

```
In [1]: import pandas as pd
import numpy as np
```

```
In [2]: df = pd.read_csv("lending_datafile.csv")
print("Shape of lending df: ",df.shape)
df.head()
```

Shape of lending df: (97, 14)

Out[2]:

	Name of Lending Institution	HQ State	Rank	TA Ratio1	TBL Ratio1	Amount (\$1,000)	Number	Lender Asset Size	Amount (\$1,000).1	Number .1
0	NaN	NaN	-1	-2	-3	-4	-5	-6	-7	-8
1	American Express Co.	NY	1	0.238	1	1,63,50,038	36,03,226	>\$50B	1,63,18,089	36,03,088
2	First Citizens Bankshares	NC	2	0.187	0.491	39,14,507	1,17,702	10B–50B	3,78,394	1,05,081
3	Wintrust Financial Corp.	IL	3	0.169	0.384	28,42,793	1,36,801	10B–50B	8,00,526	1,26,455
4	Zions Bancorp	UT	4	0.118	0.261	62,31,770	52,612	>\$50B	5,26,206	32,973

```
In [3]: df.columns
```

Out[3]: Index(['Name of Lending Institution', 'HQ State', 'Rank', 'TA Ratio1', 'TBL Ratio1', 'Amount (\$1,000)', 'Number ', 'Lender Asset Size', 'Amount (\$1,000).1', 'Number .1', 'Unnamed: 10', 'Amount (\$1,000).2', 'Number .2', 'CC Amount/TA1'], dtype='object')

```
In [4]: df.rename(columns = {'Amount ($1,000)': 'Amount_in_1000$'}, inplace = True)
df.rename(columns = {'Amount ($1,000).1': 'Amount_in_1000$_1'}, inplace = True)
df.rename(columns = {'Amount ($1,000).2': 'Amount_in_1000$_2'}, inplace = True)

df.rename(columns = {'Number ': 'Number'}, inplace = True)
df.rename(columns = {'Number .1': 'Number_1'}, inplace = True)
df.rename(columns = {'Number .2': 'Number_2'}, inplace = True)

df.rename(columns = {'Lender Asset Size': 'Lender_Asset_Size'}, inplace = True)
df.rename(columns = {'CC Amount/TA1': 'CC_Amount_BY_TA1'}, inplace = True)
```

```
In [5]: df['Amount_in_1000$'] = df['Amount_in_1000$'].str.replace(',', '')
df['Amount_in_1000$_1'] = df['Amount_in_1000$_1'].str.replace(',', '')
df['Amount_in_1000$_2'] = df['Amount_in_1000$_2'].str.replace(',', '')

df['Number'] = df['Number'].str.replace(',', '')
df['Number_1'] = df['Number_1'].str.replace(',', '')
df['Number_2'] = df['Number_2'].str.replace(',', '')
```

```
In [6]: df=df.drop(df.index[0])
```

```
In [7]: print("Shape of lending df: ",df.shape)
df.head()
```

Shape of lending df: (96, 14)

Out[7]:

	Name of Lending Institution	HQ State	Rank	TA Ratio1	TBL Ratio1	Amount_in_1000\$	Number	Lender_Asset_Size	Amount
1	American Express Co.	NY	1	0.238	1	16350038	3603226	>\$50B	
2	First Citizens Bankchares	NC	2	0.187	0.491	3914507	117702	10B–50B	
3	Wintrust Financial Corp.	IL	3	0.169	0.384	2842793	136801	10B–50B	
4	Zions Bancorp	UT	4	0.118	0.261	6231770	52612	>\$50B	
5	Synovus Financial Corp.	GA	5	0.162	0.381	4227168	22675	10B–50B	

```
In [8]: df.columns
```

```
Out[8]: Index(['Name of Lending Institution', 'HQ State', 'Rank', 'TA Ratio1',
              'TBL Ratio1', 'Amount_in_1000$', 'Number', 'Lender_Asset_Size',
              'Amount_in_1000$_1', 'Number_1', 'Unnamed: 10', 'Amount_in_1000$_2',
              'Number_2', 'CC_Amount_BY_TA1'],
              dtype='object')
```

In [9]: df.info()

```
<class 'pandas.core.frame.DataFrame'>
Int64Index: 96 entries, 1 to 96
Data columns (total 14 columns):
#   Column                                Non-Null Count  Dtype
---  -
0   Name of Lending Institution          96 non-null     object
1   HQ State                            93 non-null     object
2   Rank                                93 non-null     object
3   TA Ratio1                           93 non-null     object
4   TBL Ratio1                          93 non-null     object
5   Amount_in_1000$                     93 non-null     object
6   Number                              93 non-null     object
7   Lender_Asset_Size                   93 non-null     object
8   Amount_in_1000$_1                   93 non-null     object
9   Number_1                            93 non-null     object
10  Unnamed: 10                          0 non-null      float64
11  Amount_in_1000$_2                   93 non-null     object
12  Number_2                            93 non-null     object
13  CC_Amount_BY_TA1                    93 non-null     object
dtypes: float64(1), object(13)
memory usage: 11.2+ KB
```

In [10]: df.pop('Unnamed: 10')

```
Out[10]: 1    NaN
2    NaN
3    NaN
4    NaN
5    NaN
..
92   NaN
93   NaN
94   NaN
95   NaN
96   NaN
Name: Unnamed: 10, Length: 96, dtype: float64
```

In [11]: df.shape

```
Out[11]: (96, 13)
```

```
In [12]: dict(df['Rank'].value_counts())
```

```
Out[12]: {'NR': 5,  
          '19': 3,  
          '40': 2,  
          '34': 2,  
          '13': 2,  
          '8': 2,  
          '11': 2,  
          '67': 2,  
          '23': 1,  
          '4': 1,  
          '69': 1,  
          '15': 1,  
          '62': 1,  
          '22': 1,  
          '81': 1,  
          '75': 1,  
          '80': 1,  
          '37': 1,  
          '58': 1,  
          '85': 1,  
          '48': 1,  
          '27': 1,  
          '38': 1,  
          '73': 1,  
          '84': 1,  
          '52': 1,  
          '1': 1,  
          '54': 1,  
          '30': 1,  
          '43': 1,  
          '56': 1,  
          '82': 1,  
          '42': 1,  
          '59': 1,  
          '36': 1,  
          '18': 1,  
          '39': 1,  
          '10': 1,  
          '6': 1,  
          '45': 1,  
          '25': 1,  
          '66': 1,  
          '31': 1,  
          '72': 1,  
          '24': 1,  
          '7': 1,  
          '65': 1,  
          '32': 1,  
          '77': 1,  
          '16': 1,  
          '79': 1,  
          '26': 1,  
          '51': 1,  
          '3': 1,  
          '71': 1,
```

```
'70': 1,
'83': 1,
'50': 1,
'78': 1,
'64': 1,
'87': 1,
'33': 1,
'44': 1,
'57': 1,
'55': 1,
'46': 1,
'17': 1,
'53': 1,
'60': 1,
'63': 1,
'76': 1,
'29': 1,
'86': 1,
'5': 1,
'61': 1,
'47': 1,
'49': 1,
'28': 1,
'2': 1,
'74': 1,
'88': 1}
```

```
In [13]: df.isnull().sum()
```

```
Out[13]: Name of Lending Institution    0
        HQ State                      3
        Rank                          3
        TA Ratio1                     3
        TBL Ratio1                    3
        Amount_in_1000$               3
        Number                        3
        Lender_Asset_Size              3
        Amount_in_1000$_1              3
        Number_1                      3
        Amount_in_1000$_2              3
        Number_2                      3
        CC_Amount_BY_TA1              3
        dtype: int64
```

```
In [14]: df['Rank'].replace({'NR':0,np.nan:0},inplace = True)
```

```
In [15]: df['Rank'] = pd.to_numeric(df['Rank'])
```

```
In [16]: df['TA Ratio1'].replace({'-':0,np.nan:0},inplace = True)
```

```
In [17]: df['TA Ratio1'] = pd.to_numeric(df['TA Ratio1'])
```

```
In [18]: df['TBL Ratio1'].replace({'-':0,np.nan:0},inplace = True)
```

```
In [19]: df['TBL Ratio1'] = pd.to_numeric(df['TBL Ratio1'])
```

```
In [20]: df['Amount_in_1000$'].replace({'-':0,np.nan:0,' - ':0},inplace = True)
```

```
In [21]: df['Amount_in_1000$'] = pd.to_numeric(df['Amount_in_1000$'])
```

```
In [22]: df['Number'].replace({'-':0,np.nan:0},inplace = True)
```

```
In [23]: df['Number'] = pd.to_numeric(df['Number'])
```

```
In [24]: df['Amount_in_1000$_1'].replace({'-':0,np.nan:0,' - ':0},inplace = True)
```

```
In [25]: df['Amount_in_1000$_1'] = pd.to_numeric(df['Amount_in_1000$_1'])
```

```
In [26]: df['Number_1'].replace({'-':0,np.nan:0,' - ':0},inplace = True)
```

```
In [27]: df['Number_1'] = pd.to_numeric(df['Number_1'])
```

```
In [28]: df['Amount_in_1000$_2'].replace({'-':0,np.nan:0,' - ':0},inplace = True)
```

```
In [29]: df['Amount_in_1000$_2'] = pd.to_numeric(df['Amount_in_1000$_2'])
```

```
In [30]: df['Number_2'].replace({'-':0,np.nan:0,' - ':0},inplace = True)
```

```
In [31]: df['Number_2'] = pd.to_numeric(df['Number_2'])
```

In [32]: df.info()

```
<class 'pandas.core.frame.DataFrame'>
Int64Index: 96 entries, 1 to 96
Data columns (total 13 columns):
#   Column                                Non-Null Count  Dtype
---  -
0   Name of Lending Institution           96 non-null     object
1   HQ State                             93 non-null     object
2   Rank                                  96 non-null     int64
3   TA Ratio1                            96 non-null     float64
4   TBL Ratio1                           96 non-null     float64
5   Amount_in_1000$                      96 non-null     int64
6   Number                               96 non-null     int64
7   Lender_Asset_Size                    93 non-null     object
8   Amount_in_1000$_1                   96 non-null     int64
9   Number_1                             96 non-null     int64
10  Amount_in_1000$_2                   96 non-null     int64
11  Number_2                             96 non-null     int64
12  CC_Amount_BY_TA1                    93 non-null     object
dtypes: float64(2), int64(7), object(4)
memory usage: 10.5+ KB
```

In [33]: df.head()

Out[33]:

	Name of Lending Institution	HQ State	Rank	TA Ratio1	TBL Ratio1	Amount_in_1000\$	Number	Lender_Asset_Size	Amount
1	American Express Co.	NY	1	0.238	1.000	16350038	3603226		>\$50B
2	First Citizens Banchar	NC	2	0.187	0.491	3914507	117702		10B–50B
3	Wintrust Financial Corp.	IL	3	0.169	0.384	2842793	136801		10B–50B
4	Zions Bancorp	UT	4	0.118	0.261	6231770	52612		>\$50B
5	Synovus Financial Corp.	GA	5	0.162	0.381	4227168	22675		10B–50B

In [34]: `df.describe()`

Out[34]:

	Rank	TA Ratio1	TBL Ratio1	Amount_in_1000\$	Number	Amount_in_1000\$_1	N
count	96.000000	96.000000	96.000000	9.600000e+01	9.600000e+01	9.600000e+01	9.600000e+01
mean	40.697917	0.045094	0.230313	2.952567e+06	2.006384e+05	9.712989e+05	1.923000e+05
std	27.446837	0.045020	0.230731	5.812881e+06	6.639000e+05	2.792406e+06	6.575000e+05
min	0.000000	0.000000	0.000000	0.000000e+00	0.000000e+00	0.000000e+00	0.000000e+00
25%	16.750000	0.011000	0.087250	2.437332e+05	1.676250e+03	1.676275e+04	4.335000e+02
50%	40.000000	0.036000	0.185500	1.120101e+06	1.232800e+04	1.134570e+05	6.975000e+02
75%	64.250000	0.065250	0.261250	2.840470e+06	4.831825e+04	5.269600e+05	3.295000e+03
max	88.000000	0.238000	1.000000	3.457039e+07	3.603226e+06	1.631809e+07	3.603000e+03

In [35]:

```

Rm = df['Rank'].mean()
TAm = df['TA Ratio1'].mean()
TBLm = df['TBL Ratio1'].mean()
Am = df['Amount_in_1000$'].mean()
Nm = df['Number'].mean()
A_1m = df['Amount_in_1000$_1'].mean()
N_1m = df['Number_1'].mean()
A_2m = df['Amount_in_1000$_2'].mean()
N_2m = df['Number_2'].mean()

```

In [36]: `df['Rank'] = df['Rank'].replace(0,Rm)`

In [37]:

```

df['TA Ratio1'] = df['TA Ratio1'].replace(0,TAm)
df['TBL Ratio1'] = df['TBL Ratio1'].replace(0,TBLm)
df['Amount_in_1000$'] = df['Amount_in_1000$'].replace(0,Am)
df['Number'] = df['Number'].replace(0,Nm)
df['Amount_in_1000$_1'] = df['Amount_in_1000$_1'].replace(0,A_1m)
df['Number_1'] = df['Number_1'].replace(0,N_1m)
df['Amount_in_1000$_2'] = df['Amount_in_1000$_2'].replace(0,A_2m)
df['Number_2'] = df['Number_2'].replace(0,N_2m)

```


In [38]: `df.head()`

Out[38]:

	Name of Lending Institution	HQ State	Rank	TA Ratio1	TBL Ratio1	Amount_in_1000\$	Number	Lender_Asset_Size	Amou
1	American Express Co.	NY	1.0	0.238	1.000	16350038.0	3603226.0	>\$50B	
2	First Citizens Bankshares	NC	2.0	0.187	0.491	3914507.0	117702.0	10B–50B	
3	Wintrust Financial Corp.	IL	3.0	0.169	0.384	2842793.0	136801.0	10B–50B	
4	Zions Bancorp	UT	4.0	0.118	0.261	6231770.0	52612.0	>\$50B	
5	Synovus Financial Corp.	GA	5.0	0.162	0.381	4227168.0	22675.0	10B–50B	

In [39]: `df['CC_Amount_BY_TA1'].replace({'-':0,np.nan:0,' - ':0,' . ':0},inplace = 1`

In [40]: `df['CC_Amount_BY_TA1'] = pd.to_numeric(df['CC_Amount_BY_TA1'])`

In [41]: `CC_m = df['CC_Amount_BY_TA1'].mean()`

In [42]: `df['CC_Amount_BY_TA1'] = df['CC_Amount_BY_TA1'].replace(0,CC_m)`

In [43]: `dict(df['Lender_Asset_Size'].value_counts())`
`# df['Lender_Asset_Size'].replace({'NR':0,np.nan:0},inplace = True)`

Out[43]:

```
{ ' $10B-$50B      ': 43,
  ' >$50B          ': 31,
  ' >$10B          ': 15,
  ' >$10B          ': 3,
  ' >$50B          ': 1}
```

```
In [44]: '''
0 == >$10B,
1 == $10B-$50B,
2 == >$50B == 2

'''

# df['Lender_Asset_Size'].loc[df['Lender_Asset_Size'] == '>$10B']
# df['Lender_Asset_Size'] == '>$10B'

df.loc[(df.Lender_Asset_Size == '>$10B'), 'Lender_Asset_Size'] = '0'
df.loc[(df.Lender_Asset_Size == '>$10B'), 'Lender_Asset_Size'] = '0'

df.loc[(df.Lender_Asset_Size == '$10B-$50B'), 'Lender_Asset_Size'] = '1'
df.loc[(df.Lender_Asset_Size == '>$50B'), 'Lender_Asset_Size'] = '2'
df.loc[(df.Lender_Asset_Size == '>$50B'), 'Lender_Asset_Size'] = '2'
```

```
In [45]: dict(df['Lender_Asset_Size'].value_counts())
```

```
Out[45]: {'1': 43, '2': 32, '0': 18}
```

```
In [46]: dict(df['CC_Amount_BY_TA1'].value_counts())
```

```
Out[46]: {0.010000000000000002: 80,
0.01: 7,
0.03: 2,
0.1: 1,
0.05: 1,
0.28: 1,
0.07: 1,
0.06: 1,
0.02: 1,
0.25: 1}
```

```
In [54]: df.to_excel('lending_cleaned_keshav.xls', index=False)
```

```
In [55]: pip install xlwt
```

Requirement already satisfied: xlwt in c:\users\shrividhyaa\anaconda\lib\site-packages (1.3.0)

Note: you may need to restart the kernel to use updated packages.

```
In [ ]:
```

```
In [ ]:
```

