125
max_sem	0.065577332	0.0527770000	-0.0045718265
desv_sem	0.078072226	0.0829111811	-0.0208129115
prom_bim	-0.030581657	-0.0344407248	0.0092347499
max_mes_anterior	-0.022756530	-0.0032606162	-0.0016536907
prom_mes_anterior	-0.022756530	-0.0032606162	-0.0016536907
prom_sem	0.048887972	0.0206353333	0.0072192967
max_bim	-0.048298286	-0.0526468584	0.0109903256
prom_trim	-0.012421450	-0.0157214595	0.0094222609
desv_trim	-0.014004423	0.0257227526	-0.0145012508
desv_bim	-0.078563753	-0.0825364043	0.0114942631
dh_cant_entradas	-0.223335966	0.0070276945	-0.0256397175
pc_transaccional	0.003952332	-0.0093400308	-0.0018591197
pc_cuotas_como_ppal	0.078535710	-0.0084712080	-0.0041066827
dh_val_entradas	-0.019572918	-0.0226917871	-0.2991846475
pc_cuota_tarjeta_de_credito	-0.005179940	-0.0188433945	0.0139221782
pc_cifin	-0.007742572	-0.0085105970	0.0008614927
dh_avg_dia_retiros_d	-0.076723135	0.0240783817	-0.0251892376
dmi_max_egreso_diario	0.136817055	0.0373647390	0.3402610573
cpc_max_proc_deuda	0.189851811	-0.6565677013	0.0374298125
dmi_max_ingreso_diario	0.100906193	-0.0571261352	-0.6491125374
dh_val Otros_d	-0.042797659	-0.0459123043	0.0524653929
pc_ingreso_final	0.006303666	-0.0063207818	-0.0097525927
dmi_ingreso_total_mes	-0.019572918	-0.0226917871	-0.2991846475
dh_val_pagos_d	0.705881896	-0.0273037358	0.1332873760
pc_gasto_familiar	0.001361950	-0.0101325685	0.0006706064
pc_cuotas_pagadas	-0.149338544	0.0355762298	0.0147424262
cpc_avg_proc_deuda	-0.060106373	0.1564729178	-0.0069294540
cpc_sum_proc_deuda	-0.060106373	0.1564729178	-0.0069294540
pc_ingreso_rutina_con_techo	0.003866430	-0.0083721413	-0.0043346070
pc_saldo_prom3_tdc_entidad	-0.018745889	0.0037613358	-0.0120068924
dh_cant_salidas	-0.108761021	0.0644461417	-0.0193847545
pc_ingreso_por_rutina	0.004677381	-0.0084188402	-0.0037764782
dmi_egreso_total_mes	-0.020725335	0.0328731317	0.2241407382
dc_sum_valor_inicial	-0.010709213	-0.0022232771	0.0018033032
pc_mediana_nom3	0.019094897	0.0133543668	-0.0380702375
dh_avg_dia_entradas	0.256294630	-0.0508698525	0.0190918149
dh_avg_dia_pagos_d	-0.043484463	0.0838836417	0.0261906012
dh_val_salidas	-0.021172759	0.0329601762	0.2251036399
dc_sum_valor_cuota	0.082834955	-0.0146924523	-0.0122453629
pc_ind_ajustado	0.027807265	-0.0106155151	-0.0157555959
dh_val_retiros_d	-0.183518401	0.0052250246	0.3802145030
dc_valobli_ing	-0.020106846	-0.0003605607	-0.0023028284
cpc_sum_nro_cuota	-0.012633579	0.0501426529	-0.0102214036
cpc_avg_nro_cuota	-0.043539102	-0.1783825737	0.0060130355
cpc_max_nro_cuota	-0.014209080	-0.1037203825	-0.0032377314
cpc_sum saldo	-0.008732033	0.0725665884	-0.0231756882
cpc_nro_cuota_tdc	-0.015856405	0.0510729282	-0.0084367108
dh_val_nomina_c	-0.009629496	-0.0256179530	0.0658541443
cpc saldo_sobre Ing	0.049935657	0.0264928567	0.0176307110

cpc_saldo_tdc	0.073146366	0.5562524412	-0.0475544290
pc_cuota_de_consumo	0.003243743	-0.0061422868	-0.0159877764
cpc_avg_saldo	-0.021042849	-0.0639627638	0.0143446369
dc_max_saldo_sf	-0.000631098	0.0121666581	0.0014723423
dh_val_pago_tarj_d	-0.423405290	-0.3088629298	0.0351947628
pc_saldo_no_rot_ent	0.015537911	-0.0066555886	0.0096846008
dh_avg_dia_salidas	-0.072443486	0.0576204432	0.0169534770
llave	-0.015743085	0.0596782157	-0.0134781816
	PC25	PC26	PC27
max_trim	-0.0059318054	-0.0017706526	-0.0204513145
max_sem	0.0081121895	-0.0040064255	0.0163138577
desv_sem	0.0004276186	0.0127959677	-0.0129653006
prom_bim	0.0002263202	0.0002004669	0.0134646129
max_mes_anterior	-0.0091025919	0.0130477640	-0.0270949998
prom_mes_anterior	-0.0091025919	0.0130477640	-0.0270949998
prom_sem	0.0056315636	-0.0236410212	0.0420335231
max_bim	0.0066931113	-0.0035873039	0.0197474587
prom_trim	-0.0002688299	-0.0114287605	0.0121364046
desv_trim	-0.0140345107	0.0126888012	-0.0645913065
desv_bim	0.0221385271	-0.0127680229	0.0294270679
dh_cant_entradas	-0.0814758582	0.0612706597	0.0507340645
pc_transaccional	-0.0018306775	0.0003839861	-0.0029211727
pc_cuotas_como_ppal	-0.0783059940	0.0276442897	0.0477568866
dh_val_entradas	0.0280590510	-0.1009877327	-0.0860632784
pc_cuota_tarjeta_de_credito	0.0374849242	-0.1776599687	0.0711289341
pc_cifin	0.0064327857	-0.0770223327	0.0070156657
dh_avg_dia_retiros_d	-0.0425168296	0.3301219517	0.1765395203
dmi_max_egreso_diario	-0.0758908021	0.2370474392	0.2049113217
cpc_max_proc_deuda	-0.0015733123	-0.0614427727	-0.0515355676
dmi_max_ingreso_diario	-0.0338135704	0.0899370902	0.0848156625
dh_val Otros_d	0.0053154733	-0.0426494646	-0.0386443860
pc_ingreso_final	-0.0059937216	0.0065749051	0.0008859436
dmi_ingreso_total_mes	0.0280590510	-0.1009877327	-0.0860632784
dh_val_pagos_d	0.0489603849	0.0322461444	-0.0113324248
pc_gasto_familiar	-0.0134307756	0.0092827144	0.0042393877
pc_cuotas_pagadas	0.2211005420	-0.1728430213	-0.2784071648
cpc_avg_proc_deuda	-0.0016097087	0.0068055774	0.0069306706
cpc_sum_proc_deuda	-0.0016097087	0.0068055774	0.0069306706
pc_ingreso_rutina_con_techo	-0.0085794710	0.0078917502	0.0023488729
pc_saldo_prom3_tdc_entidad	-0.0361868331	0.2294317018	0.0680619428
dh_cant_salidas	-0.0224692771	-0.0327172035	-0.0103360668
pc_ingreso_por_rutina	-0.0076839604	0.0035687881	0.0034879223
dmi_egreso_total_mes	0.0142922084	-0.0527282598	-0.0456098799
dc_sum_valor_inicial	0.0287087053	-0.1139037413	0.1243314173
pc_mediana_nom3	0.0059338321	-0.0062019445	-0.0027607655
dh_avg_dia_entradas	0.0280236960	-0.1002379265	-0.1128661764
dh_avg_dia_pagos_d	0.0902800388	-0.3845913574	-0.1967116473
dh_val_salidas	0.0144473549	-0.0529403342	-0.0453935010
dc_sum_valor_cuota	-0.1162993763	0.1178628042	0.2365377705
pc_ind_ajustado	-0.0292741740	0.0283497855	0.0364070686
dh_val_retiros_d	0.0252216566	-0.0596938421	-0.0573647349

dc_valobli_ing	-0.0584675212	0.4747695719	-0.6270159807
cpc_sum_nro_cuota	-0.0282658625	-0.0342741277	-0.0205525745
cpc_avg_nro_cuota	0.0314647344	0.0455675104	0.0263594533
cpc_max_nro_cuota	0.0194622363	0.0307019289	0.0222982628
cpc_sum_saldo	0.2829414063	0.0564277530	0.0338497136
cpc_nro_cuota_tdc	-0.0583081689	-0.0299151645	-0.0116778829
dh_val_nomina_c	0.0065062104	0.0174146011	0.0079471729
cpc saldo_sobre_ing	-0.7807103223	-0.1843376478	-0.0817938854
cpc saldo_tdc	-0.0145660787	0.0532932177	0.0644314685
pc_cuota_de_consumo	-0.0434039452	0.1687872197	0.1724467780
cpc_avg_saldo	0.4116182600	0.1618717740	0.1122376254
dc_max_saldo_sf	0.0608714303	-0.3550918372	0.3387067793
dh_val_pago_tarj_d	-0.1339257832	0.0882149378	0.1337139454
pc_saldo_no_rot_ent	0.0226527881	-0.1157414845	-0.2858656045
dh_avg_dia_salidas	-0.0204695614	0.0667694842	0.0534139290
llave	-0.0553494661	-0.0151799551	-0.0171729507
	PC28	PC29	PC30
max_trim	-0.053113674	0.1800682078	-0.082622934
max_sem	0.039913065	-0.1623088443	0.066194846
desv_sem	-0.022574198	0.0784140274	-0.021065647
prom_bim	0.028920976	-0.1179541635	0.055915334
max_mes_anterior	-0.054842148	0.2204700538	-0.089667826
prom_mes_anterior	-0.054842148	0.2204700538	-0.089667826
prom_sem	0.094218782	-0.3646337336	0.128917656
max_bim	0.048331816	-0.1825260340	0.082395313
prom_trim	0.024907592	-0.1129290354	0.042239992
desv_trim	-0.154451465	0.5770570302	-0.252936623
desv_bim	0.083335472	-0.2902234658	0.123526556
dh_cant_entradas	-0.133842934	-0.1084209571	-0.190815376
pc_transaccional	-0.015400602	-0.0001268823	0.001797587
pc_cuotas_como_ppal	0.016705099	-0.0618212024	-0.065634746
dh_val_entradas	0.121468426	0.0814735328	0.170900286
pc_cuota_tarjeta_de_credito	-0.059504037	-0.0073697857	-0.012179001
pc_cifin	-0.102984525	-0.0452064672	-0.021273222
dh_avg_dia_retiros_d	-0.327699007	0.0736560822	0.371801979
dmi_max_egreso_diario	-0.278630039	-0.2236121335	-0.450445188
cpc_max_proc_deuda	-0.018794669	0.0088413498	-0.011065870
dmi_max_ingreso_diario	-0.153511483	-0.1292807610	-0.227472962
dh_val Otros_d	0.049712683	0.0462007427	0.069365080
pc_ingreso_final	-0.019500165	-0.0103080290	-0.012946974
dmi_ingreso_total_mes	0.121468426	0.0814735328	0.170900286
dh_val_pagos_d	-0.012884300	0.0678434435	0.134986792
pc_gasto_familiar	-0.003807787	0.0021763919	0.003537466
pc_cuotas_pagadas	-0.293140720	0.0523638573	0.184595174
cpc_avg_proc_deuda	0.003395674	-0.0025226204	0.002885821
cpc_sum_proc_deuda	0.003395674	-0.0025226204	0.002885821
pc_ingreso_rutina_con_techo	-0.011739075	-0.0038727157	-0.004990467
pc_saldo_prom3_tdc_entidad	0.256375410	0.1150603398	0.029480027
dh_cant_salidas	-0.020952287	-0.0149195751	-0.102670106
pc_ingreso_por_rutina	-0.016247489	-0.0051503816	-0.004482605
dmi_egreso_total_mes	0.082754092	0.0612191188	0.112432391

dc_sum_valor_inicial	-0.029690883	0.0211795275	0.014707232
pc_mediana_nom3	0.014272976	0.0070723063	0.014834911
dh_avg_dia_entradas	0.097571654	0.0225647152	-0.098021273
dh_avg_dia_pagos_d	0.354023753	-0.0963741917	-0.386142622
dh_val_salidas	0.083262419	0.0614384077	0.114109918
dc_sum_valor_cuota	0.252002658	0.0432020545	-0.072233264
pc_ind_ajustado	0.016535522	-0.0225359419	-0.044019841
dh_val_retiros_d	0.066949816	0.0663934459	0.102785044
dc_valobli_ing	0.083099246	-0.0958198823	-0.054224851
cpc_sum_nro_cuota	-0.019052428	-0.0090178556	-0.082896181
cpc_avg_nro_cuota	0.011494405	0.0226453854	0.105213161
cpc_max_nro_cuota	0.013487901	0.0148179678	0.044292188
cpc_sum_saldo	0.028018501	0.0152261350	-0.076969455
cpc_nro_cuota_tdc	-0.012838568	-0.0188033995	-0.089490413
dh_val_nomina_c	-0.022604950	-0.0091053061	-0.025584926
cpc_saldo_sobre_ing	-0.023614889	0.0151878573	0.099372346
cpc_saldo_tdc	0.077830088	-0.0530700385	0.039236085
pc_cuota_de_consumo	0.336914009	0.1497944377	0.033026264
cpc_avg_saldo	0.067574386	-0.0211277880	-0.053601405
dc_max_saldo_sf	-0.173933576	0.0251833018	0.045114573
dh_val_pago_tarj_d	0.101332115	-0.0157844230	-0.121226250
pc_saldo_no_rot_ent	-0.350134023	-0.1967408000	-0.037943165
dh_avg_dia_salidas	-0.063988422	0.0231999653	0.172055817
llave	-0.009131081	-0.0101905384	-0.009752283
	PC31	PC32	PC33
max_trim	-0.0002387566	-0.3649123594	1.177416e-01
max_sem	-0.0232519453	0.1330493815	-4.174818e-02
desv_sem	0.0343352266	0.4735270069	-1.409918e-01
prom_bim	-0.0181988985	-0.0293443913	4.118258e-03
max_mes_anterior	0.0500079392	0.2690142601	-6.830130e-02
prom_mes_anterior	0.0500079392	0.2690142601	-6.830130e-02
prom_sem	-0.0778039328	-0.3280099185	7.137867e-02
max_bim	-0.0205154040	0.0635782450	-2.522795e-02
prom_trim	-0.0431534588	-0.3774236788	1.071244e-01
desv_trim	0.0713181937	-0.2216386985	8.714559e-02
desv_bim	-0.0187619724	0.2986254676	-9.738824e-02
dh_cant_entradas	-0.1019350090	0.0188504871	2.079430e-02
pc_transaccional	-0.0110737328	0.0008535656	-1.390386e-03
pc_cuotas_como_ppal	0.2580290191	-0.0154263777	-1.038952e-02
dh_val_entradas	0.0720627877	-0.0144663323	-3.290014e-02
pc_cuota_tarjeta_de_credito	0.0775034339	-0.1027924173	-2.879689e-01
pc_cifin	0.1976981996	-0.0850253040	-2.159832e-01
dh_avg_dia_retiros_d	-0.0172258153	-0.0736567322	-1.265170e-01
dmi_max_egreso_diario	-0.1868808733	0.0498880908	8.053675e-02
cpc_max_proc_deuda	-0.0834604716	-0.0161591255	-5.035691e-02
dmi_max_ingreso_diario	-0.1014635191	0.0162935019	6.068829e-02
dh_val Otros_d	0.0372625075	-0.0042575358	-1.292103e-02
pc_ingreso_final	-0.0195933283	0.0025882669	7.716952e-03
dmi_ingreso_total_mes	0.0720627877	-0.0144663323	-3.290014e-02
dh_val_pagos_d	0.0086811023	-0.0016363428	1.338081e-05
pc_gasto_familiar	0.0024509711	-0.0003788026	4.393673e-04

pc_cuotas_pagadas	-0.5343522038	0.0650866776	1.268953e-01
cpc_avg_proc_deuda	0.0063835320	0.0021234791	-9.102456e-04
cpc_sum_proc_deuda	0.0063835320	0.0021234791	-9.102456e-04
pc_ingreso_rutina_con_techo	-0.0080513765	0.0014649975	4.225639e-03
pc_saldo_prom3_tdc_entidad	-0.2903056760	0.0945096800	2.531053e-01
dh_cant_salidas	-0.0443830273	0.0432602655	7.525889e-02
pc_ingreso_por_rutina	-0.0057726565	0.0004084646	7.635562e-04
dmi_egreso_total_mes	0.0546356800	-0.0074272519	-3.464067e-02
dc_sum_valor_inicial	-0.0047930712	-0.0247588579	-7.933277e-02
pc_mediana_nom3	0.0065779770	-0.0008239508	-4.715143e-04
dh_avg_dia_entradas	0.0102387170	0.0097446421	3.149108e-03
dh_avg_dia_pagos_d	-0.0794992305	0.0173535573	8.655240e-02
dh_val_salidas	0.0551298323	-0.0077714073	-3.478787e-02
dc_sum_valor_cuota	0.1085284815	-0.0221082810	-5.590949e-02
pc_ind_ajustado	0.0450533193	-0.0059156305	-5.208091e-03
dh_val_retiros_d	0.0319046273	-0.0099867190	-1.130266e-03
dc_valobli_ing	0.0465947456	-0.0140230157	-9.643113e-03
cpc_sum_nro_cuota	-0.1227228155	-0.0809512364	-3.492193e-01
cpc_avg_nro_cuota	0.1418556673	0.1009688694	4.151833e-01
cpc_max_nro_cuota	0.0949829682	0.0521284493	2.255712e-01
cpc_sum_saldo	-0.0278192829	-0.0663719984	-2.463208e-01
cpc_nro_cuota_tdc	-0.1014243485	-0.0773489195	-3.395863e-01
dh_val_nomina_c	-0.0117214090	-0.0021236417	5.586534e-03
cpc_saldo_sobre_ing	-0.0462724460	0.0313569492	7.610332e-02
cpc_saldo_tdc	0.1974482163	0.0077980589	1.744368e-01
pc_cuota_de_consumo	-0.3014236069	0.0050596664	-2.001534e-02
cpc_avg_saldo	0.2028486346	0.0235549911	1.260906e-01
dc_max_saldo_sf	-0.0227075897	0.0972312885	2.345095e-01
dh_val_pago_tarj_d	0.2200013140	-0.0084939824	-2.704425e-02
pc_saldo_no_rot_ent	0.3342416924	0.0388694694	1.474607e-01
dh_avg_dia_salidas	0.0276194730	-0.0055111087	-5.155954e-02
llave	-0.0294011239	-0.0102754885	-2.178882e-02
	PC34	PC35	PC36
max_trim	0.0111205058	0.0009237419	0.0044727546
max_sem	-0.0056701084	0.0078871145	-0.0078663686
desv_sem	-0.0231048600	-0.0030487073	0.0035660683
prom_bim	-0.0001383943	-0.0007499619	-0.0004019448
max_mes_anterior	-0.0090097380	-0.0058235727	0.0037989678
prom_mes_anterior	-0.0090097380	-0.0058235727	0.0037989678
prom_sem	0.0200621242	0.0188536693	-0.0169428640
max_bim	-0.0033569514	-0.0013097130	-0.0015266169
prom_trim	0.0125556088	0.0060662459	-0.0043729237
desv_trim	0.0083452759	-0.0137988720	0.0181471836
desv_bim	-0.0110338620	-0.0023529093	-0.0040669907
dh_cant_entradas	0.0058872719	-0.4789072035	0.2347066803
pc_transaccional	-0.0048042613	-0.0048151856	-0.0017087173
pc_cuotas_como_ppal	0.1202764793	0.0260125772	0.0241540299
dh_val_entradas	0.0506702721	-0.1211558593	0.0709630752
pc_cuota_tarjeta_de_credito	-0.4407299203	0.0678824337	0.1904330860
pc_cifin	-0.3088769920	-0.2634615790	-0.4714496387
dh_avg_dia_retiros_d	0.0385747291	0.0502538278	-0.0156751346

dmi_max_egreso_diario	-0.0860957580	-0.0651430088	0.0643107621
cpc_max_proc_deuda	0.0278319587	-0.0029177384	-0.0028629678
dmi_max_ingreso_diario	-0.0849257409	0.1466776945	-0.0916886935
dh_val Otros_d	0.0133116579	0.0425779661	-0.0275068541
pc_ingreso_final	-0.0081602008	0.0061045801	-0.0049091914
dmi_ingreso_total_mes	0.0506702721	-0.1211558593	0.0709630752
dh_val_pagos_d	-0.0095515735	-0.0311238416	-0.0076435221
pc_gasto_familiar	0.0037328283	-0.0083966120	0.0015425422
pc_cuotas_pagadas	-0.1730613279	-0.0361577874	-0.0086293491
cpc_avg_proc_deuda	0.0009785767	-0.0004243483	0.0007064104
cpc_sum_proc_deuda	0.0009785767	-0.0004243483	0.0007064104
pc_ingreso_rutina_con_techo	-0.0022348352	-0.0004457712	-0.0018005604
pc_saldo_prom3_tdc_entidad	0.2975507023	-0.1996342163	-0.4473760856
dh_cant_salidas	-0.1068375394	0.6489440388	-0.3048012380
pc_ingreso_por_rutina	-0.0063693876	0.0011307112	0.0048376655
dmi_egreso_total_mes	0.0413208276	-0.0614621354	0.0337069890
dc_sum_valor_inicial	-0.1296799390	-0.0491445444	-0.0691096086
pc_mediana_nom3	0.0018295803	0.0040722583	-0.0034114521
dh_avg_dia_entradas	0.0131020373	0.0089816558	-0.0325242569
dh_avg_dia_pagos_d	-0.0297622849	-0.0652033691	0.0093902086
dh_val_salidas	0.0415031497	-0.0594858621	0.0329322576
dc_sum_valor_cuota	0.0323985973	-0.0078082178	-0.0356868443
pc_ind_ajustado	0.0106203941	0.0159168962	-0.0058357914
dh_val_retiros_d	-0.0084144144	0.1865624253	-0.1306205540
dc_valobli_ing	0.0022725054	0.0235818394	0.0267741241
cpc_sum_nro_cuota	0.2263334541	0.0481008532	-0.0445136403
cpc_avg_nro_cuota	-0.2602061153	-0.0672085885	0.0561890017
cpc_max_nro_cuota	-0.1339384736	-0.0636117040	0.0461070159
cpc_sum_saldo	0.1740304391	-0.0769204307	0.0458421932
cpc_nro_cuota_tdc	0.2209564556	0.0643633242	-0.0497793499
dh_val_nomina_c	-0.0076079694	0.0217073332	-0.0071011166
cpc_saldo_sobre_ing	-0.0674926329	0.0113731329	-0.0145278477
cpc_saldo_tdc	-0.1162092136	-0.0456576168	0.0430034382
pc_cuota_de_consumo	-0.0834092145	0.2551916299	0.5220059297
cpc_avg_saldo	-0.0608698180	0.0900470762	-0.0407765528
dc_max_saldo_sf	0.3682830913	0.0395239447	0.0229322131
dh_val_pago_tarj_d	0.0549810919	0.0243512359	0.0039331766
pc_saldo_no_rot_ent	0.3670417038	0.1489643954	0.2259523304
dh_avg_dia_salidas	0.0338336579	-0.0249356435	0.0328305847
llave	0.0081106869	-0.0281232078	0.0116605237
	PC37	PC38	PC39
max_trim	-0.0017645904	-0.0070642360	-0.0043046440
max_sem	0.0062456331	0.0065977967	0.0099136280
desv_sem	0.0061019164	0.0190711920	0.0213463552
prom_bim	0.0099013454	0.0070154939	0.0107174189
max_mes_anterior	-0.0096577790	0.0020431370	0.0059798235
prom_mes_anterior	-0.0096577790	0.0020431370	0.0059798235
prom_sem	-0.0009010830	-0.0124016795	-0.0205682179
max_bim	0.0085263598	0.0069480057	0.0090942854
prom_trim	0.0079464180	-0.0051570401	-0.0021004366
desv_trim	-0.0193145009	-0.0086304673	-0.0156351078

desv_bim	0.0012410634	0.0039645320	0.0008846251
dh_cant_entradas	-0.1584679807	0.2774246763	-0.0905346786
pc_transaccional	0.0001654889	-0.0064662540	0.0018621638
pc_cuotas_como_ppal	0.0174485896	0.0194523174	0.0049065449
dh_val_entradas	-0.0072045142	-0.1945712851	0.0745416647
pc_cuota_tarjeta_de_credito	-0.0062939802	-0.0005743308	-0.0054863431
pc_cifin	0.0220680703	-0.0226652970	-0.0030651731
dh_avg_dia_retiros_d	0.0252287938	0.1140380001	0.5415038912
dmi_max_egreso_diario	0.0714780787	-0.3021584517	0.0596305681
cpc_max_proc_deuda	0.0006725524	-0.0132201737	0.0076842674
dmi_max_ingreso_diario	-0.0333275687	0.2971226273	-0.1242673113
dh_val Otros_d	-0.0148258912	0.1109225940	-0.0236250918
pc_ingreso_final	0.0010706842	0.0117699251	-0.0014071908
dmi_ingreso_total_mes	-0.0072045142	-0.1945712851	0.0745416647
dh_val_pagos_d	-0.0536941251	0.2053066608	-0.0561759342
pc_gasto_familiar	-0.0082901828	-0.0102605907	-0.0136116316
pc_cuotas_pagadas	-0.0544269903	-0.0539935011	-0.0172137853
cpc_avg_proc_deuda	-0.0017065032	-0.0002727206	-0.0027137816
cpc_sum_proc_deuda	-0.0017065032	-0.0002727206	-0.0027137816
pc_ingreso_rutina_con_techo	-0.0027000754	-0.0019058328	-0.0067244333
pc_saldo_prom3_tdc_entidad	0.0031476710	-0.0200275493	-0.0052446736
dh_cant_salidas	0.1634250439	-0.1778291733	-0.0210861239
pc_ingreso_por_rutina	-0.0035332419	-0.0015812122	-0.0064334211
dmi_egreso_total_mes	0.0343808812	-0.1772988668	0.0429788900
dc_sum_valor_inicial	-0.0014318463	-0.0099694482	0.0102556955
pc_mediana_nom3	0.0080059464	-0.0027267092	-0.0040445523
dh_avg_dia_entradas	0.0083454664	-0.0296625264	-0.0298539392
dh_avg_dia_pagos_d	-0.0064748171	0.0896557756	0.2940412005
dh_val_salidas	0.0344817070	-0.1770029495	0.0385715086
dc_sum_valor_cuota	0.0190362599	0.0196094837	0.0053487889
pc_ind_ajustado	0.0067461558	0.0300989910	0.0059934757
dh_val_retiros_d	-0.1027001205	0.6397911064	-0.1356079589
dc_valobli_ing	0.0055615722	-0.0026113459	-0.0071552225
cpc_sum_nro_cuota	-0.1470652311	-0.0196037279	0.0004072883
cpc_avg_nro_cuota	0.1641727048	0.0028948487	0.0117219559
cpc_max_nro_cuota	0.1722142000	0.0525500939	-0.0127099478
cpc_sum_saldo	0.6545023009	0.1318972449	-0.0736419413
cpc_nro_cuota_tdc	-0.2519051973	-0.0453884309	0.0165752191
dh_val_nomina_c	0.0030584738	0.0092327143	-0.0074435992
cpc_saldo_sobre_ing	-0.0602830523	-0.0132667807	0.0297055099
cpc_saldo_tdc	-0.0220912310	0.0517936441	0.0130752818
pc_cuota_de_consumo	-0.0258987016	0.0326020695	-0.0059637445
cpc_avg_saldo	-0.5832408422	-0.1169244148	0.0569420664
dc_max_saldo_sf	-0.0026533953	0.0084240649	0.0038078311
dh_val_pago_tarj_d	0.0450057688	-0.0150969204	-0.0034561080
pc_saldo_no_rot_ent	0.0130390996	0.0225436850	0.0168531454
dh_avg_dia_salidas	-0.0492042774	-0.1988706308	-0.7362340439
llave	-0.0120036104	0.0089866353	0.0025796217
	PC40	PC41	PC42
max_trim	7.711898e-02	0.0090936426	6.286040e-04
max_sem	-8.066110e-02	0.0043773821	-7.600943e-03

desv_sem	3.480408e-01	-0.0050528712	5.936071e-03
prom_bim	4.266824e-01	-0.0165179321	-2.182041e-03
max_mes_anterior	-2.720167e-01	0.0088823437	9.185065e-04
prom_mes_anterior	-2.720167e-01	0.0088823437	9.185065e-04
prom_sem	-5.348766e-01	-0.0024674685	-4.990093e-03
max_bim	2.687316e-01	-0.0113804006	-1.278744e-03
prom_trim	2.798198e-01	0.0061099084	7.620112e-03
desv_trim	-1.311310e-01	-0.0044441310	-2.248411e-03
desv_bim	-2.823379e-01	0.0076053031	1.768945e-03
dh_cant_entradas	2.310143e-03	0.0372690625	5.077058e-03
pc_transaccional	-3.613877e-03	-0.1031788475	1.795878e-01
pc_cuotas_como_ppal	4.979074e-03	-0.0024734347	5.568188e-02
dh_val_entradas	-6.041715e-03	-0.3403237211	-5.181047e-02
pc_cuota_tarjeta_de_credito	-4.056270e-04	0.0028699266	-1.542120e-01
pc_cifin	1.492536e-03	-0.0052751446	-2.288541e-01
dh_avg_dia_retiros_d	-2.519872e-02	0.0186056676	-6.570210e-03
dmi_max_egreso_diario	-1.639760e-04	-0.2848004216	-3.459764e-02
cpc_max_proc_deuda	-2.841045e-03	0.0037392408	-6.781059e-05
dmi_max_ingreso_diario	4.641176e-03	0.3215541618	5.584450e-02
dh_val Otros_d	-3.944904e-03	-0.0305967862	-4.937388e-04
pc_ingreso_final	3.104760e-03	0.0911930638	-1.441329e-01
dmi_ingreso_total_mes	-6.041715e-03	-0.3403237211	-5.181047e-02
dh_val_pagos_d	-3.379424e-03	-0.0503181073	-9.525310e-03
pc_gasto_familiar	-5.850884e-03	-0.1245425803	1.717737e-01
pc_cuotas_pagadas	-3.410415e-03	0.0295687679	-3.595284e-02
cpc_avg_proc_deuda	7.359787e-04	0.0001295414	-1.827187e-05
cpc_sum_proc_deuda	7.359787e-04	0.0001295414	-1.827187e-05
pc_ingreso_rutina_con_techo	-8.325077e-04	-0.0204745819	2.059136e-02
pc_saldo_prom3_tdc_entidad	2.552505e-03	-0.0009953182	8.696391e-02
dh_cant_salidas	6.047549e-03	-0.0575150492	-5.231856e-04
pc_ingreso_por_rutina	-6.264338e-04	-0.0242537048	6.863805e-02
dmi_egreso_total_mes	6.143667e-03	0.4645798838	4.954846e-02
dc_sum_valor_inicial	-1.525043e-03	-0.0078654096	6.974073e-01
pc_mediana_nom3	2.791464e-04	-0.0084334702	-1.190617e-04
dh_avg_dia_entradas	7.419493e-03	0.0048704558	3.602481e-03
dh_avg_dia_pagos_d	2.551261e-03	0.0171983399	3.484796e-03
dh_val_salidas	6.177155e-03	0.4672339300	4.977053e-02
dc_sum_valor_cuota	-6.926641e-04	0.0001306268	-5.063547e-02
pc_ind_ajustado	7.667383e-03	0.1842377039	-2.898528e-01
dh_val_retiros_d	-6.521084e-03	-0.2587631116	-2.485050e-02
dc_valobli_ing	-1.041613e-03	0.0028273201	-1.977791e-01
cpc_sum_nro_cuota	9.692402e-03	-0.0127929890	1.277066e-03
cpc_avg_nro_cuota	9.929697e-03	-0.0074672604	-5.734704e-03
cpc_max_nro_cuota	-2.756368e-02	0.0220197019	1.087036e-02
cpc_sum saldo	-5.608365e-03	-0.0231847832	-3.316771e-03
cpc_nro_cuota_tdc	1.262855e-02	-0.0010671155	-8.708414e-03
dh_val_nomina_c	-1.427258e-03	0.0090065091	4.834322e-03
cpc saldo_sobre Ing	2.500538e-04	0.0010363864	2.584654e-04
cpc saldo_tdc	-9.328820e-03	-0.0203211192	2.431787e-03
pc_cuota_de_consumo	-2.058170e-03	0.0077781268	-3.593764e-02
cpc_avg saldo	1.392847e-02	0.0197253707	-1.309302e-03

dc_max_saldo_sf	5.220077e-03	0.0038252605	-4.006054e-01
dh_val_pago_tarj_d	4.258092e-03	-0.0047541796	-5.637191e-03
pc_saldo_no_rot_ent	3.995979e-05	-0.0003758102	1.855056e-01
dh_avg_dia_salidas	1.488393e-02	-0.0190681521	-5.256723e-03
llave	9.001974e-05	0.0051482852	4.313938e-03
	PC43	PC44	PC45
max_trim	2.111903e-03	0.0010168052	-0.0321871358
max_sem	4.208589e-04	-0.0009471859	-0.0080949621
desv_sem	3.617901e-03	-0.0121146647	-0.0020263874
prom_bim	-4.681680e-03	-0.0136330876	0.0357123185
max_mes_anterior	2.261146e-03	0.0095997532	-0.0095584448
prom_mes_anterior	2.261146e-03	0.0095997532	-0.0095584448
prom_sem	2.925540e-03	0.0119797442	0.0222156480
max_bim	-4.105748e-03	-0.0090080394	0.0241956419
prom_trim	-4.181240e-03	-0.0064819315	-0.0315028909
desv_trim	4.262438e-03	0.0033981666	0.0269836957
desv_bim	-8.393024e-04	0.0075862637	-0.0178350917
dh_cant_entradas	-8.765606e-03	0.0205160646	0.0009754550
pc_transaccional	-3.017476e-01	0.0043651242	0.0076901450
pc_cuotas_como_ppal	1.686701e-02	-0.0116656103	-0.7229447904
dh_val_entradas	9.671697e-02	-0.0173019902	-0.0017465252
pc_cuota_tarjeta_de_credito	-7.669817e-02	-0.0012260472	-0.0507041494
pc_cifin	-9.844300e-02	0.0019178172	0.0662693415
dh_avg_dia_retiros_d	-4.592579e-03	-0.0116565584	0.0011296722
dmi_max_egreso_diario	6.300522e-02	-0.0151736493	-0.0024811696
cpc_max_proc_deuda	-1.091274e-03	-0.0024914250	0.0014850250
dmi_max_ingreso_diario	-1.014465e-01	0.0219437554	0.0006379197
dh_val Otros_d	3.566473e-03	0.0027053692	-0.0017018704
pc_ingreso_final	2.820644e-01	-0.0064559784	-0.0039042434
dmi_ingreso_total_mes	9.671697e-02	-0.0173019902	-0.0017465252
dh_val_pagos_d	1.288598e-02	0.0138790852	0.0007675474
pc_gasto_familiar	-4.368856e-01	0.0127667200	0.0140232096
pc_cuotas_pagadas	6.880274e-02	-0.0211276919	0.0294305051
cpc_avg_proc_deuda	1.269696e-05	-0.0058128197	0.0001176131
cpc_sum_proc_deuda	1.269696e-05	-0.0058128197	0.0001176131
pc_ingreso_rutina_con_techo	-9.156025e-02	0.0041482984	0.0083730138
pc_saldo_prom3_tdc_entidad	4.102460e-02	-0.0033509777	-0.0772165108
dh_cant_salidas	7.126457e-03	-0.0094294155	-0.0001120088
pc_ingreso_por_rutina	-8.001422e-02	0.0033797497	-0.0143892557
dmi_egreso_total_mes	-9.778880e-02	0.0112982387	0.0026585114
dc_sum_valor_inicial	3.347181e-01	-0.0016261451	0.0260524679
pc_mediana_nom3	-4.332914e-03	-0.0017223940	-0.0006215817
dh_avg_dia_entradas	5.129479e-03	0.0057043717	-0.0009813102
dh_avg_dia_pagos_d	-1.066248e-02	-0.0031561652	-0.0012482172
dh_val_salidas	-9.837566e-02	0.0088108005	0.0029004611
dc_sum_valor_cuota	-4.362294e-03	0.0217175790	0.6110324823
pc_ind_ajustado	6.123328e-01	-0.0161221005	-0.0155215564
dh_val_retiros_d	5.940348e-02	0.0051025935	-0.0014692698
dc_valobli_ing	-9.626169e-02	-0.0003401644	0.0050024844
cpc_sum_nro_cuota	-2.682167e-03	0.0811993217	0.0057770582
cpc_avg_nro_cuota	1.435336e-02	0.6106523988	-0.0128538210

cpc_max_nro_cuota	-2.480706e-02	-0.7741604361	0.0190933111
cpc_sum_saldo	5.533951e-03	0.0754192499	-0.0104589947
cpc_nro_cuota_tdc	8.076264e-03	0.0886635410	-0.0178923728
dh_val_nomina_c	-5.156208e-03	0.0005600505	0.0009613538
cpc_saldo_sobre_ing	6.145690e-03	-0.0055180287	0.0002299862
cpc_saldo_tdc	3.098781e-03	0.0243599343	0.0030646853
pc_cuota_de_consumo	-1.710771e-02	-0.0007691900	-0.0327465907
cpc_avg_saldo	-2.585677e-03	-0.0423076203	0.0006104246
dc_max_saldo_sf	-1.925272e-01	-0.0004221902	-0.0167846273
dh_val_pago_tarj_d	1.352001e-02	-0.0097225024	-0.0114748486
pc_saldo_no_rot_ent	9.645081e-02	0.0096105067	0.2836462109
dh_avg Dia salidas	3.158404e-02	-0.0076599764	0.0062721092
llave	-5.220943e-04	-0.0054133589	-0.0000672509
	PC46	PC47	PC48
max_trim	-4.267964e-01	1.112703e-02	1.008028e-01
max_sem	-1.325727e-01	1.204809e-03	7.553240e-01
desv_sem	-4.066541e-02	1.571545e-03	-4.550037e-01
prom_bim	4.466482e-01	-9.792126e-03	1.244080e-01
max_mes_anterior	-8.840383e-02	2.071599e-03	-3.820366e-02
prom_mes_anterior	-8.840383e-02	2.071599e-03	-3.820366e-02
prom_sem	3.204111e-01	-4.505833e-03	-3.228562e-01
max_bim	3.055768e-01	-7.053331e-03	8.399668e-02
prom_trim	-4.508922e-01	8.150469e-03	-2.512634e-01
desv_trim	3.630299e-01	-8.491799e-03	4.034875e-02
desv_bim	-2.129693e-01	3.464590e-03	-6.312283e-02
dh_cant_entradas	-9.487761e-04	2.655140e-03	3.488185e-04
pc_transaccional	1.581395e-02	8.367258e-01	3.853587e-03
pc_cuotas_como_ppal	5.333015e-02	-1.845386e-04	4.876879e-03
dh_val_entradas	-8.399546e-03	-3.148909e-03	6.815317e-04
pc_cuota_tarjeta_de_credito	2.896122e-03	3.927628e-03	1.036206e-03
pc_cifin	-7.035547e-03	7.759654e-03	-9.684468e-04
dh_avg Dia retiros_d	2.474603e-03	-2.186991e-03	-3.192085e-03
dmi_max_egreso_diario	-7.672187e-03	-2.933676e-03	-1.007966e-03
cpc_max_proc_deuda	-2.290673e-05	-6.986013e-06	7.823861e-04
dmi_max_ingreso_diario	6.038662e-03	2.976574e-03	9.448279e-04
dh_val Otros_d	-1.248283e-03	-8.834953e-04	-1.051291e-03
pc_ingreso_final	4.228926e-04	-5.949592e-02	-2.356976e-03
dmi_ingreso_total_mes	-8.399546e-03	-3.148909e-03	6.815317e-04
dh_val_pagos_d	-3.422265e-03	-2.240871e-03	-1.903669e-04
pc_gasto_familiar	-1.200181e-02	-4.274585e-01	2.509109e-04
pc_cuotas_pagadas	3.526166e-03	2.045781e-03	-4.546356e-03
cpc_avg_proc_deuda	-9.517096e-05	1.848043e-05	-2.487259e-04
cpc_sum_proc_deuda	-9.517096e-05	1.848043e-05	-2.487259e-04
pc_ingreso_rutina_con_techo	-5.485485e-03	-2.359754e-01	-8.908009e-04
pc_saldo_prom3_tdc_entidad	7.654624e-03	-3.152493e-03	-1.310617e-03
dh_cant_salidas	2.884010e-03	-3.115704e-03	3.382682e-04
pc_ingreso_por_rutina	-3.070797e-03	-2.108756e-01	-1.390408e-03
dmi_egreso_total_mes	1.149613e-02	4.439989e-03	-1.848912e-05
dc_sum_valor_inicial	2.524692e-03	-3.224442e-02	6.987065e-03
pc_mediana_nom3	-1.709719e-03	-5.904652e-03	-5.706497e-04
dh_avg Dia entradas	-2.375246e-04	2.799589e-03	-2.402852e-03

dh_avg_dia_pagos_d	3.015417e-03	-3.368158e-03	4.614831e-04
dh_val_salidas	1.186644e-02	4.581169e-03	-8.478560e-04
dc_sum_valor_cuota	-4.769769e-02	7.589597e-03	-7.065179e-04
pc_ind_ajustado	5.012911e-03	1.028292e-01	1.519110e-03
dh_val_retiros_d	-5.760984e-03	-1.094730e-03	-1.790967e-03
dc_valobli_ing	-1.958798e-03	1.099616e-02	-1.559948e-03
cpc_sum_nro_cuota	-1.154922e-02	-1.152660e-02	8.614419e-02
cpc_avg_nro_cuota	6.928737e-03	2.477771e-03	-6.489446e-03
cpc_max_nro_cuota	-1.780309e-03	-3.842728e-03	-6.937402e-03
cpc_sum_saldo	8.596271e-04	-2.510550e-03	-8.432450e-03
cpc_nro_cuota_tdc	7.423418e-03	1.086211e-02	-7.777992e-02
dh_val_nomina_c	1.941006e-03	5.537248e-03	-1.152678e-03
cpc saldo_sobre_ing	-5.614716e-04	3.700044e-03	2.122629e-03
cpc saldo_tdc	2.169199e-03	3.473234e-03	2.520277e-03
pc_cuota_de_consumo	2.117346e-03	4.821180e-03	-4.466510e-04
cpc_avg_saldo	-5.630539e-04	2.501946e-03	1.495334e-03
dc_max_saldo_sf	-4.412962e-04	1.947107e-02	-5.893806e-03
dh_val_pago_tarj_d	-3.538222e-03	5.455330e-03	-1.774956e-04
pc_saldo_no_rot_ent	-2.016989e-02	-8.518128e-03	3.082072e-04
dh_avg_dia_salidas	-4.845536e-03	1.150805e-02	5.227970e-03
llave	1.433310e-03	1.816359e-03	-1.718782e-03
	PC49	PC50	PC51
max_trim	1.754561e-02	-7.005845e-01	-3.577186e-03
max_sem	9.078931e-02	1.978338e-01	-2.826466e-04
desv_sem	-5.272958e-02	-1.034379e-01	8.671232e-04
prom_bim	8.602610e-03	-9.594187e-02	-1.714640e-04
max_mes_anterior	-4.014018e-03	3.192034e-02	2.184104e-04
prom_mes_anterior	-4.014018e-03	3.192034e-02	2.184104e-04
prom_sem	-4.086799e-02	-1.062159e-01	-8.285025e-04
max_bim	5.339516e-03	-7.608116e-02	-1.595162e-04
prom_trim	-2.385531e-02	5.962476e-01	2.696886e-03
desv_trim	1.531525e-03	2.745145e-01	1.166600e-03
desv_bim	-5.959654e-03	1.021784e-02	-6.185617e-05
dh_cant_entradas	-2.062260e-03	-2.508930e-04	-9.935175e-04
pc_transaccional	-7.962681e-03	1.416906e-03	3.290976e-02
pc_cuotas_como_ppal	-1.630987e-02	6.330007e-04	1.262347e-02
dh_val_entradas	5.481561e-04	2.504882e-04	-8.797770e-04
pc_cuota_tarjeta_de_credito	-1.572150e-03	4.900832e-04	7.272191e-04
pc_cifin	3.202397e-04	1.220636e-04	-9.944074e-03
dh_avg_dia_retiros_d	-8.475347e-04	2.116613e-03	5.038190e-04
dmi_max_egreso_diario	-2.570014e-03	4.882024e-04	1.693658e-03
cpc_max_proc_deuda	-3.968998e-03	8.900916e-04	-9.980244e-05
dmi_max_ingreso_diario	5.704504e-05	-8.716121e-04	1.346783e-03
dh_val Otros_d	1.209105e-03	-3.389033e-04	-2.274074e-04
pc_ingreso_final	8.811593e-03	1.279246e-03	-1.058807e-01
dmi_ingreso_total_mes	5.481561e-04	2.504882e-04	-8.797770e-04
dh_val_pagos_d	4.418097e-03	-2.515462e-05	2.957632e-04
pc_gasto_familiar	7.894826e-03	-5.241578e-03	5.900228e-01
pc_cuotas_pagadas	1.169420e-02	1.779789e-04	4.752993e-02
cpc_avg_proc_deuda	7.664780e-04	2.430682e-05	-1.765944e-05
cpc_sum_proc_deuda	7.664780e-04	2.430682e-05	-1.765944e-05

pc_ingreso_rutina_con_techo	5.563401e-03	-3.861199e-04	-1.522359e-01
pc_saldo_prom3_tdc_entidad	1.217861e-04	-5.813263e-04	-8.304411e-04
dh_cant_salidas	-1.684616e-03	7.629003e-04	1.491998e-03
pc_ingreso_por_rutina	5.886015e-03	2.306639e-03	-7.031926e-01
dmi_egreso_total_mes	-9.967412e-04	-1.174922e-03	-6.787091e-04
dc_sum_valor_inicial	4.340964e-03	-1.143661e-03	2.623640e-02
pc_mediana_nom3	9.464395e-05	1.419667e-04	-5.201136e-03
dh_avg_dia_entradas	6.032417e-03	-7.778437e-04	-4.808409e-04
dh_avg_dia_pagos_d	-9.350398e-04	-4.148396e-04	-3.293964e-04
dh_val_salidas	-5.902890e-03	-2.247994e-04	2.452956e-03
dc_sum_valor_cuota	6.203711e-03	-9.193494e-04	-1.047759e-02
pc_ind_ajustado	-1.933624e-02	9.756987e-04	3.437397e-01
dh_val_retiros_d	4.797872e-03	1.155249e-03	-2.464331e-03
dc_valobli_ing	-1.834060e-03	1.522610e-04	-8.999835e-03
cpc_sum_nro_cuota	-7.125579e-01	-2.744362e-04	-5.787433e-03
cpc_avg_nro_cuota	5.528332e-03	9.406017e-04	1.011830e-03
cpc_max_nro_cuota	1.729771e-02	-1.023099e-03	-9.857486e-04
cpc_sum_saldo	7.777198e-02	4.335561e-04	1.517851e-03
cpc_nro_cuota_tdc	6.854458e-01	-3.816006e-04	5.274402e-03
dh_val_nomina_c	-1.432056e-03	-5.653287e-04	9.755507e-04
cpc_saldo_sobre_ing	-2.566287e-03	1.675764e-04	-3.598667e-04
cpc_saldo_tdc	-1.622222e-02	-5.507559e-05	1.491965e-04
pc_cuota_de_consumo	-1.849275e-03	1.036727e-03	-6.325696e-04
cpc_avg_saldo	-2.555666e-02	-4.614103e-04	-2.145498e-03
dc_max_saldo_sf	-2.261617e-03	1.438286e-04	-1.390460e-02
dh_val_pago_tarj_d	-8.233245e-03	8.613242e-05	-2.969534e-04
pc_saldo_no_rot_ent	3.946028e-03	-5.238766e-04	5.467232e-03
dh_avg_dia_salidas	2.317766e-03	-1.209356e-03	-3.685125e-04
llave	4.890760e-03	2.759188e-05	1.035801e-03
	PC52	PC53	PC54
max_trim	-3.795973e-06	-7.145724e-04	-6.452222e-05
max_sem	1.528216e-04	-6.660280e-04	-2.047761e-04
desv_sem	4.928377e-05	2.041143e-04	-1.078838e-05
prom_bim	1.162767e-04	-3.327747e-05	-3.253158e-04
max_mes_anterior	-1.729608e-04	-1.230396e-04	1.323001e-04
prom_mes_anterior	-1.729608e-04	-1.230396e-04	1.323001e-04
prom_sem	1.823917e-04	5.357261e-04	8.263969e-05
max_bim	4.514913e-05	-2.087847e-05	-1.958476e-04
prom_trim	3.308433e-04	6.449336e-04	9.321066e-05
desv_trim	-6.367109e-05	5.823934e-05	-1.074942e-04
desv_bim	-1.724962e-04	2.229283e-05	2.460270e-04
dh_cant_entradas	8.892530e-04	-1.032558e-03	5.558127e-04
pc_transaccional	1.045550e-02	7.711454e-05	-1.402268e-03
pc_cuotas_como_ppal	9.464560e-03	3.255926e-06	4.819088e-03
dh_val_entradas	1.099065e-03	-1.097803e-03	-7.339553e-04
pc_cuota_tarjeta_de_credito	3.521406e-04	4.182021e-05	1.901479e-04
pc_cifin	-7.286565e-03	-7.552210e-05	-2.431563e-03
dh_avg_dia_retiros_d	-6.125581e-04	-9.478506e-04	7.212399e-04
dmi_max_egreso_diario	-2.075700e-04	-1.438254e-03	-5.703558e-05
cpc_max_proc_deuda	-9.172785e-05	7.199385e-05	-7.568108e-05
dmi_max_ingreso_diario	-1.509490e-03	5.011785e-04	8.905943e-04

dh_val_otros_d	-5.720420e-05	2.116839e-04	1.397900e-04
pc_ingreso_final	6.253373e-01	-2.976331e-03	-5.615410e-01
dmi_ingreso_total_mes	1.099065e-03	-1.097803e-03	-7.339553e-04
dh_val_pagos_d	2.655386e-04	2.552504e-04	4.224342e-04
pc_gasto_familiar	-1.451828e-01	1.469782e-03	-2.159610e-01
pc_cuotas_pagadas	-5.510557e-02	2.003894e-04	2.550861e-02
cpc_avg_proc_deuda	1.259861e-05	-1.368454e-04	9.664859e-06
cpc_sum_proc_deuda	1.259861e-05	-1.368454e-04	9.664859e-06
pc_ingreso_rutina_con_techo	4.117732e-01	-9.634804e-04	7.578448e-01
pc_saldo_prom3_tdc_entidad	-3.214761e-04	-3.303624e-05	7.076058e-05
dh_cant_salidas	-1.393979e-03	7.607096e-04	-5.356063e-04
pc_ingreso_por_rutina	-5.032947e-01	-8.650787e-05	-1.670016e-01
dmi_egreso_total_mes	1.735089e-03	7.080709e-01	-1.083248e-03
dc_sum_valor_inicial	1.851573e-02	-6.091846e-05	6.550896e-03
pc_mediana_nom3	3.032557e-03	-1.808486e-05	-1.266049e-04
dh_avg_dia_entradas	3.717065e-04	-1.151827e-03	-1.743275e-04
dh_avg_dia_pagos_d	-2.373166e-04	-5.765113e-04	1.257951e-04
dh_val_salidas	-3.053265e-03	-7.061044e-01	4.419200e-04
dc_sum_valor_cuota	-8.651554e-03	7.847098e-05	-3.719806e-03
pc_ind_ajustado	-4.012549e-01	2.440759e-03	1.870943e-01
dh_val_retiros_d	1.365585e-03	7.733755e-04	2.939774e-04
dc_valobli_ing	-6.170710e-03	-6.324433e-05	-2.164994e-03
cpc_sum_nro_cuota	7.638727e-03	2.245107e-03	-4.864098e-03
cpc_avg_nro_cuota	-8.969067e-04	-1.089298e-03	-1.111132e-04
cpc_max_nro_cuota	7.871494e-04	1.388471e-03	-1.682265e-04
cpc_sum_saldo	-1.899072e-03	-3.068054e-04	6.463173e-04
cpc_nro_cuota_tdc	-7.320549e-03	-2.447579e-03	4.769243e-03
dh_val_nomina_c	-4.431992e-04	6.317359e-05	7.503589e-05
cpc_saldo_sobre_ing	-4.320373e-04	-8.081847e-05	8.544672e-04
cpc_saldo_tdc	-2.505094e-04	-6.220961e-05	4.389680e-05
pc_cuota_de_consumo	-4.689266e-05	1.249080e-04	1.086878e-04
cpc_avg_saldo	2.819398e-03	9.905193e-05	-1.566527e-03
dc_max_saldo_sf	-9.771362e-03	1.620766e-04	-3.309923e-03
dh_val_pago_tarj_d	1.024845e-04	6.706501e-05	-1.294070e-04
pc_saldo_no_rot_ent	3.087970e-03	-2.147151e-05	3.892693e-04
dh_avg_dia_salidas	2.260250e-04	2.898287e-03	6.905332e-04
llave	-2.844200e-04	1.746047e-04	-3.354511e-05
	PC55	PC56	PC57
max_trim	-3.852967e-12	-1.118802e-14	-1.842075e-15
max_sem	-4.779332e-12	1.460802e-15	5.317924e-16
desv_sem	2.234277e-12	-1.760610e-15	-2.141520e-16
prom_bim	6.203064e-01	1.066349e-05	1.379233e-06
max_mes_anterior	1.217214e-05	-7.070891e-01	-4.339401e-03
prom_mes_anterior	-1.217213e-05	7.070891e-01	4.339401e-03
prom_sem	2.847478e-12	-5.939792e-16	-5.264566e-16
max_bim	-7.525315e-01	-1.293653e-05	-1.673232e-06
prom_trim	4.033826e-12	-7.882124e-15	1.394333e-15
desv_trim	7.398790e-13	-1.128880e-15	9.134532e-16
desv_bim	2.211705e-01	3.802073e-06	4.917662e-07
dh_cant_entradas	2.626317e-13	-7.951664e-17	2.760758e-15
pc_transaccional	-1.954048e-12	1.161616e-16	2.096575e-15

pc_cuotas_como_ppal	1.126024e-12	4.725059e-16	-1.299168e-16
dh_val_entradas	-1.501801e-06	-4.344700e-03	7.070918e-01
pc_cuota_tarjeta_de_credito	6.416877e-13	-2.632277e-16	-9.929330e-17
pc_cifin	-2.186713e-13	5.028098e-17	2.606467e-16
dh_avg_dia_retiros_d	6.134104e-13	-1.776817e-17	-1.861740e-16
dmi_max_egreso_diario	-8.585315e-13	-1.010508e-16	-1.010424e-17
cpc_max_proc_deuda	1.855278e-13	1.812632e-16	2.446370e-16
dmi_max_ingreso_diario	-3.444790e-13	2.599483e-16	2.310291e-16
dh_val Otros_d	4.452876e-13	2.954329e-17	-3.221757e-17
pc_ingreso_final	1.627430e-11	-2.156305e-15	-1.805432e-15
dmi_ingreso_total_mes	1.501801e-06	4.344700e-03	-7.070918e-01
dh_val_pagos_d	2.799094e-13	-7.248660e-17	3.550122e-17
pc_gasto_familiar	-1.380886e-11	2.086297e-16	-8.143022e-16
pc_cuotas_pagadas	-1.151974e-12	1.048493e-16	6.438665e-17
cpc_avg_proc_deuda	-1.979674e-06	-2.484086e-03	-1.513083e-03
cpc_sum_proc_deuda	1.979674e-06	2.484086e-03	1.513083e-03
pc_ingreso_rutina_con_techo	1.698627e-11	4.016817e-16	1.748762e-15
pc_saldo_prom3_tdc_entidad	1.232511e-13	2.252846e-16	1.099627e-16
dh_cant_salidas	2.436532e-13	5.230275e-16	3.051266e-17
pc_ingreso_por_rutina	-3.365959e-12	-7.440312e-17	7.532625e-16
dmi_egreso_total_mes	2.927569e-12	-1.700029e-16	-6.245005e-16
dc_sum_valor_inicial	3.731971e-13	-2.602085e-16	-7.667478e-16
pc_mediana_nom3	1.812144e-13	-3.608225e-16	2.220446e-16
dh_avg_dia_entradas	4.719445e-14	-6.166942e-16	1.405126e-16
dh_avg_dia_pagos_d	-8.433072e-13	-1.266348e-16	3.469447e-17
dh_val_salidas	-3.532696e-12	1.838807e-16	6.869505e-16
dc_sum_valor_cuota	-1.677610e-12	-3.053113e-16	-1.196959e-16
pc_ind_ajustado	-1.471225e-11	1.132774e-15	1.838807e-16
dh_val_retiros_d	1.150789e-12	1.136244e-16	-1.830133e-16
dc_valobli_ing	1.938609e-13	7.806256e-17	1.697861e-16
cpc_sum_nro_cuota	2.840545e-12	-7.134050e-17	-3.712850e-16
cpc_avg_nro_cuota	4.617418e-13	3.833739e-16	-2.081668e-17
cpc_max_nro_cuota	-8.473346e-13	-2.419939e-16	-3.469447e-17
cpc_sum_saldo	-9.732889e-13	-2.099015e-16	3.469447e-18
cpc_nro_cuota_tdc	-2.844314e-12	0.000000e+00	2.879641e-16
dh_val_nomina_c	-8.764777e-14	3.087808e-16	-3.365364e-16
cpc_saldo_sobre_ing	5.365016e-13	2.983724e-16	4.163336e-17
cpc_saldo_tdc	-6.755198e-13	-3.816392e-17	1.387779e-17
pc_cuota_de_consumo	-4.611997e-13	5.204170e-17	-1.249001e-16
cpc_avg_saldo	3.020275e-13	4.336809e-17	-8.326673e-17
dc_max_saldo_sf	5.804802e-14	2.704000e-16	7.242471e-16
dh_val_pago_tarj_d	-6.103911e-13	-3.469447e-18	6.938894e-17
pc_saldo_no_rot_ent	-1.031055e-12	-1.968911e-16	-5.551115e-17
dh_avg_dia_salidas	8.198714e-13	1.088539e-16	-8.673617e-17
llave	3.215358e-13	2.740863e-16	-1.942890e-16
			PC58
max_trim	-6.350128e-16		
max_sem	7.461321e-16		
desv_sem	-2.400452e-16		
prom_bim	1.777088e-06		
max_mes_anterior	-2.493331e-03		

prom_mes_anterior	2.493331e-03
prom_sem	-2.108876e-16
max_bim	-2.155894e-06
prom_trim	4.761495e-16
desv_trim	3.710955e-16
desv_bim	6.336214e-07
dh_cant_entradas	1.779692e-16
pc_transaccional	-5.383683e-16
pc_cuotas_como_ppal	-3.927222e-16
dh_val_entradas	1.497801e-03
pc_cuota_tarjeta_de_credito	6.036227e-17
pc_cifin	4.525889e-16
dh_avg_dia_retiros_d	-3.291516e-16
dmi_max_egreso_diario	7.321286e-17
cpc_max_proc_deuda	8.771816e-16
dmi_max_ingreso_diario	5.947038e-17
dh_val Otros_d	-1.453359e-17
pc_ingreso_final	-3.160754e-15
dmi_ingreso_total_mes	-1.497801e-03
dh_val_pagos_d	-1.326605e-16
pc_gasto_familiar	8.712805e-16
pc_cuotas_pagadas	4.402296e-16
cpc_avg_proc_deuda	7.071008e-01
cpc_sum_proc_deuda	-7.071008e-01
pc_ingreso_rutina_con_techo	9.280682e-16
pc_saldo_prom3_tdc_entidad	-8.269839e-17
dh_cant_salidas	-1.268432e-16
pc_ingreso_por_rutina	2.809803e-16
dmi_egreso_total_mes	-6.401130e-16
dc_sum_valor_inicial	-2.632443e-16
pc_mediana_nom3	4.250073e-17
dh_avg_dia_entradas	-7.329207e-17
dh_avg_dia_pagos_d	-2.602085e-18
dh_val_salidas	6.722053e-16
dc_sum_valor_cuota	6.310057e-17
pc_ind_ajustado	1.685284e-15
dh_val_retiros_d	1.656661e-16
dc_valobli Ing	1.613293e-16
cpc_sum_nro_cuota	-4.409721e-16
cpc_avg_nro_cuota	3.512815e-16
cpc_max_nro_cuota	-6.114900e-17
cpc_sum saldo	9.887924e-17
cpc_nro_cuota_tdc	2.801578e-16
dh_val_nomina_c	-2.602085e-17
cpc saldo_sobre Ing	-2.255141e-17
cpc saldo_tdc	-2.168404e-17
pc_cuota_de_consumo	-1.873501e-16
cpc_avg saldo	-2.558717e-16
dc_max saldo_sf	2.007942e-16
dh_val_pago_tarj_d	8.239937e-17
pc saldo_no rot_ent	-4.293441e-17

```
dh_avg_dia_salidas      2.404760e-16
llave                   -1.543904e-16
```

```
summary(compPrinc)
```

Importance of components:

	PC1	PC2	PC3	PC4	PC5	PC6	PC7
Standard deviation	3.2180	2.8593	2.34902	2.34163	1.85112	1.61886	1.46153
Proportion of Variance	0.1785	0.1410	0.09514	0.09454	0.05908	0.04518	0.03683
Cumulative Proportion	0.1785	0.3195	0.41463	0.50917	0.56825	0.61343	0.65026
	PC8	PC9	PC10	PC11	PC12	PC13	PC14
Standard deviation	1.40319	1.38909	1.23939	1.180	1.16843	1.10201	1.00543
Proportion of Variance	0.03395	0.03327	0.02648	0.024	0.02354	0.02094	0.01743
Cumulative Proportion	0.68421	0.71748	0.74396	0.768	0.79151	0.81244	0.82987
	PC15	PC16	PC17	PC18	PC19	PC20	PC21
Standard deviation	0.98843	0.96954	0.82214	0.80566	0.79234	0.78096	0.76063
Proportion of Variance	0.01684	0.01621	0.01165	0.01119	0.01082	0.01052	0.00998
Cumulative Proportion	0.84672	0.86293	0.87458	0.88577	0.89659	0.90711	0.91708
	PC22	PC23	PC24	PC25	PC26	PC27	PC28
Standard deviation	0.74332	0.68865	0.63927	0.57450	0.53720	0.53454	0.51289
Proportion of Variance	0.00953	0.00818	0.00705	0.00569	0.00498	0.00493	0.00454
Cumulative Proportion	0.92661	0.93479	0.94183	0.94752	0.95250	0.95743	0.96196
	PC29	PC30	PC31	PC32	PC33	PC34	PC35
Standard deviation	0.50560	0.48468	0.47866	0.44484	0.43915	0.43492	0.39507
Proportion of Variance	0.00441	0.00405	0.00395	0.00341	0.00333	0.00326	0.00269
Cumulative Proportion	0.96637	0.97042	0.97437	0.97778	0.98111	0.98437	0.98706
	PC36	PC37	PC38	PC39	PC40	PC41	PC42
Standard deviation	0.38148	0.33395	0.31512	0.29446	0.2529	0.21402	0.20945
Proportion of Variance	0.00251	0.00192	0.00171	0.00149	0.0011	0.00079	0.00076
Cumulative Proportion	0.98957	0.99149	0.99320	0.99470	0.9958	0.99659	0.99735
	PC43	PC44	PC45	PC46	PC47	PC48	PC49
Standard deviation	0.20416	0.16642	0.14373	0.14205	0.13349	0.1084	0.09702
Proportion of Variance	0.00072	0.00048	0.00036	0.00035	0.00031	0.0002	0.00016
Cumulative Proportion	0.99806	0.99854	0.99890	0.99925	0.99955	0.9998	0.99992
	PC50	PC51	PC52	PC53	PC54	PC55	
Standard deviation	0.05474	0.03015	0.02009	0.01772	0.01145	3.424e-11	
Proportion of Variance	0.00005	0.00002	0.00001	0.00001	0.00000	0.000e+00	
Cumulative Proportion	0.99997	0.99999	0.99999	1.00000	1.00000	1.000e+00	
	PC56	PC57	PC58				
Standard deviation	2.716e-14	4.246e-15	1.429e-15				
Proportion of Variance	0.000e+00	0.000e+00	0.000e+00				
Cumulative Proportion	1.000e+00	1.000e+00	1.000e+00				

```
# Seleccionar solo columnas numéricas
datos_numericos <- datos[, sapply(datos, is.numeric)]
```

```
# Ejecutar PCA solo en columnas numéricas
compPrincPCA <- PCA(datos_numericos, ncp = ncol(datos_numericos) - 1, scale.unit = TRUE)
```



```
summary(compPrincPCA)
```

Call:

```
PCA(X = datos_numericos, scale.unit = TRUE, ncp = ncol(datos_numericos) -  
1)
```

Eigenvalues

	Dim.1	Dim.2	Dim.3	Dim.4	Dim.5	Dim.6	Dim.7
Variance	10.355	8.175	5.518	5.483	3.427	2.621	2.136
% of var.	17.854	14.096	9.514	9.454	5.908	4.518	3.683
Cumulative % of var.	17.854	31.950	41.463	50.917	56.825	61.343	65.026
	Dim.8	Dim.9	Dim.10	Dim.11	Dim.12	Dim.13	Dim.14
Variance	1.969	1.930	1.536	1.392	1.365	1.214	1.011
% of var.	3.395	3.327	2.648	2.400	2.354	2.094	1.743
Cumulative % of var.	68.421	71.748	74.396	76.797	79.151	81.244	82.987
	Dim.15	Dim.16	Dim.17	Dim.18	Dim.19	Dim.20	Dim.21
Variance	0.977	0.940	0.676	0.649	0.628	0.610	0.579
% of var.	1.684	1.621	1.165	1.119	1.082	1.052	0.998
Cumulative % of var.	84.672	86.293	87.458	88.577	89.659	90.711	91.708
	Dim.22	Dim.23	Dim.24	Dim.25	Dim.26	Dim.27	Dim.28
Variance	0.553	0.474	0.409	0.330	0.289	0.286	0.263
% of var.	0.953	0.818	0.705	0.569	0.498	0.493	0.454
Cumulative % of var.	92.661	93.479	94.183	94.752	95.250	95.743	96.196
	Dim.29	Dim.30	Dim.31	Dim.32	Dim.33	Dim.34	Dim.35
Variance	0.256	0.235	0.229	0.198	0.193	0.189	0.156
% of var.	0.441	0.405	0.395	0.341	0.333	0.326	0.269
Cumulative % of var.	96.637	97.042	97.437	97.778	98.111	98.437	98.706
	Dim.36	Dim.37	Dim.38	Dim.39	Dim.40	Dim.41	Dim.42
Variance	0.146	0.112	0.099	0.087	0.064	0.046	0.044
% of var.	0.251	0.192	0.171	0.149	0.110	0.079	0.076
Cumulative % of var.	98.957	99.149	99.320	99.470	99.580	99.659	99.735
	Dim.43	Dim.44	Dim.45	Dim.46	Dim.47	Dim.48	Dim.49
Variance	0.042	0.028	0.021	0.020	0.018	0.012	0.009
% of var.	0.072	0.048	0.036	0.035	0.031	0.020	0.016
Cumulative % of var.	99.806	99.854	99.890	99.925	99.955	99.976	99.992
	Dim.50	Dim.51	Dim.52	Dim.53	Dim.54	Dim.55	Dim.56
Variance	0.003	0.001	0.000	0.000	0.000	0.000	0.000
% of var.	0.005	0.002	0.001	0.001	0.000	0.000	0.000
Cumulative % of var.	99.997	99.999	99.999	100.000	100.000	100.000	100.000
	Dim.57	Dim.58					
Variance	0.000	0.000					
% of var.	0.000	0.000					
Cumulative % of var.	100.000	100.000					

Individuals (the 10 first)

	Dist	Dim.1	ctr	cos2	Dim.2	ctr
1	4.147	-2.421	0.003	0.341	-2.220	0.003
2	3.250	-1.666	0.001	0.263	0.176	0.000

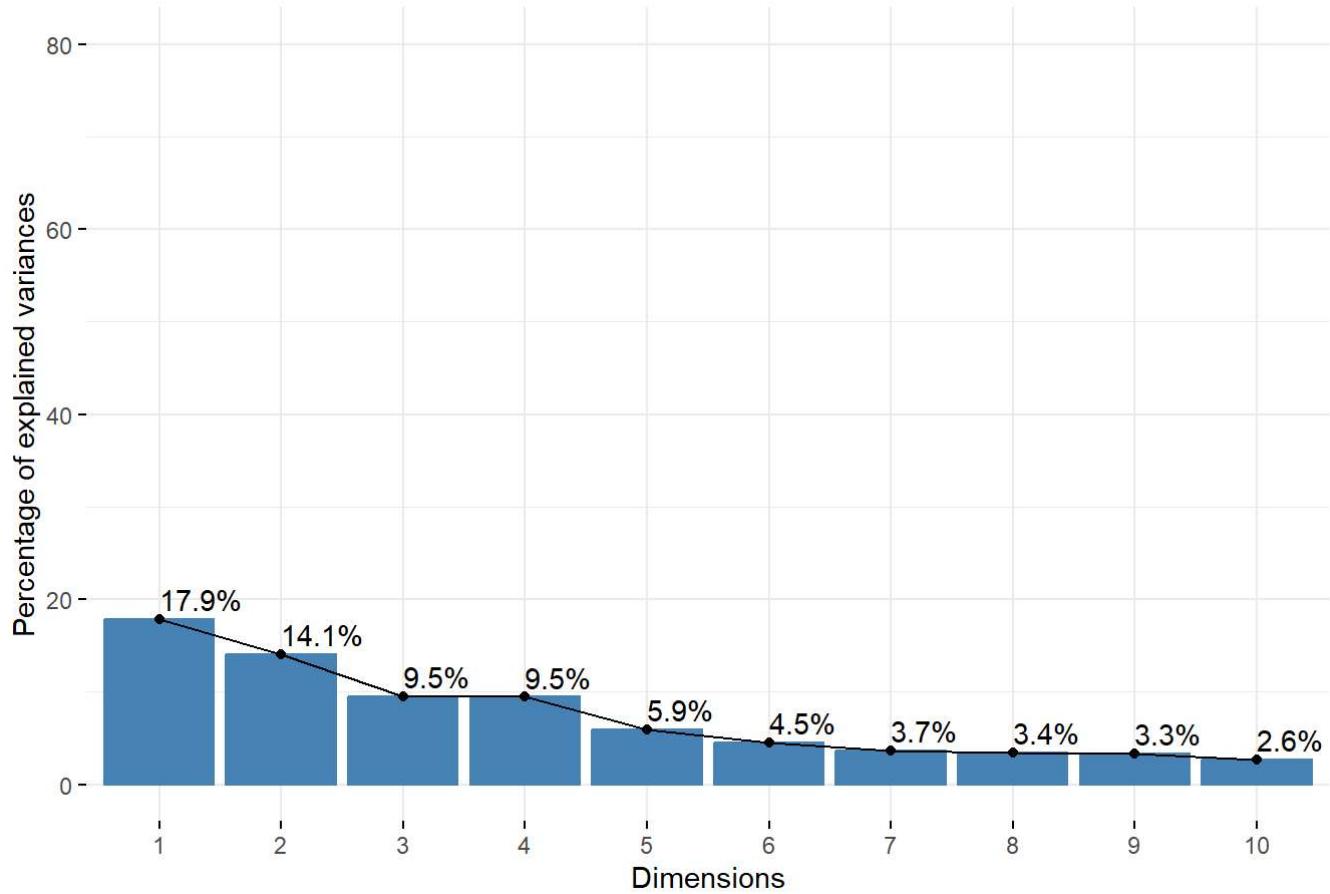
3		4.986	-2.755	0.004	0.305		2.018	0.003
4		5.166	-3.775	0.007	0.534		0.681	0.000
5		4.629	-2.751	0.004	0.353		1.570	0.002
6		4.958	-2.678	0.004	0.292		1.866	0.002
7		4.807	-0.387	0.000	0.006		-2.824	0.005
8		4.911	2.209	0.002	0.202		-0.853	0.000
9		4.778	1.956	0.002	0.168		-0.949	0.001
10		3.930	-2.269	0.003	0.333		-1.300	0.001
		cos2	Dim.3	ctr	cos2			
1		0.287	-1.021	0.001	0.061			
2		0.003	-0.118	0.000	0.001			
3		0.164	-0.318	0.000	0.004			
4		0.017	-1.460	0.002	0.080			
5		0.115	0.003	0.000	0.000			
6		0.142	-0.325	0.000	0.004			
7		0.345	-3.169	0.010	0.434			
8		0.030	1.586	0.002	0.104			
9		0.039	1.830	0.003	0.147			
10		0.109	-1.825	0.003	0.216			

Variables (the 10 first)

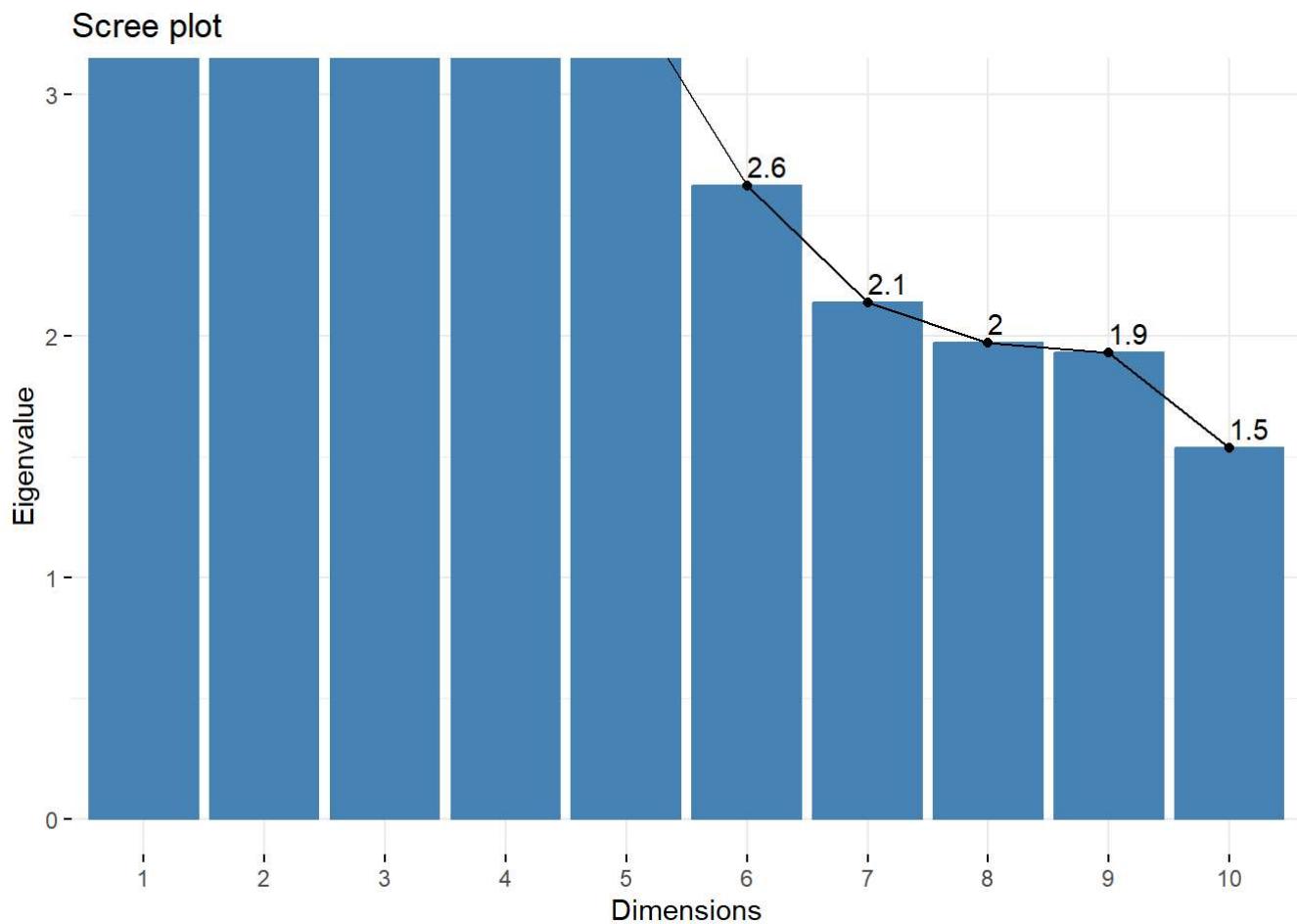
	Dim.1	ctr	cos2	Dim.2	ctr	cos2	
max_trim	-0.447	1.932	0.200		0.855	8.935	0.730
max_sem	-0.427	1.758	0.182		0.812	8.065	0.659
desv_sem	-0.392	1.485	0.154		0.735	6.614	0.541
prom_bim	-0.433	1.810	0.187		0.833	8.491	0.694
max_mes_anterior	-0.388	1.455	0.151		0.743	6.756	0.552
prom_mes_anterior	-0.388	1.455	0.151		0.743	6.756	0.552
prom_sem	-0.425	1.742	0.180		0.806	7.954	0.650
max_bim	-0.441	1.881	0.195		0.846	8.761	0.716
prom_trim	-0.444	1.900	0.197		0.850	8.847	0.723
desv_trim	-0.356	1.226	0.127		0.671	5.504	0.450
	Dim.3	ctr	cos2				
max_trim	-0.110	0.221	0.012				
max_sem	-0.098	0.173	0.010				
desv_sem	-0.081	0.120	0.007				
prom_bim	-0.115	0.242	0.013				
max_mes_anterior	-0.101	0.185	0.010				
prom_mes_anterior	-0.101	0.185	0.010				
prom_sem	-0.113	0.230	0.013				
max_bim	-0.112	0.228	0.013				
prom_trim	-0.119	0.256	0.014				
desv_trim	-0.072	0.093	0.005				

```
fviz_eig(compPrinc, addlabels = TRUE, ylim = c(0, 80), nbeig = 16)
```

Scree plot

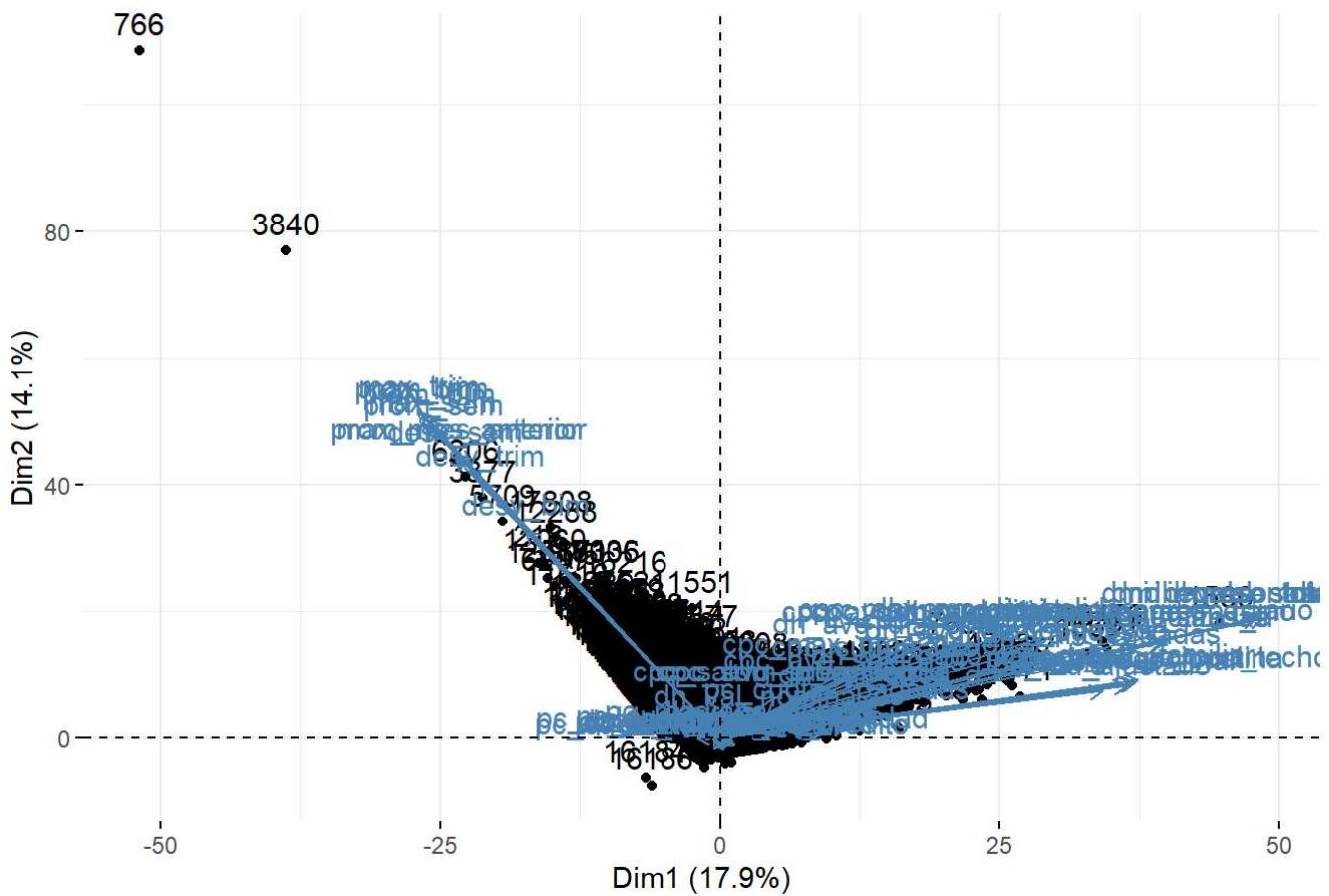


```
# Para el gráfico de valores propios  
fviz_eig(compPrinc, addlabels = TRUE, choice = "eigenvalue", ylim = c(0, 3), nbeig = 16)
```



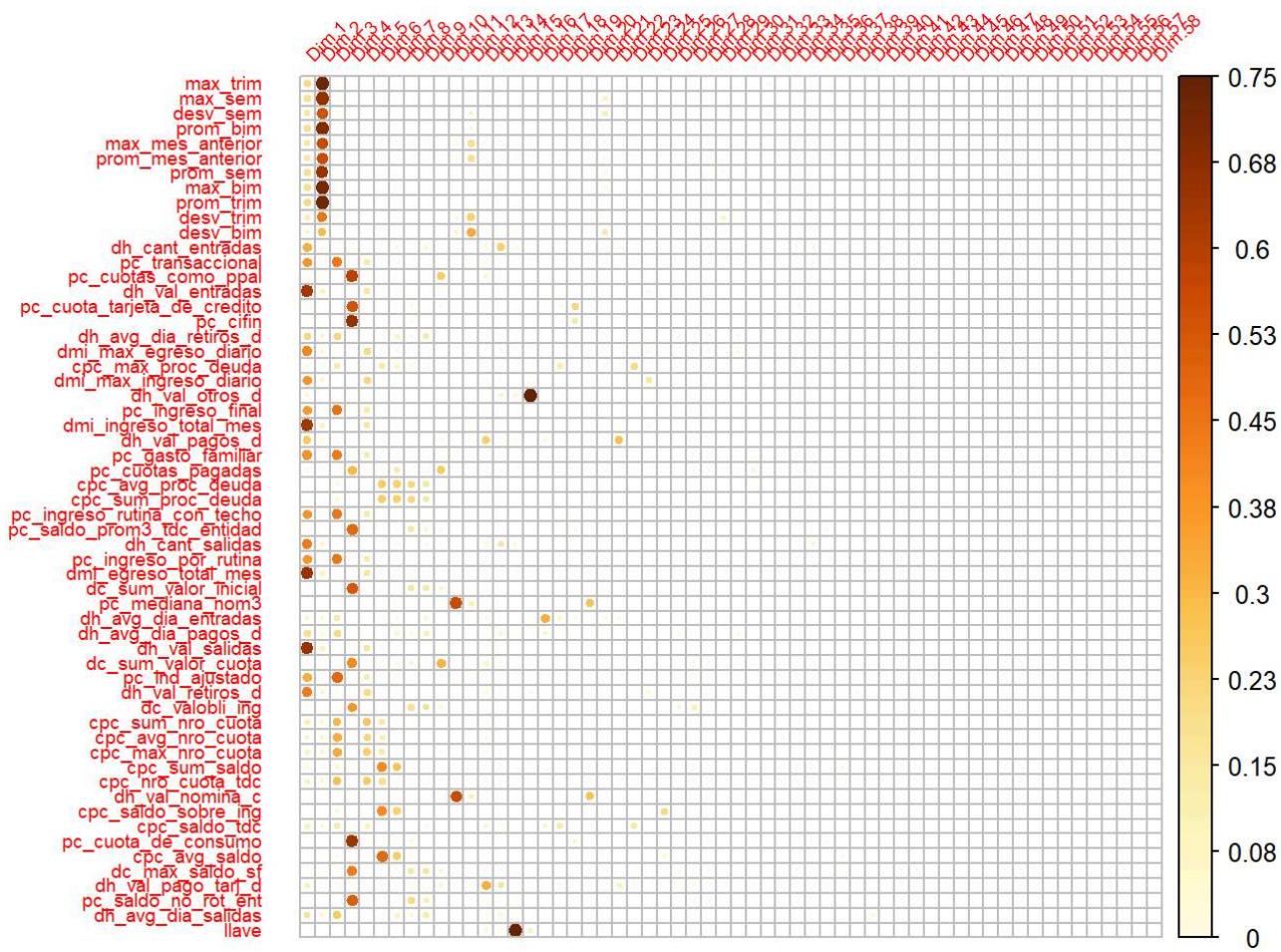
```
fviz_pca_biplot(compPrinc, repel = FALSE, axes = c(1, 2))
```

PCA - Biplot



Para obtener un 74.4 de la varianza de los datos se usaran las 10 dimensiones del dataset

```
var <- get_pca_var(compPrinc)
corrplot(var$cos2, is.corr = F,
         tl.cex = 0.6,
         tl.srt = 45,
         tl.offset = 1,
         number.cex = 0.7)
```



Viendo la relacion de las dimensionalidades se obtara por usar 12 dimensiones y las columnas de dh_val_otros_d