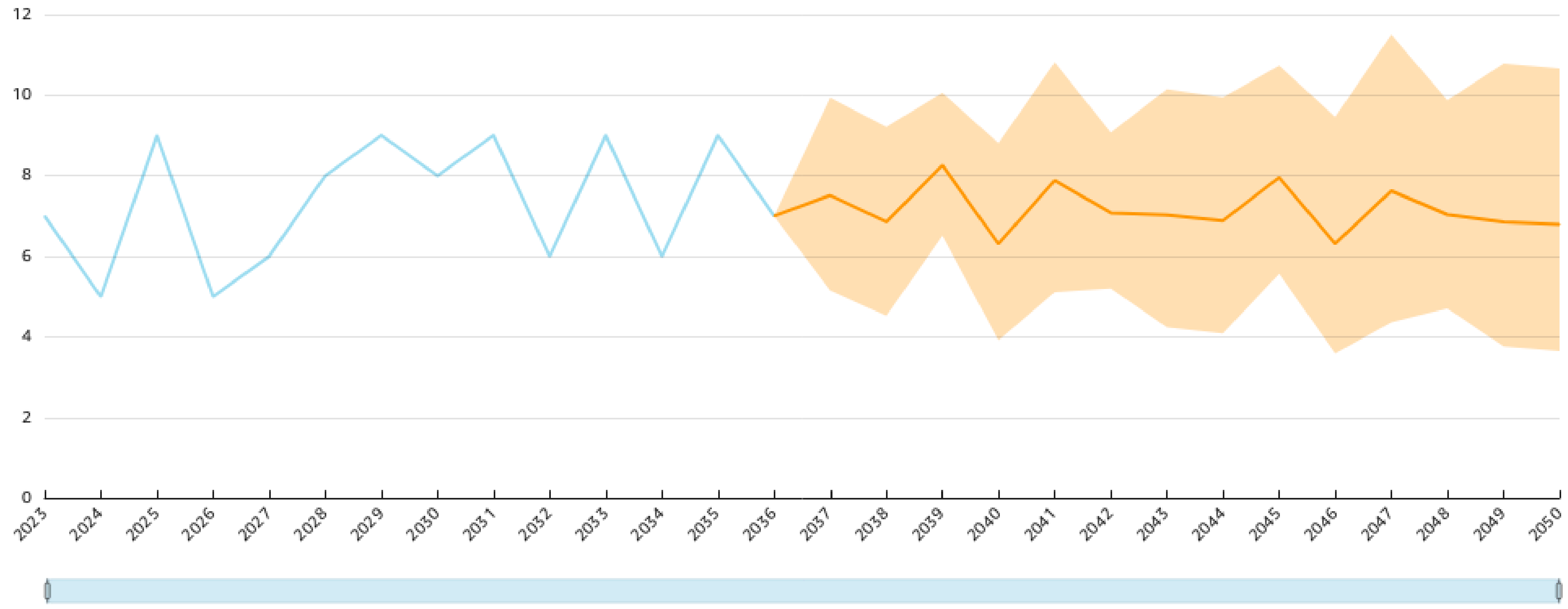
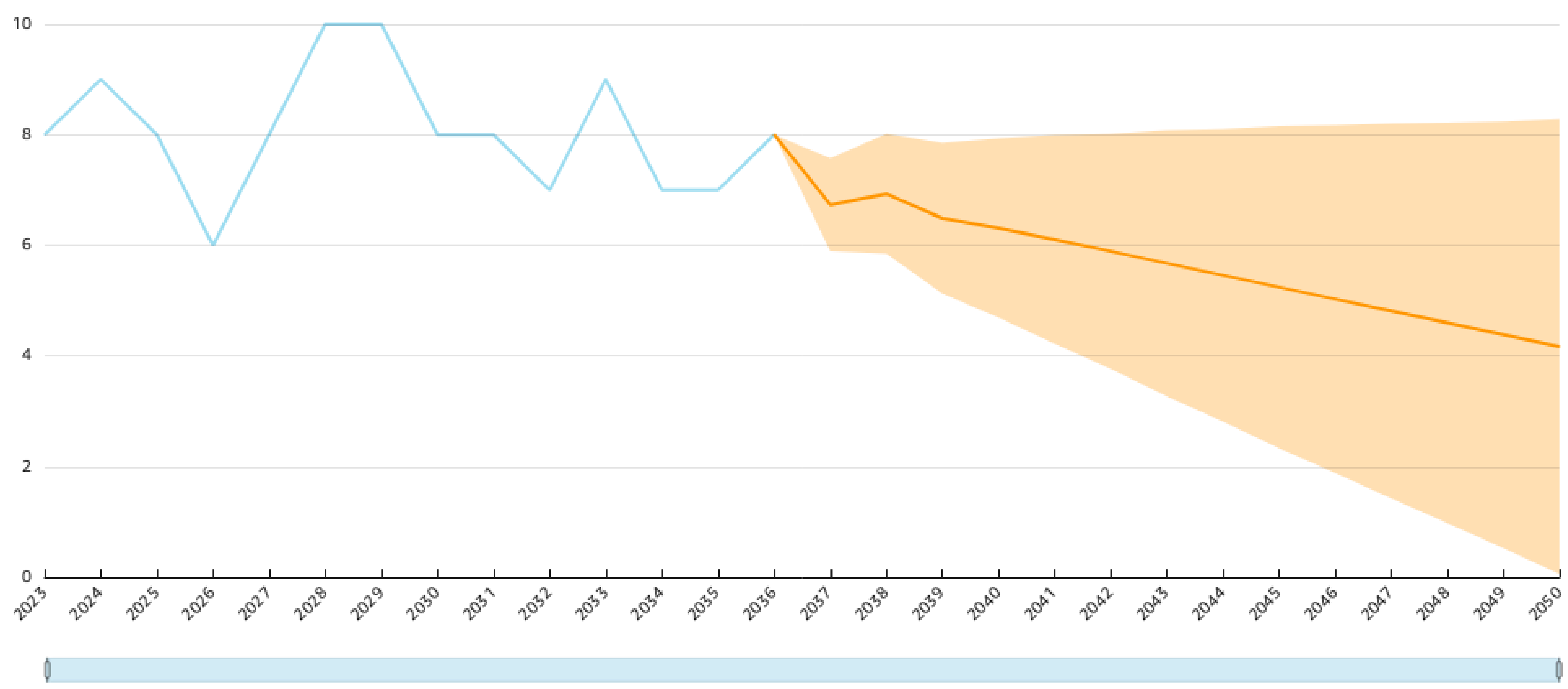
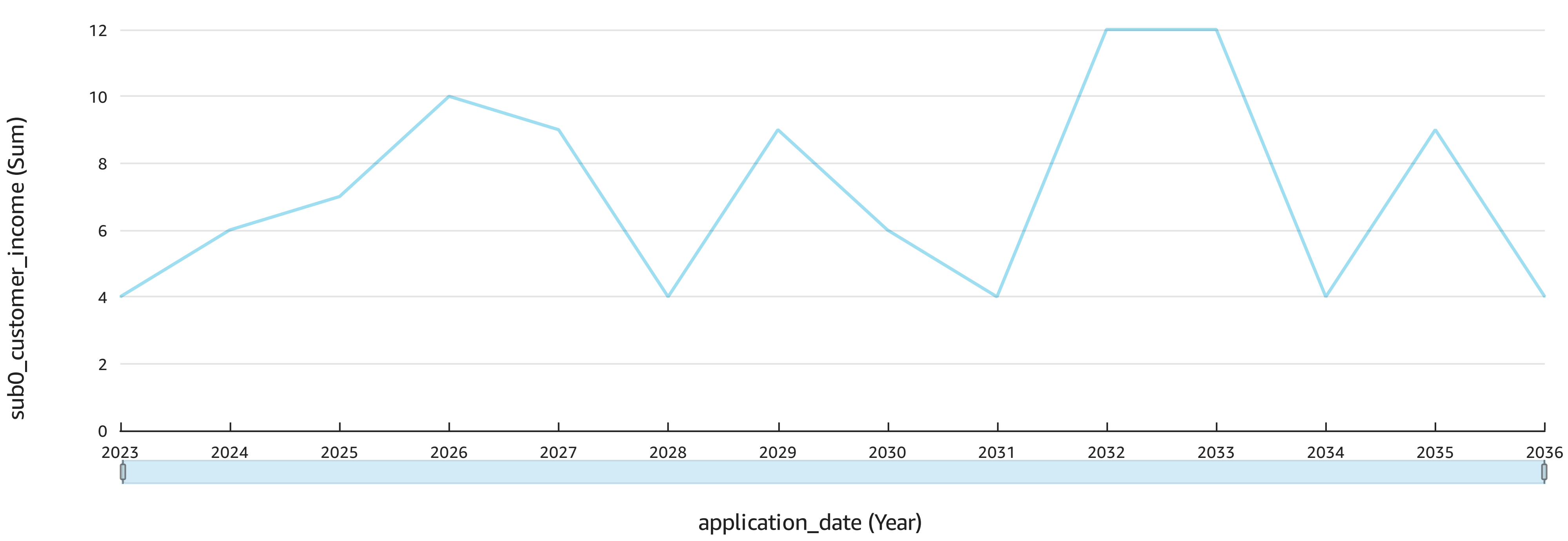
Count of null interest rates by year + forecast



Count of null loan amount values by year + forecast

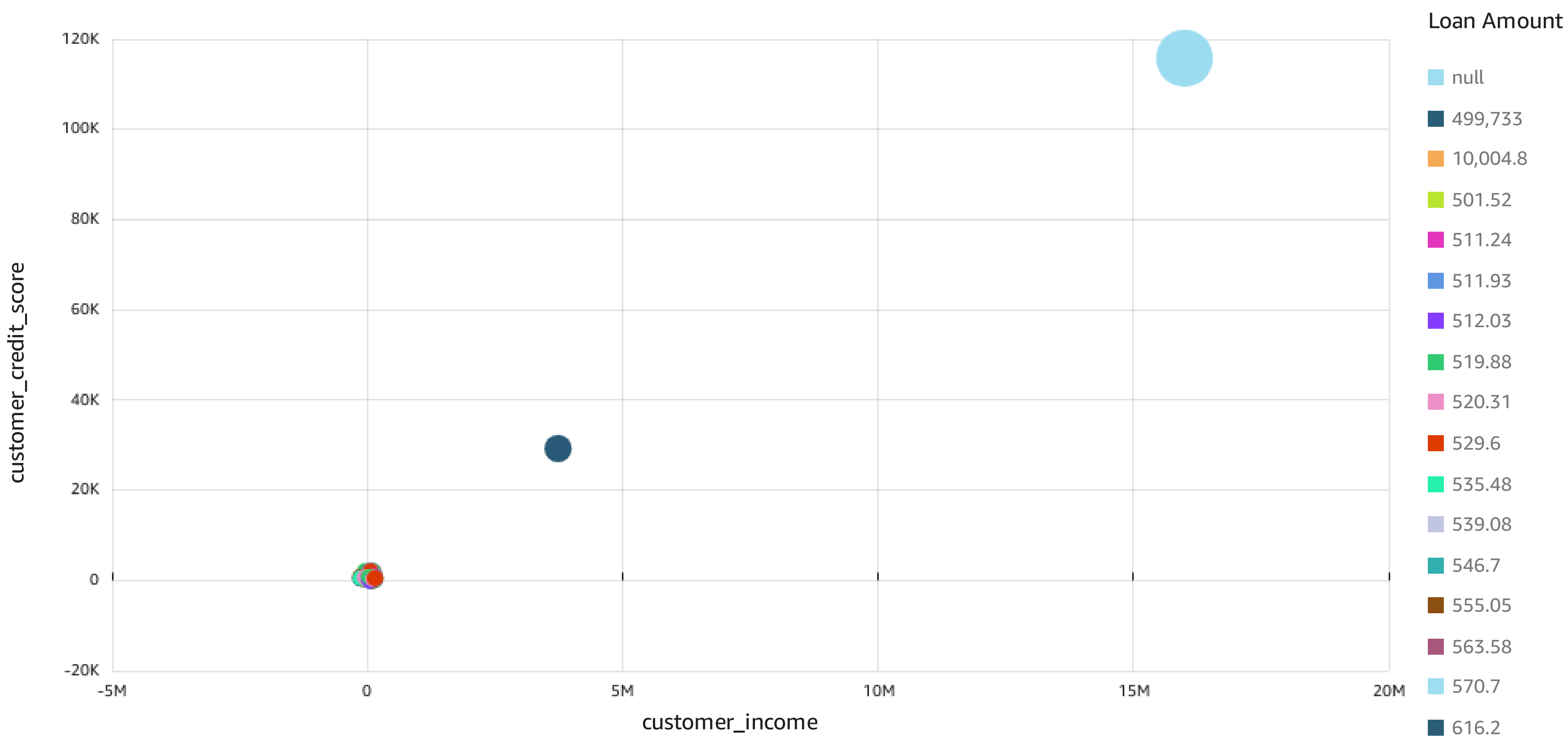


Count of negative Income values by year



Correlation between credit score, interest rate, and loan amount (sums)

SHOWING UP TO 2500 DATA POINTS



Quick Analysis:

Missing interest rates were found in the base file, and date aggregation was done here to show the forecast of this phenomenon over the coming years. The same can be said about the loan amount, although it shows a forecast that is much closer to linearity with a negative trend.

The number of reported negative individual/family incomes was also accounted for. There are academic records witch make this accurrance a possibility, particularly for families and more commonly for companies, of negative values in this variable. No correlation was made between this and the loan interest rate, which, according to common sense, would be higher for these individuals, all else being equal.
This case, due to its relatively rare occurrence (1 in every 50), was highlighted with the same treatment as the situations above.

Regarding the credit score, it was associated with the interest rate, income, and loan amount to show the relationship between the sum of these factors.
In the future, correlating these factors to validate the common belief that lower rates and higher amounts are granted to higher-income individuals/families would be a next step. This line of thought assumes that loan approval and repayment are variables not correlated with the above factors or with previous payment history.