



Rango de edad

Total Usuarios

35,558

Categoría de pago

Variables que influyen en el riesgo de incumplimiento de pago (AVG)

Ratio crédito

6

Mín + 90 días

0

Máx + 90 días

15

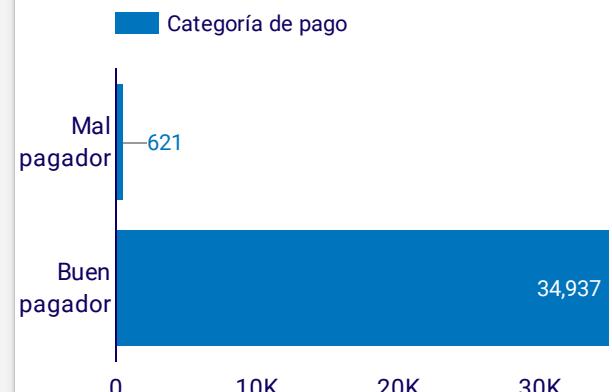
Salario

6,592.34

Dependents

1

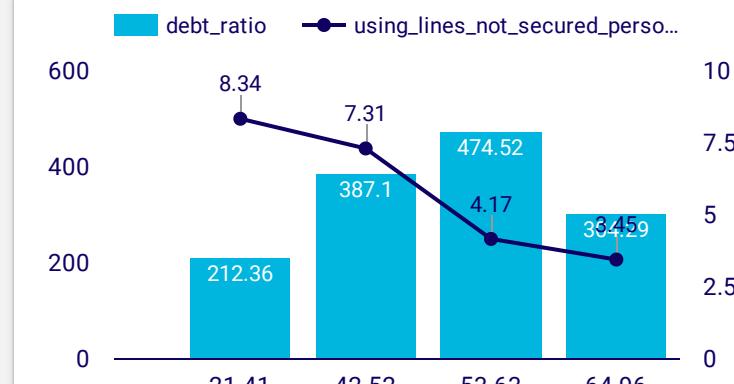
Categoría de pago



Salario vs Loans



Debt ratio vs Ratio crédito



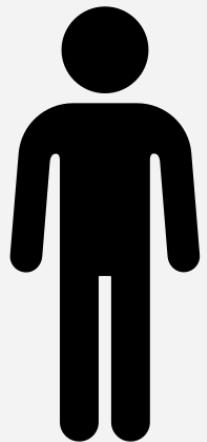
RIESGO RELATIVO

Perfil mal pagador



Variable	Mal pagador	Riesgo relativo	Mínimo	Máximo
1. Ratio credito	583	46.03	0.53	22,000
2. More than 90 days overdue	582	44.77	0	15
3. Last month salary	275	2.38	3,948	6,600
4. Age	268	2.28	21	42
5. Total loans	257	2.12	1	5
6. Debt Ratio	203	1.46	0.37	0.88
7. Number Dependents	197	1.39	1	13

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SCORE CREDITICIO

Clasificación

Buen pagador

28,571

Mal pagador

6,987



Score Total	Usuarios	%
0	3,691	10.38%
1	7,968	22.41%
2	9,314	26.19%
3	7,598	21.37%
4	4,662	13.11%
5	1,807	5.08%
6	466	1.31%
7	52	0.15%

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MATRIZ DE CONFUSIÓN

Verdadero Positivo

28,486

Falso Negativo

6,451

Falso Positivo

85

Verdadero Negativo

536

Precisión

1

Recall

0.82

F1 Score

0.9



Rango de edad

Total usuarios

35,558

Buen pagador

34,937

Mal pagador

621

Total préstamos

305,189

Other

268,639

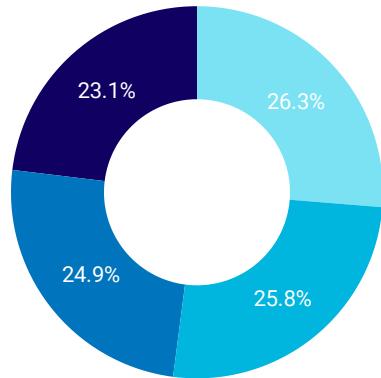
Real estate

36,550

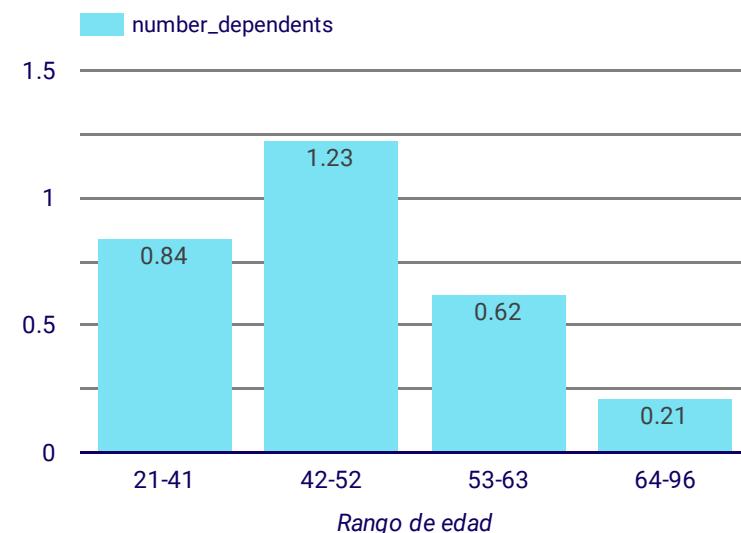
Categoría de pago

Porcentaje por rango de edad usuarios

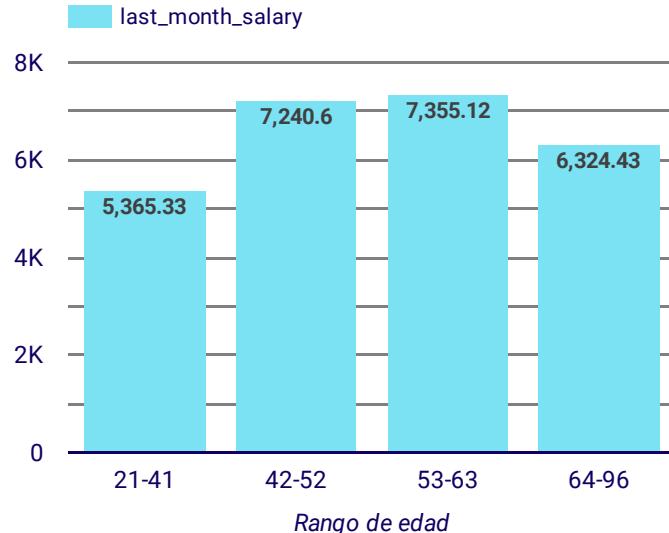
- 42-52
- 53-63
- 21-41
- 64-96



Promedio de dependientes



Salario promedio



Datos promedio créditos

Other	Real estate	Total
8	1	9

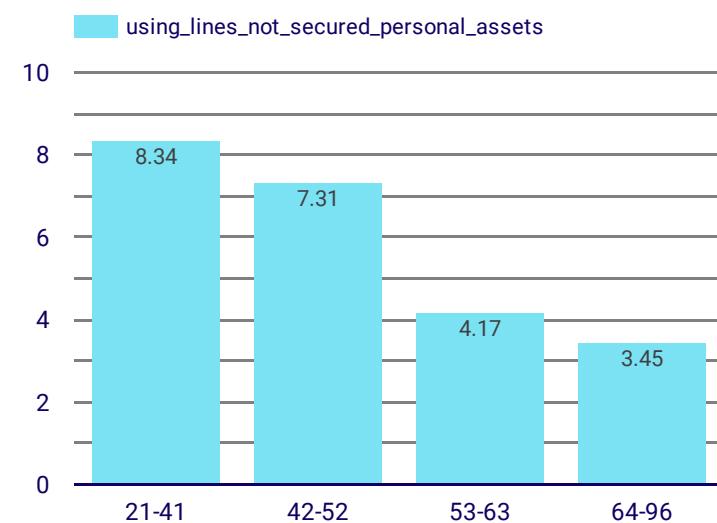
Promedio veces que se retrasó entre 30 y 59 días

Mínimo	Máximo	Promedio
0	11	0.25

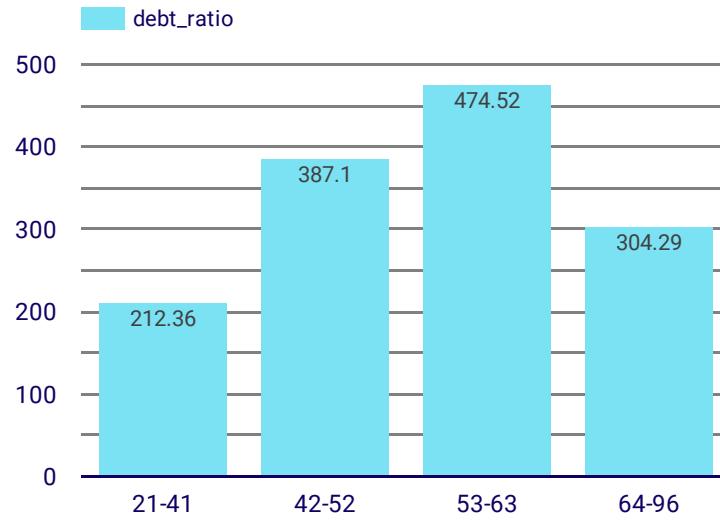
Promedio veces que se retrasó 90 días o más

Mínimo	Máximo	Promedio
0	15	0.09

Promedio líneas de crédito no aseguradas



Promedio nivel de endeudamiento

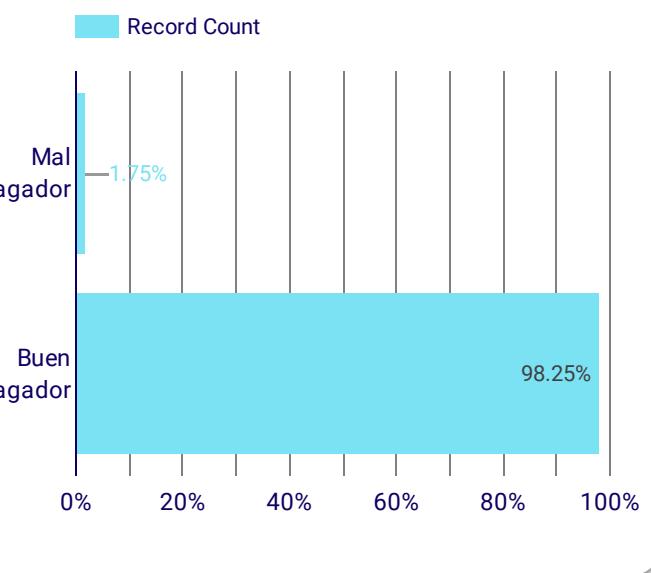




Rango de edad

Categoría de pago

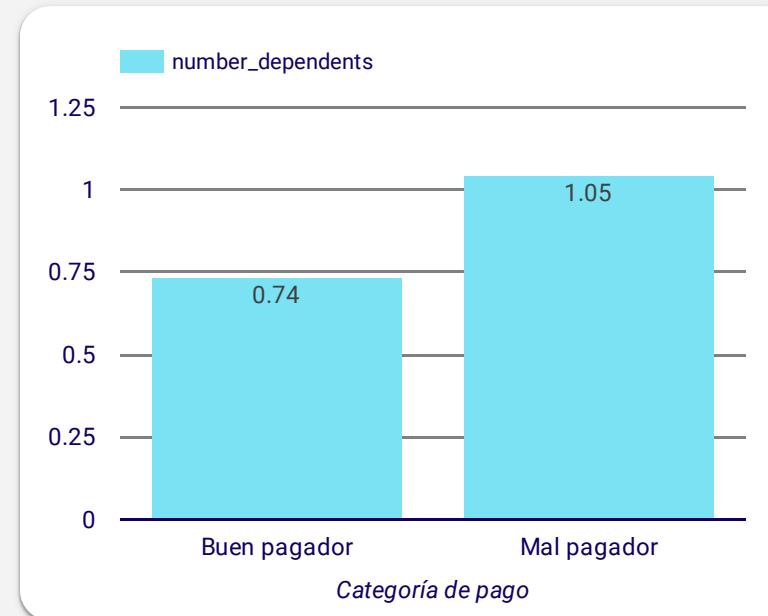
Porcentaje de usuarios categoría de pago



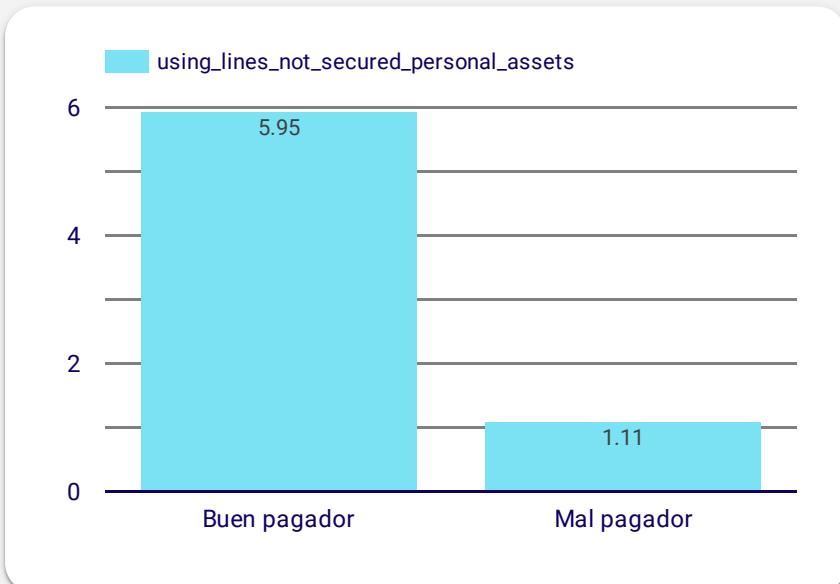
Salario promedio



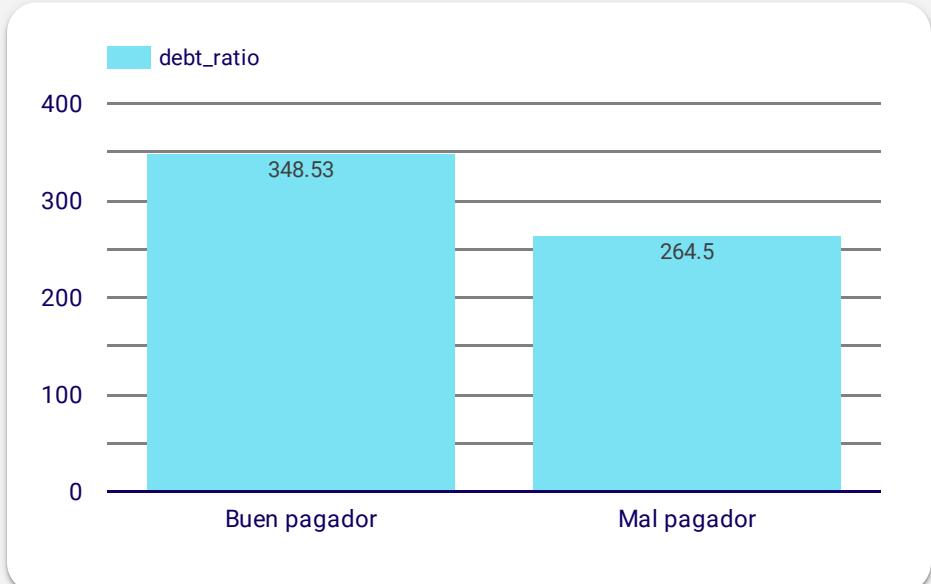
Promedio de dependientes



Promedio líneas de crédito no aseguradas



Promedio nivel de endeudamiento





Rango de Edad -Medidas de tendencia central

Rango...	Usuarios	Prom Ed...	Media...	Prom sal...	Medianas...	Prom de...	Medianas...	Prom cred...	Medianas ...	Prom debt ...	Medianas...	Prom rat...	Median...
21-41	8,842	33.9	35	5,365.33	4,960	0.84	0	6.89	6	212.36	0.33	8.34	0.31
42-52	9,345	47.21	47	7,240.6	6,714.8	1.23	1	8.9	8	387.1	0.39	7.31	0.21
53-63	9,164	58.03	58	7,355.12	6,714.8	0.62	0	9.79	9	474.52	0.39	4.17	0.12
64-96	8,207	72.48	71	6,324.43	6,714.8	0.21	0	8.69	8	304.29	0.34	3.45	0.05

Rango de Edad -Medidas de tendencia central

Rango ...	DS ...	Min ...	Max sa...	DS Sal...	Mi...	Max de...	DS dep...	Min c...	Max c...	DS créd...	Min ...	Max de...	DS debt r...	Min r...	Max ...	DS ratio cr...
21-41	5.17	0	114,344	4,497.8	0	9	1.15	1	6	4.25	0	34,719	885.3	0	22,000	308.6
42-52	3.09	0	150,000	6,045.1	0	10	1.32	1	8	4.87	0	49,112	1,320.24	0	18,300	272.36
53-63	3.22	0	133,000	5,432.78	0	13	0.99	1	9	5.54	0	60,212	1,515.53	0	6,875	131.99
64-96	7.04	0	121,000	4,707.65	0	5	0.51	1	8	5.31	0	18,572	922.84	0	7,555	111.39

Rango de Edad -Medidas de tendencia central

Categoría d...	Usua...	Prom Ed...	Media...	Prom sal...	Median...	Prom depe...	Medi...	Prom cred...	Medianas ...	Prom debt...	Medianas...	Prom ra...	Median...
Mal pagador	621	44.85	44	4,729.92	4,642.2	1.05	1	6.94	6	264.5	0.45	1.11	1
Buen pagad...	34,937	52.66	52	6,625.45	6,666	0.74	0	8.61	8	348.53	0.37	5.95	0.14

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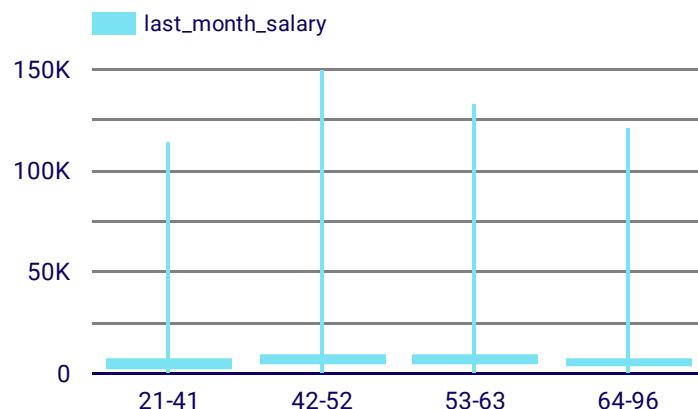
Rango de Edad -Medidas de tendencia central

Categoría d...	DS Ed...	Min...	Max s...	DS Sala...	Mi...	Ma...	DS d...	Min c...	Max c...	DS créd...	Min ...	Max de...	DS debt ...	Min r...	Max ...	DS ratio c...
Mal pagador	11.94	0	28,000	2,808.32	0	7	1.3	1	6	4.71	0	5,965	813.07	0	73.85	2.95
Buen pagador	14.73	0	150,000	5,319.81	0	13	1.11	1	8	5.13	0	60,212	1,210.3	0	22,000	226.78

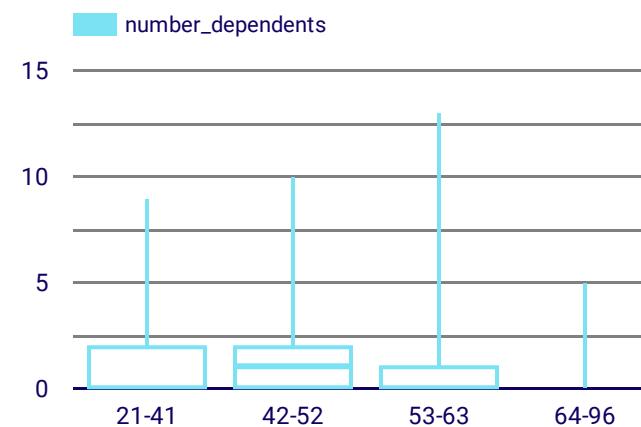
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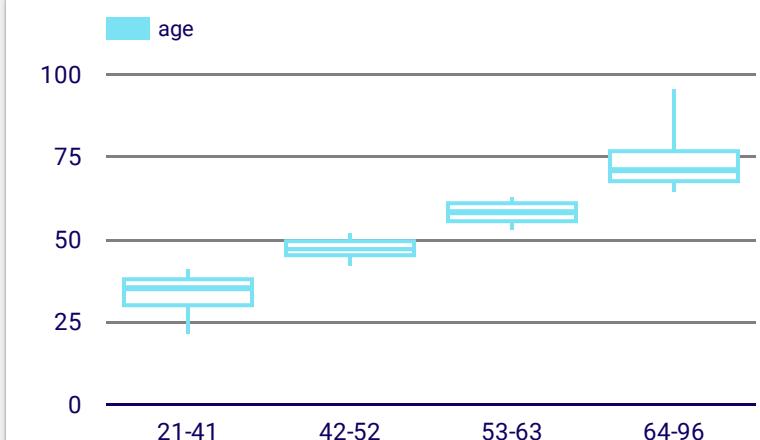
Total usuarios



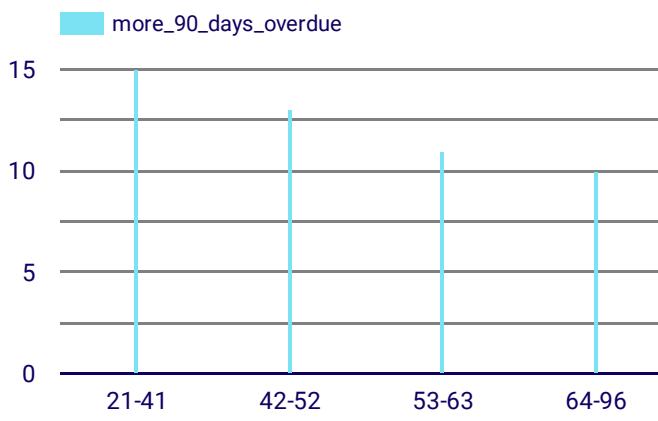
Total usuarios



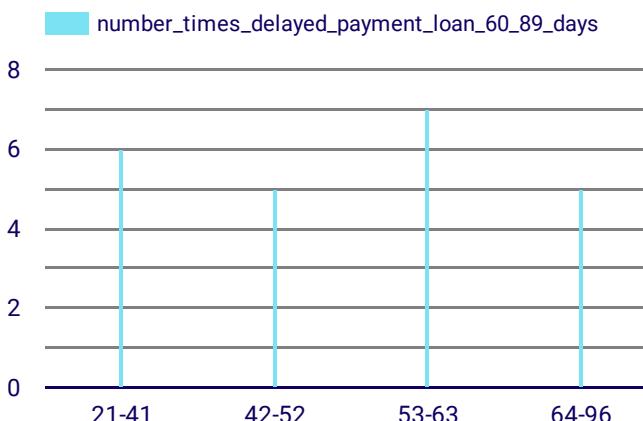
Total usuarios



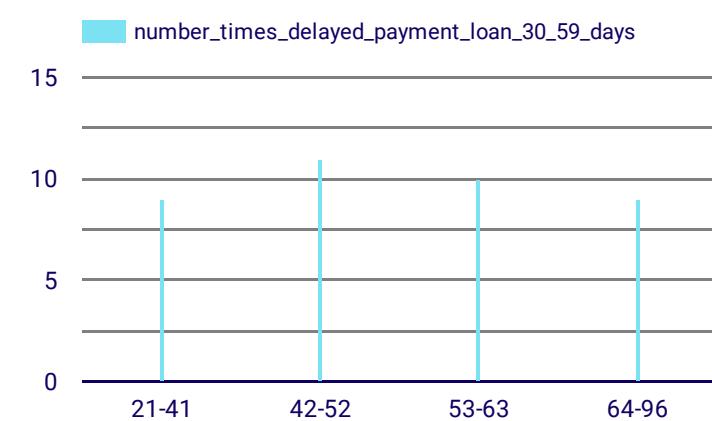
Total usuarios



Total usuarios

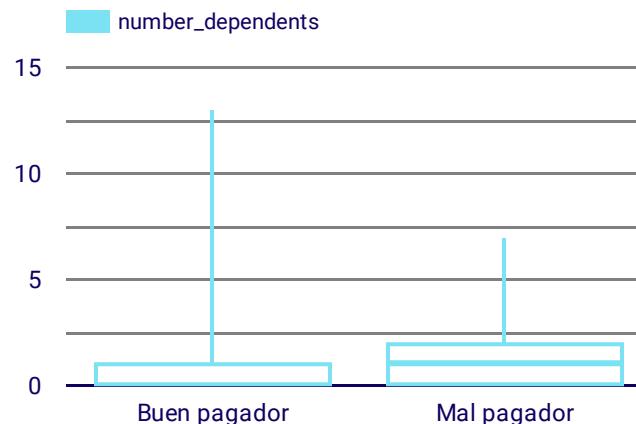


Total usuarios

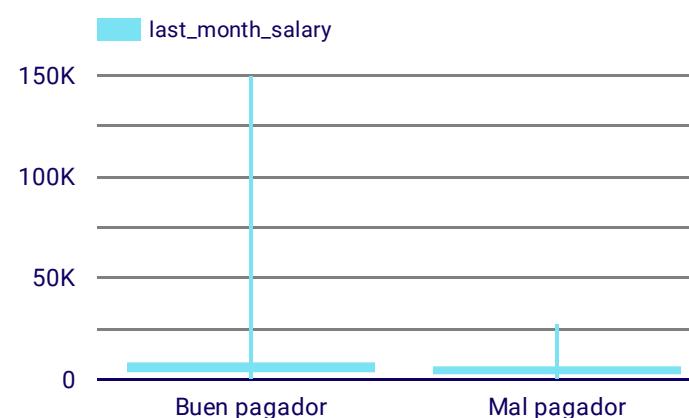




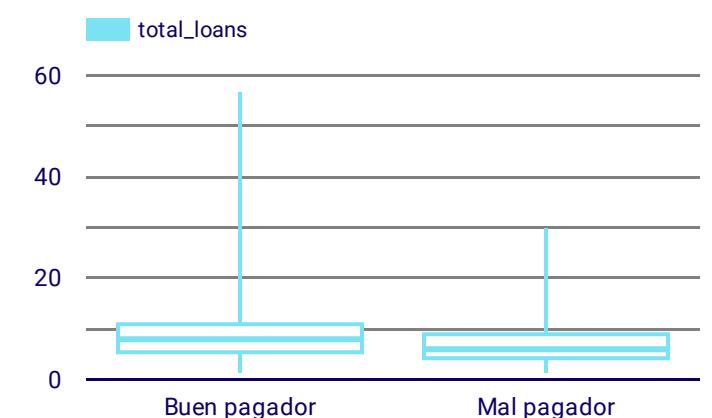
Total usuarios



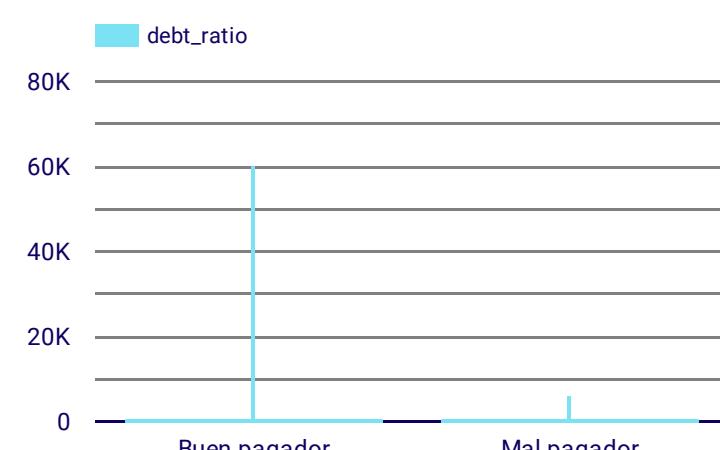
Total usuarios



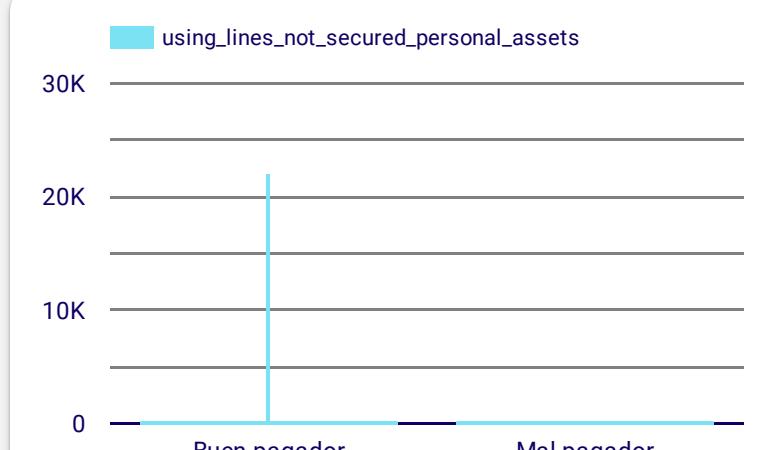
Total usuarios



Total usuarios



Total usuarios



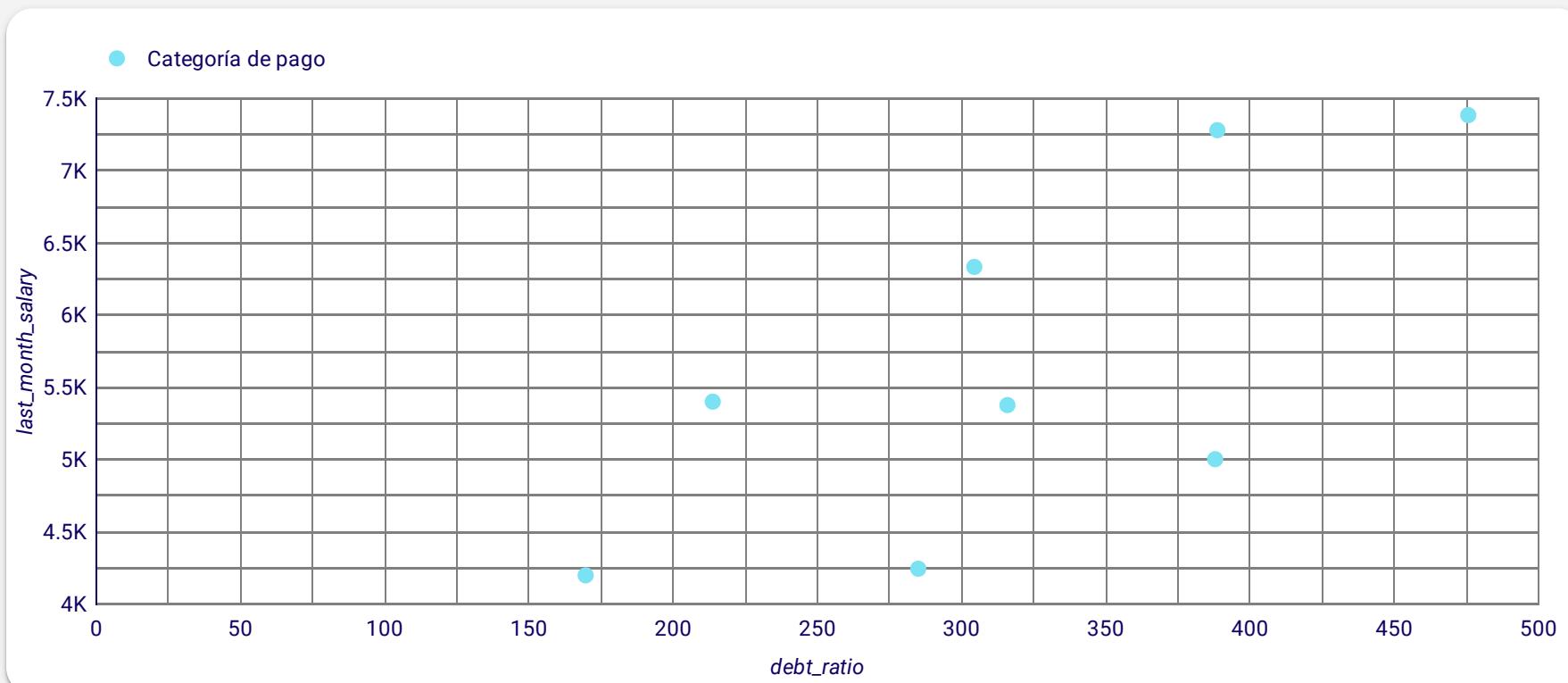
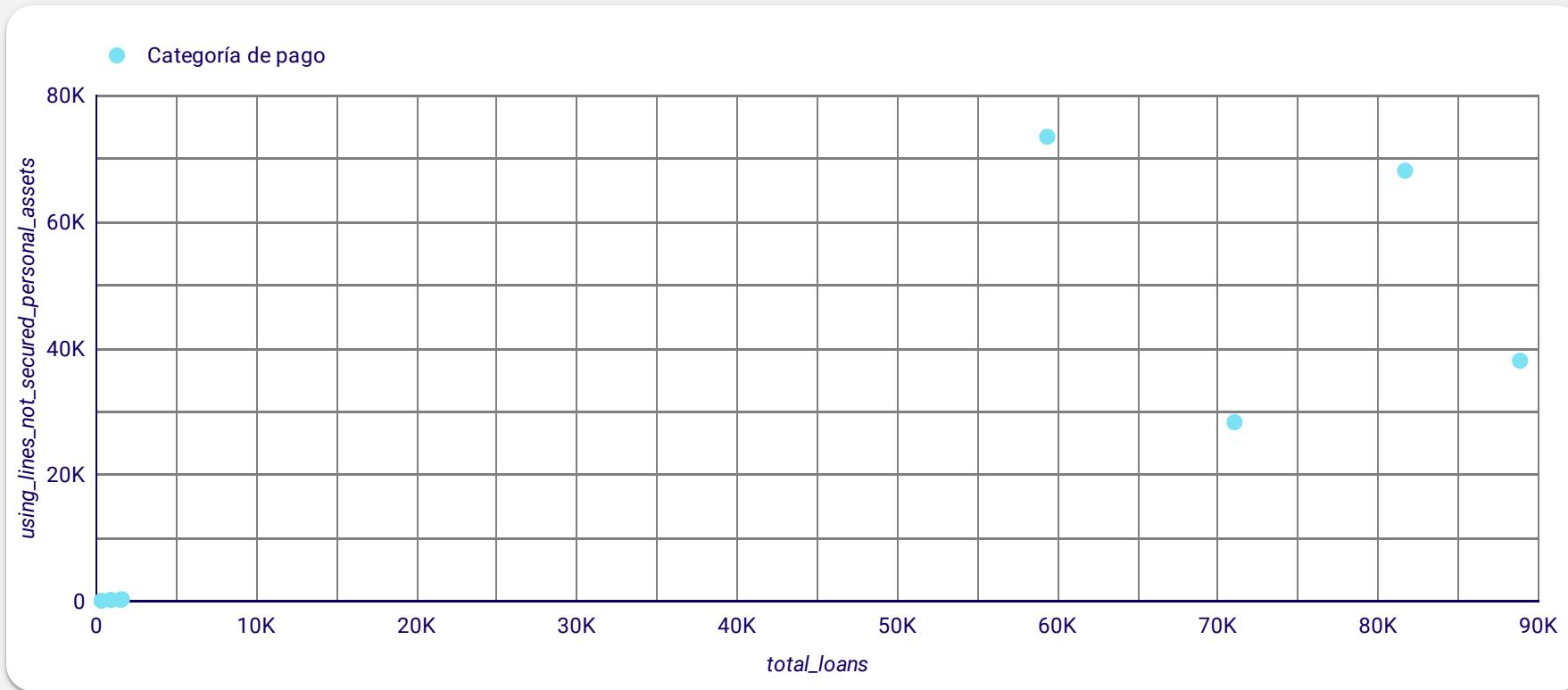




Tabla con el rango de datos de cada variable que tiene mayor riesgo de ser mal pagadora

Variable ▾	Cuartiles	Mínimo	Máximo	Total malos pagad...	Total buenos paga...	Total usuarios	Riesgo Relativo
Age	1	21	42	268	8,622	8,890	2.28
Debt Ratio	3	0.37	0.88	203	8,686	8,889	1.46
Last month salary	2	3,948	6,600	275	8,615	8,890	2.38
More than 90 days ...	4	0	15	582	8,307	8,889	44.77
Number Dependents	4	1	13	197	8,692	8,889	1.39
Ratio credito	4	0.53	22,000	583	8,306	8,889	46.03
Total loans	1	1	5	257	8,633	8,890	2.12