Proyecto 3 Riesgo Relativo: Análisis Bancario

user_id
34.790

total_loan
300.259

Proyecto 3 Riesgo Relativo: Análisis Bancario

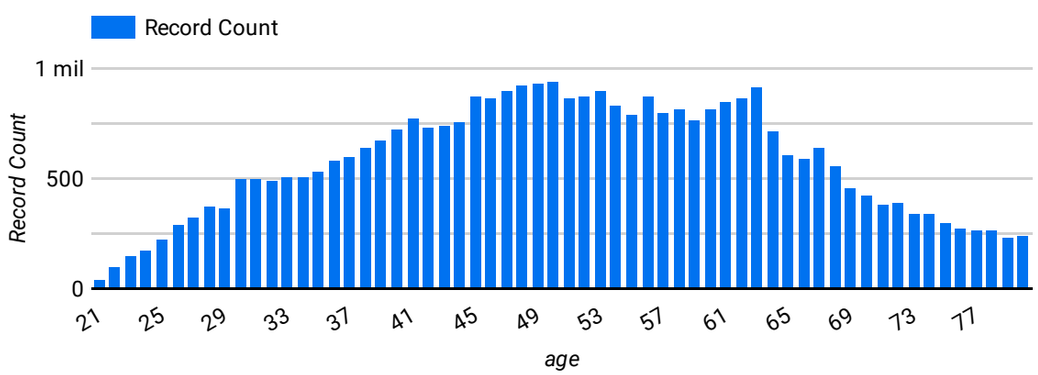
default_flag

Est descrip Age

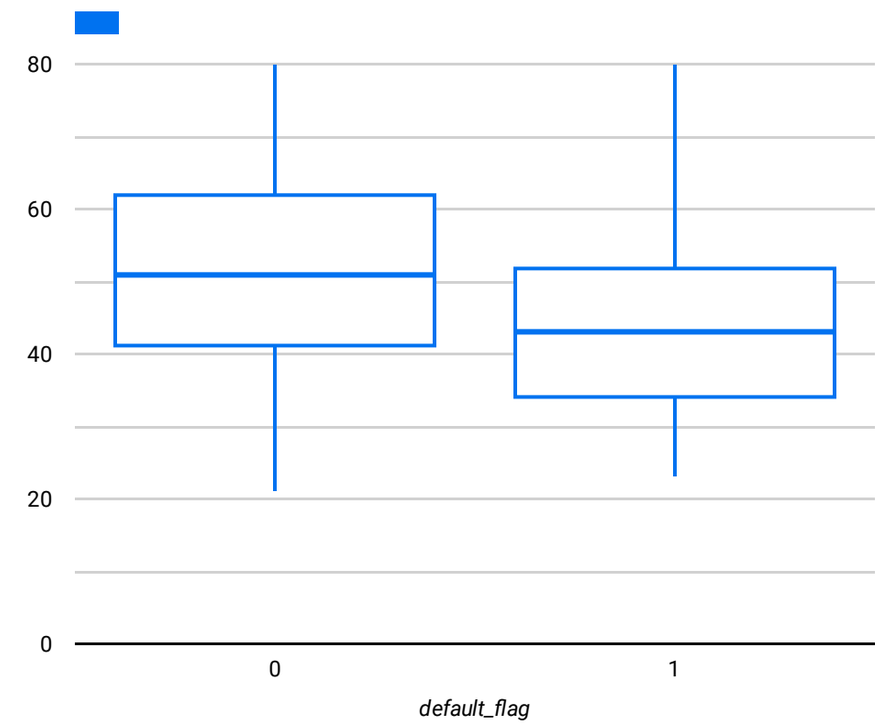
M...	Max	AVG	Med...	Desv. estandar	Varianza
21	80	51,27	51	13,66	186,52

1 - 1 / 1

Total Age



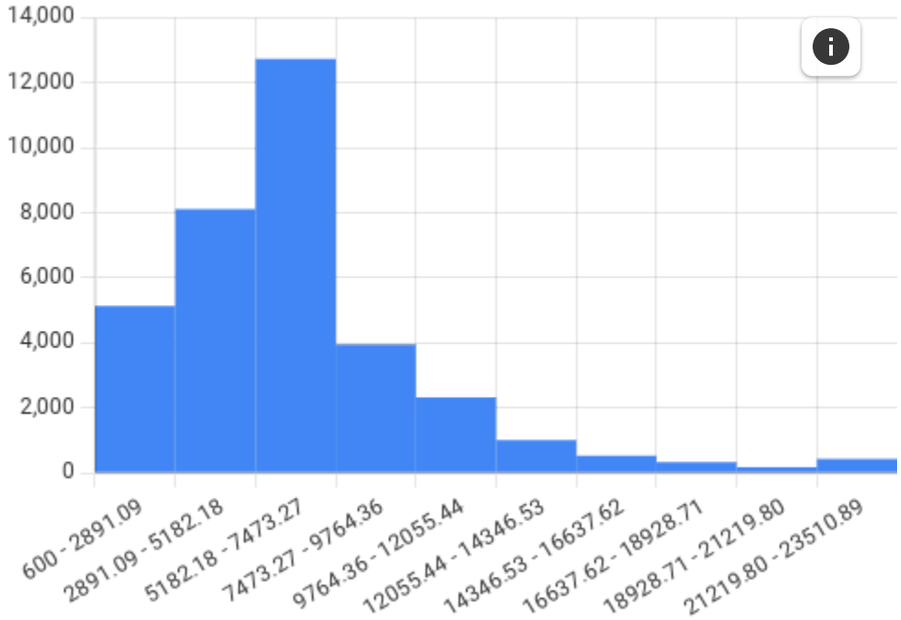
Distribución Age vs Default flag



Proyecto 3 Riesgo Relativo: Análisis Bancario

default_flag

Histograma last month salary win

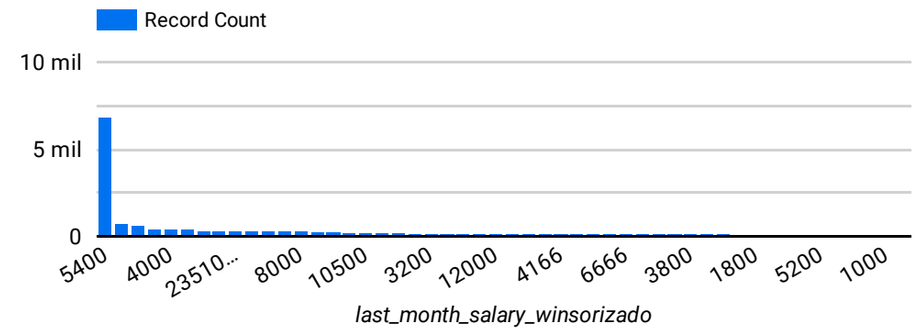


Est descrip last month salary win

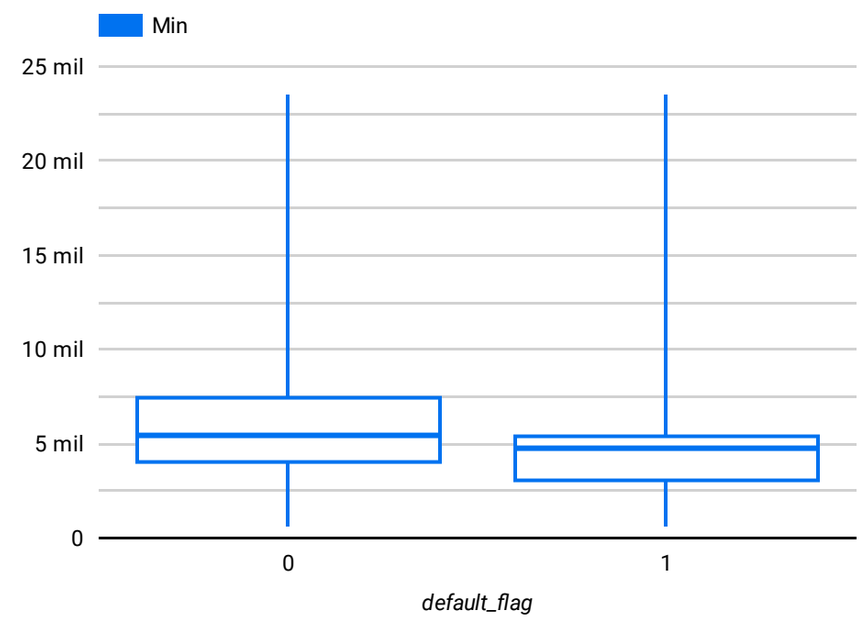
Min	Max	AVG	Mediana	Desv estan...	Varianza
600	23.510,89	6.201,36	5.400	3.879,62	15.051.438,87

1 - 1 / 1

Total last month salary win



Distribución last month salary win vs default flag



Proyecto 3 Riesgo Relativo: Análisis Bancario

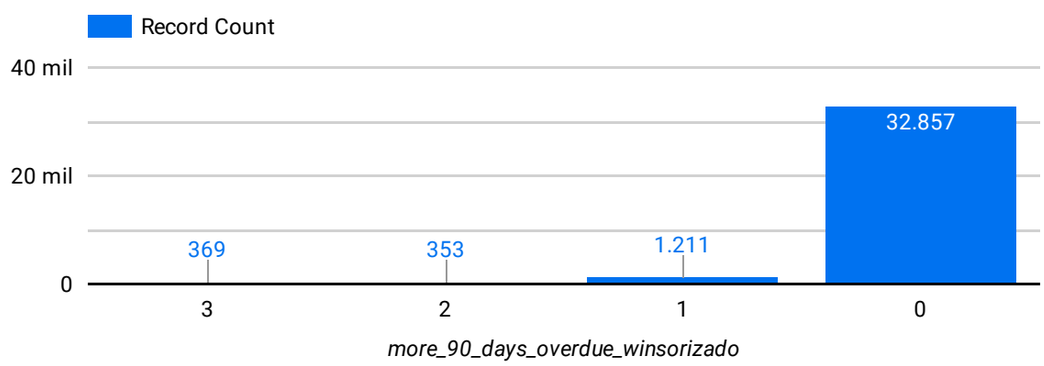
default_flag

Est descrip more 90 days overdue win

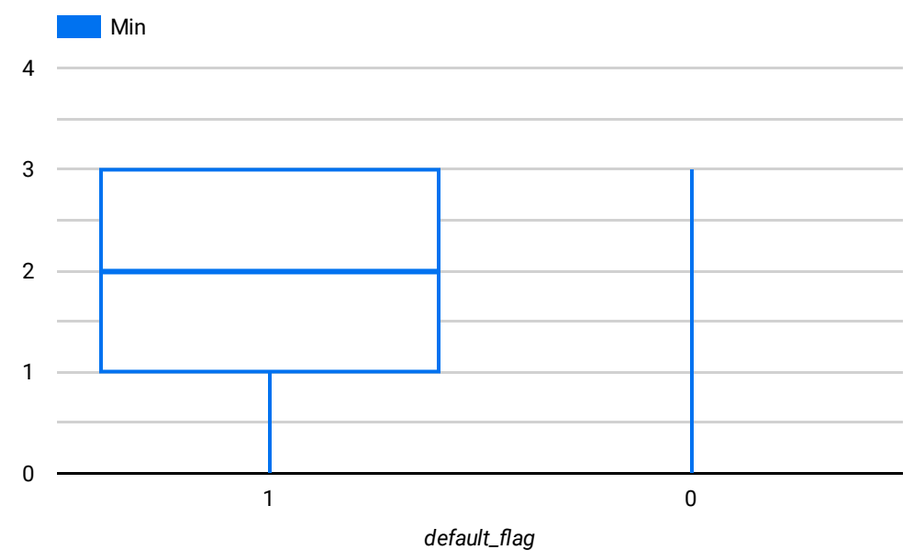
Mln	Max	AVG	Mediana	Desv estandar	Varianza
0	3	0,09	0	0,4	0,16

1 - 1 / 1

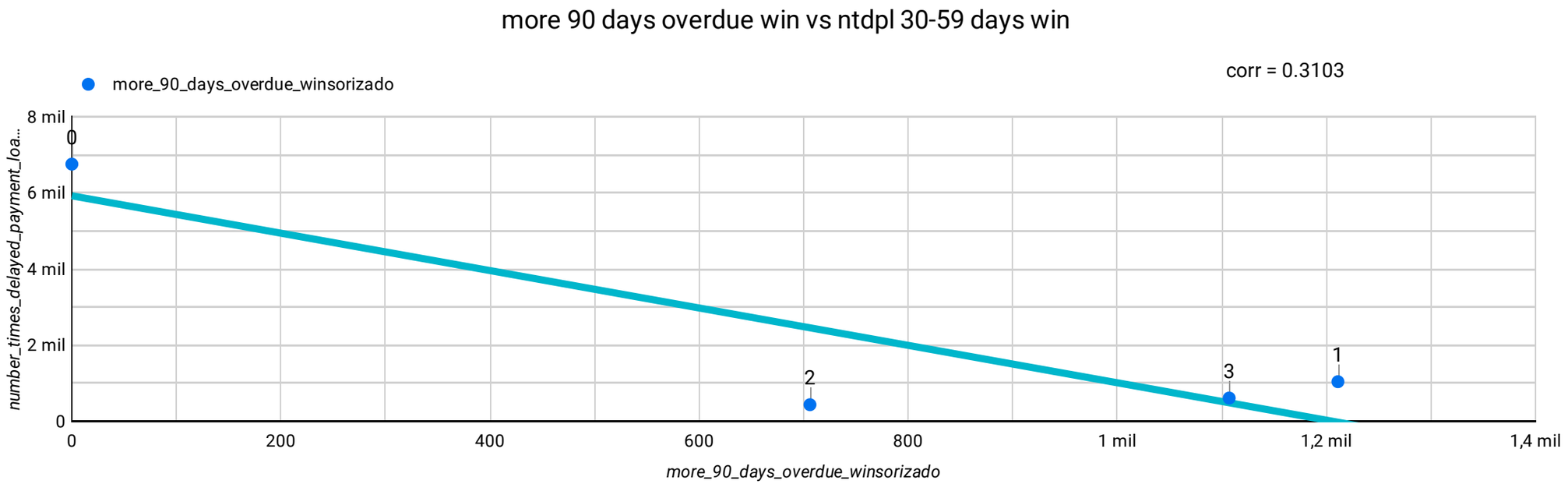
Total more 90 days overdue win

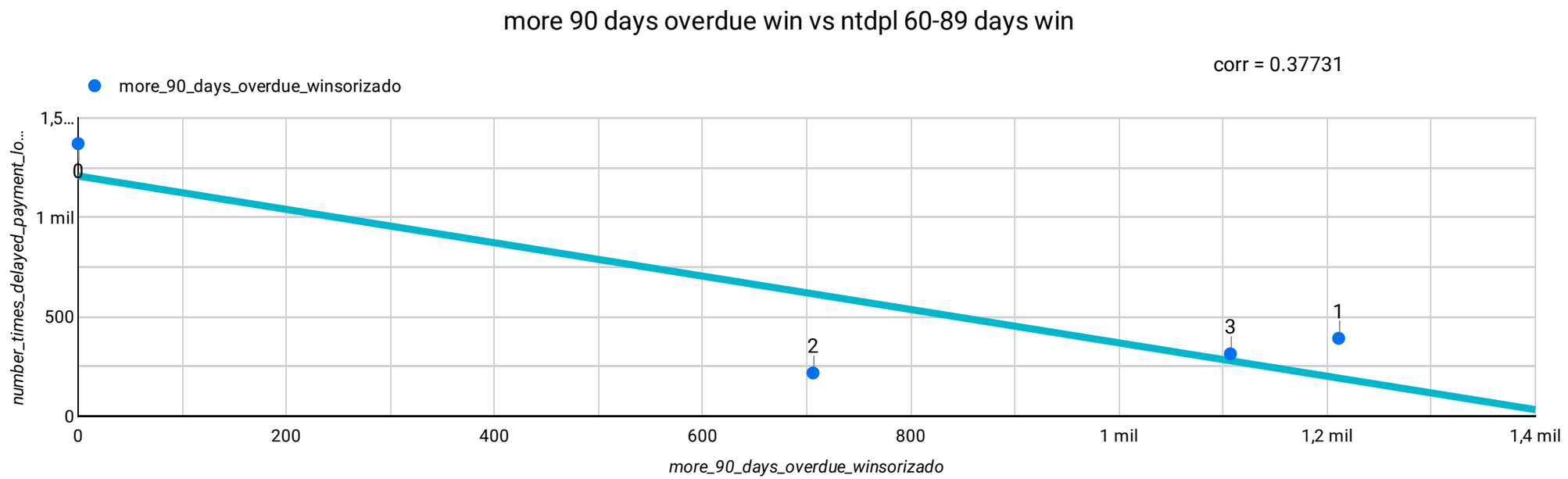


Distribución more 90 days overdue win vs default flag



Proyecto 3 Riesgo Relativo: Análisis Bancario





Proyecto 3 Riesgo Relativo: Análisis Bancario

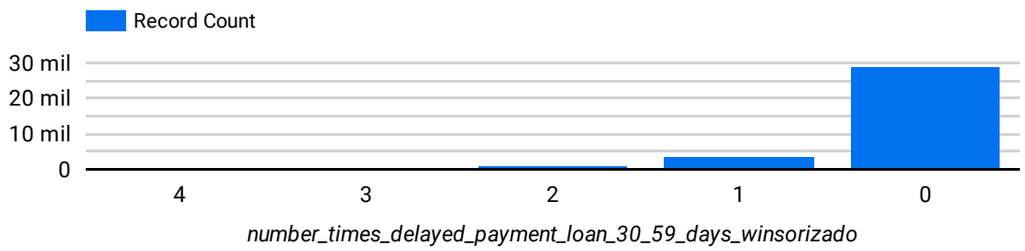
default_flag

Est descrip numer times delayed payment loan 30-59 days win

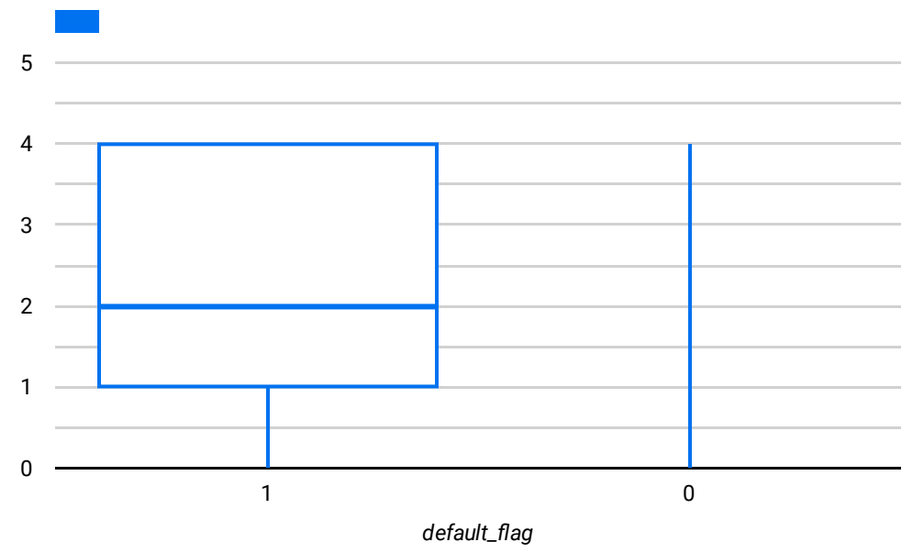
Min	Max	AVG	Mediana	Desv estandar	Varianza
0	4	0,25	0	0,68	0,46

1 - 1 / 1

Total number times delayed payment loan 30-59 days



Distribución ntdp loan 30-59 days win vs default flag



Proyecto 3 Riesgo Relativo: Análisis Bancario

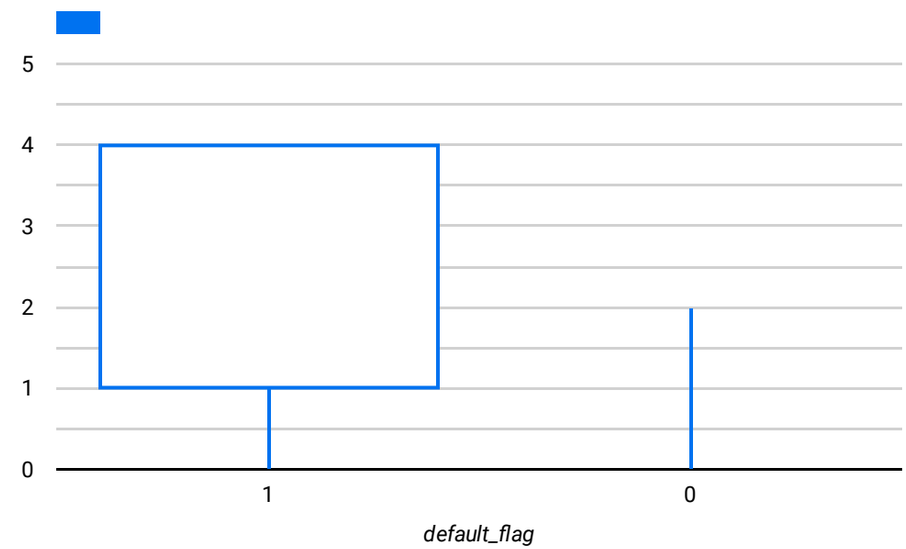
default_flag

Est descrip numer time delayed payment loan 60-89 days win

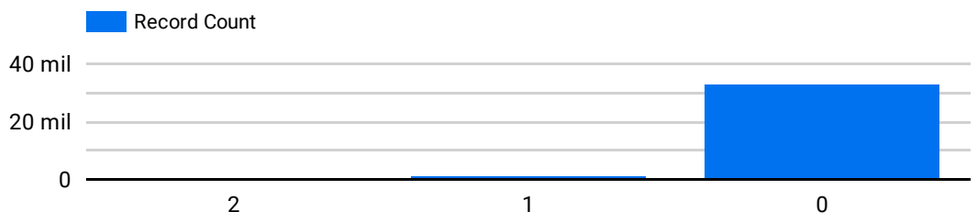
Min	Max	AVG	Mediana	Desv estan...	Varianza
0	2	0,07	0	0,3	0,09

1 - 1 / 1

Distribución ntdp loan 60-89 days win vs default flag



Total number times delayed payment loan 60-89 days



Proyecto 3 Riesgo Relativo: Análisis Bancario

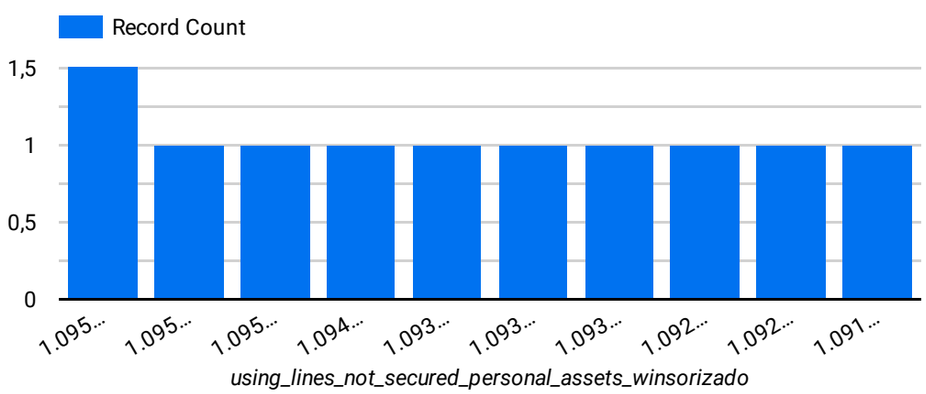
default_flag

Est descrip using lines not secured personal assets win

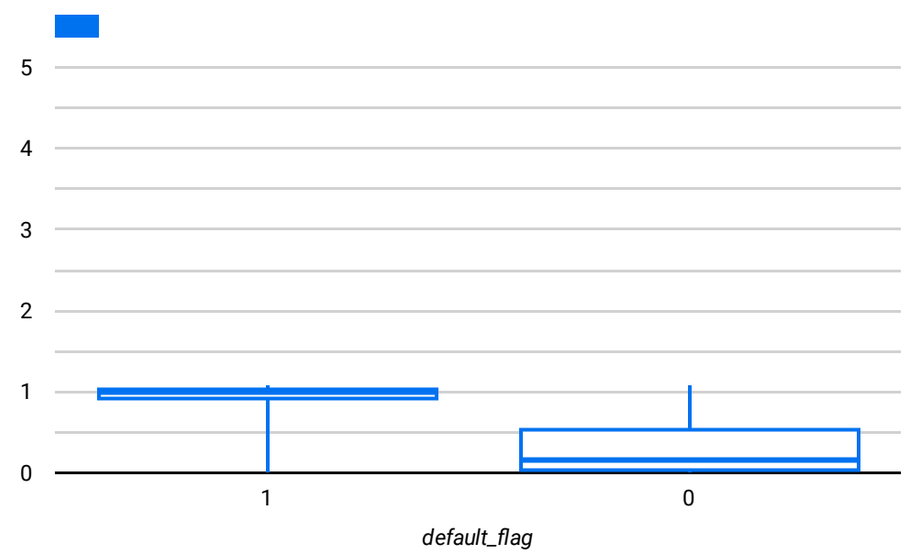
Min	Max	AVG	Mediana	Desv esta...	Varianza
0	1,1	0,32	0,16	0,35	0,12

1 - 1 / 1

using lines not secured personal assets



Distribucion ulnspa win vs default flag



Proyecto 3 Riesgo Relativo: Análisis Bancario

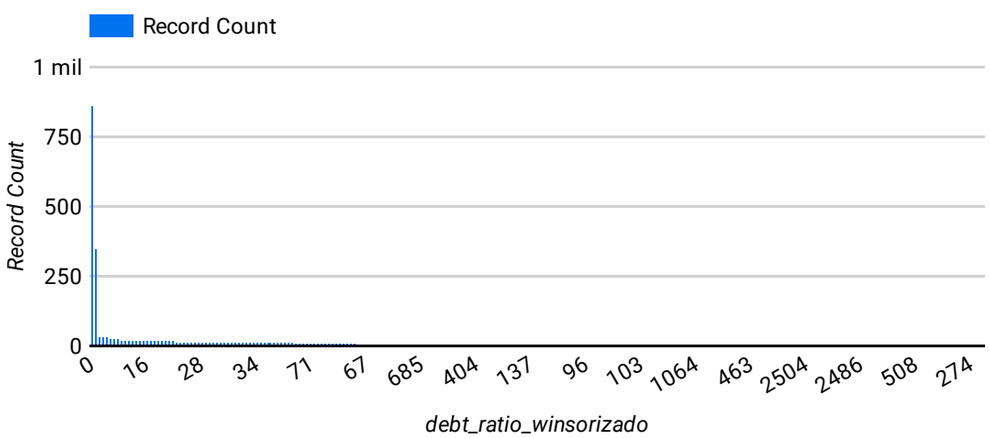
default_flag

Est descrip debt ratio winz

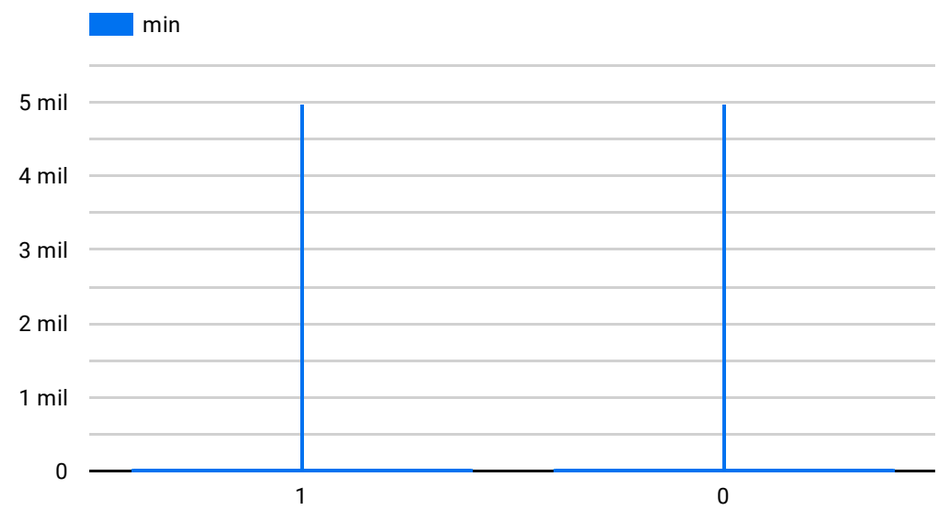
Min	Max	AVG	Mediana	Desv est...	Varianza
0	4.973,54	322,22	0,37	910,45	828.914,81

1 - 1 / 1

debt ratio winz



debt ratio win



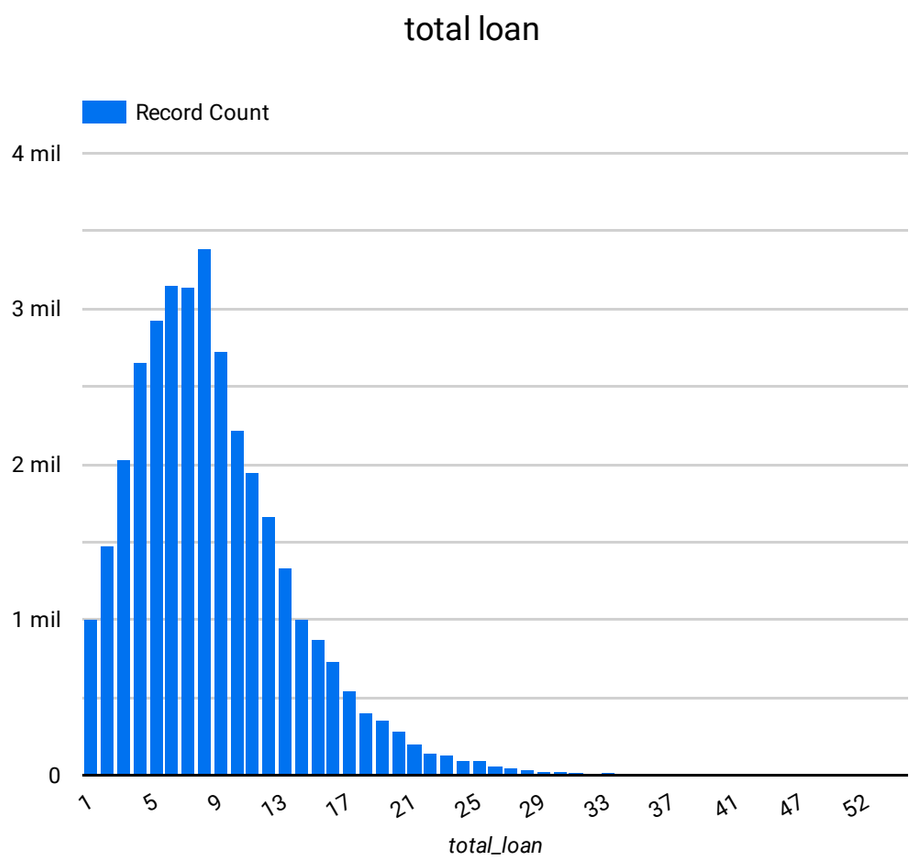
Proyecto 3 Riesgo Relativo: Análisis Bancario

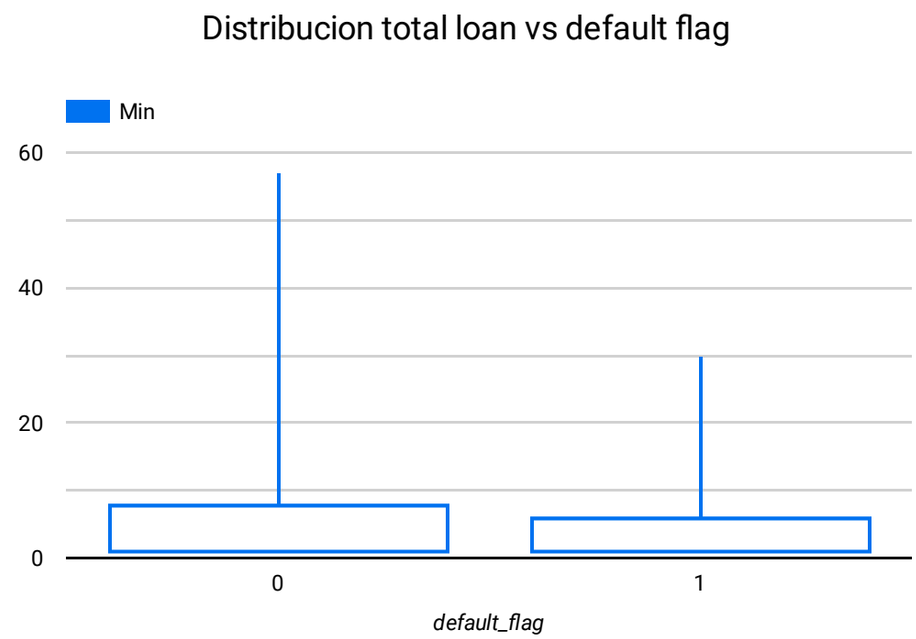
default_flag

Estadistica descriptiva total loan

Min	Max	AVG	Mediana	Desv estandar	Varianza
1	57	8,63	8	5,1	26,05

1 - 1 / 1





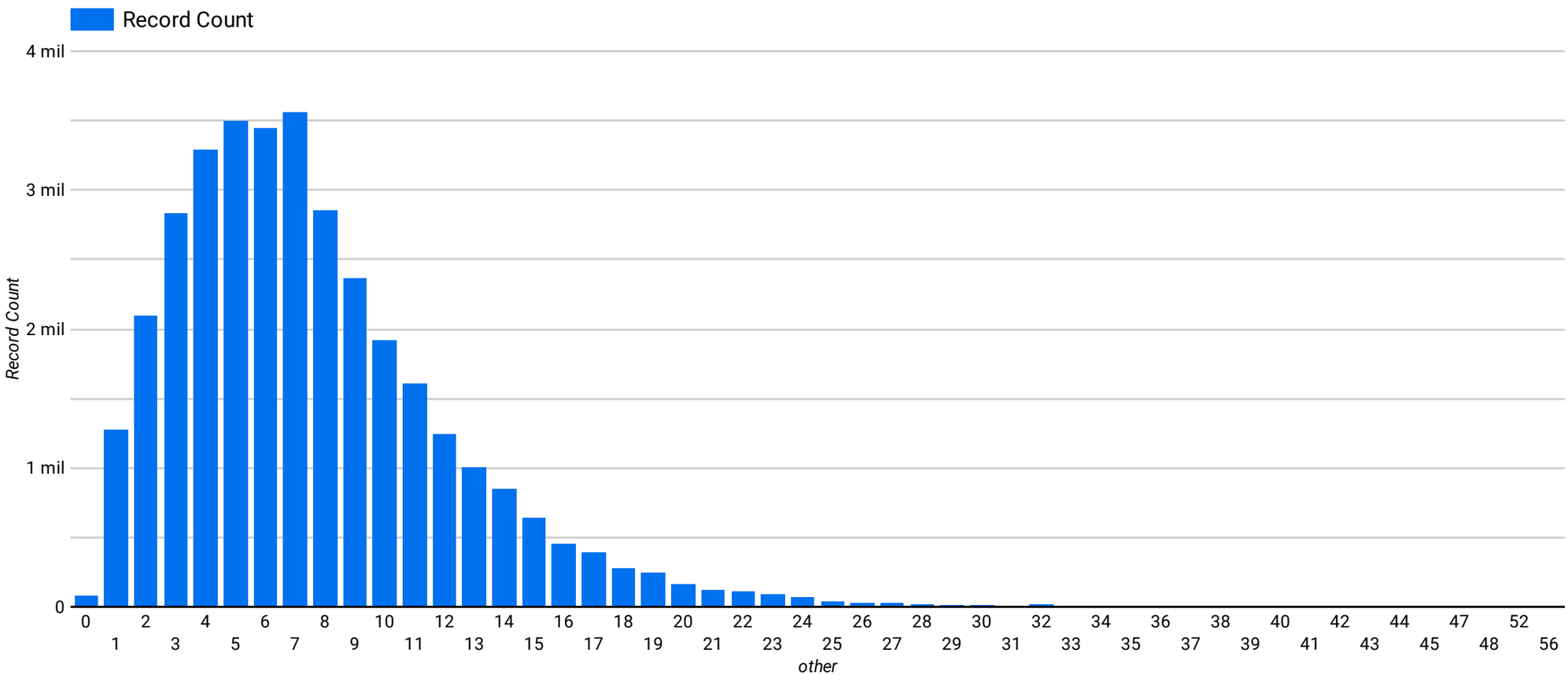
Proyecto 3 Riesgo Relativo: Análisis Bancario

Est descrip other

Min	Max	AVG	Mediana	Desv est...	Desv estan...	Varianza
0	56	7,58	7	4,74	5,1	22,44

1 - 1 / 1

loan_other



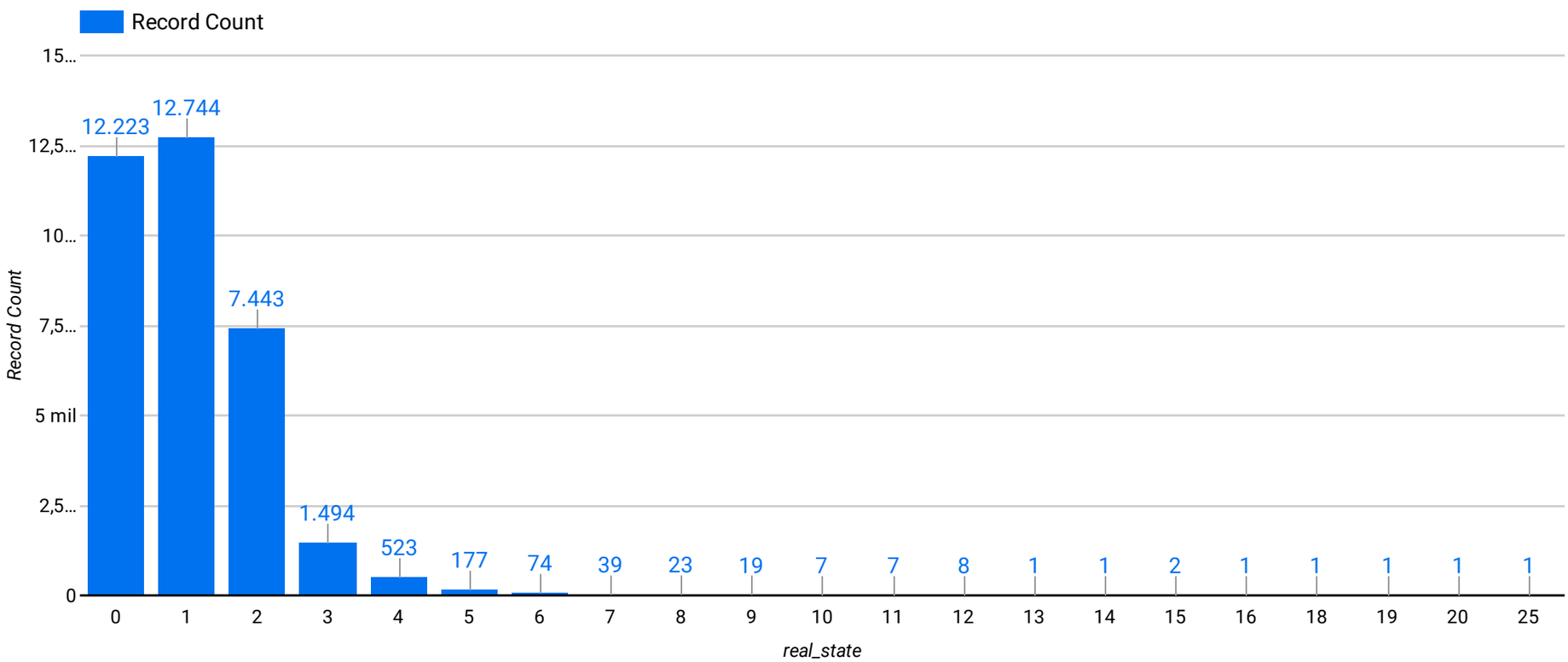
Proyecto 3 Riesgo Relativo: Análisis Bancario

Est descrip real_state

Min	Max	AVG	Mediana	Desv estand...	Varianza
0	25	1,05	1	1,12	1,25

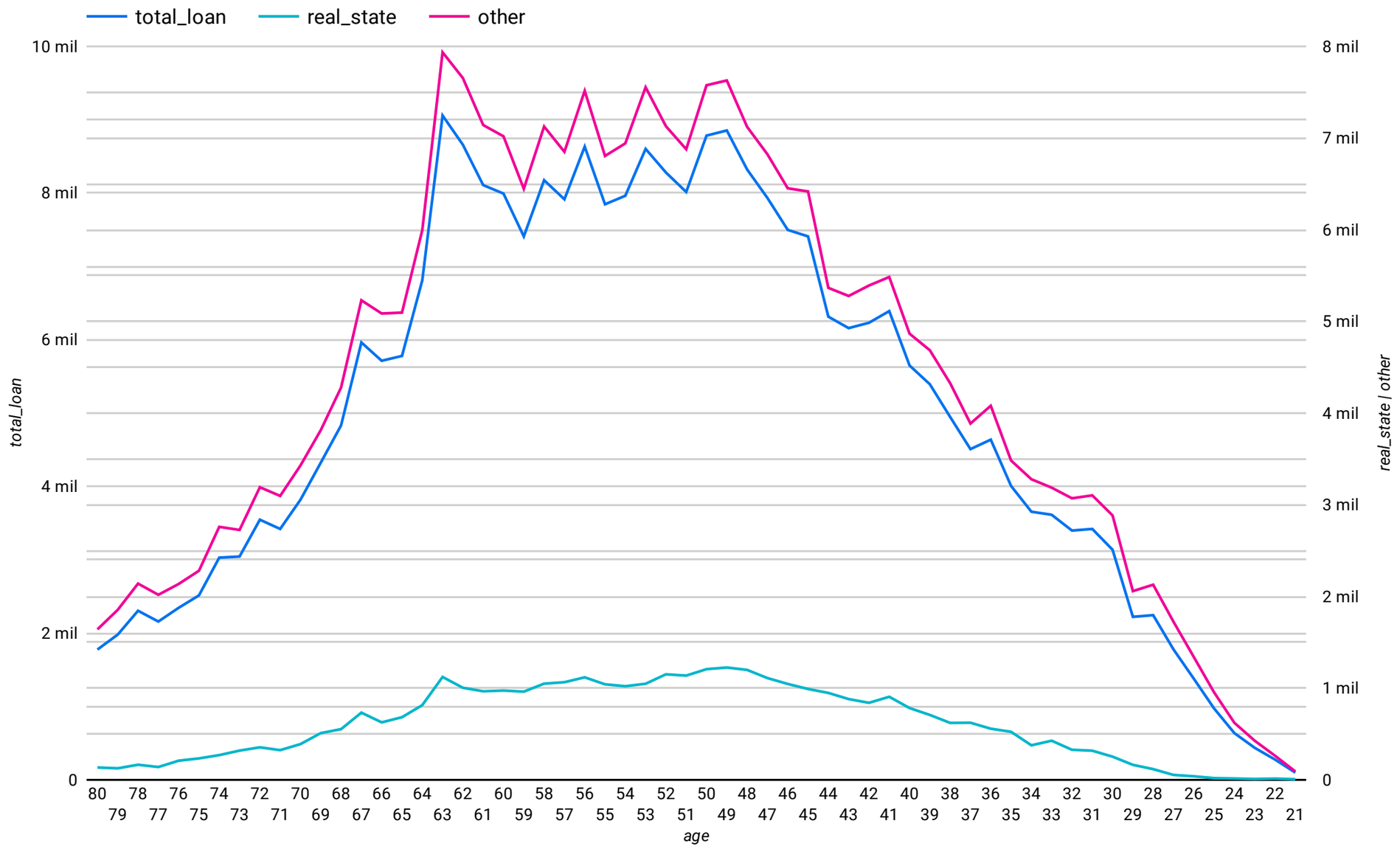
1 - 1 / 1

loan real_state



Proyecto 3 Riesgo Relativo: Análisis Bancario

Loan vs Age



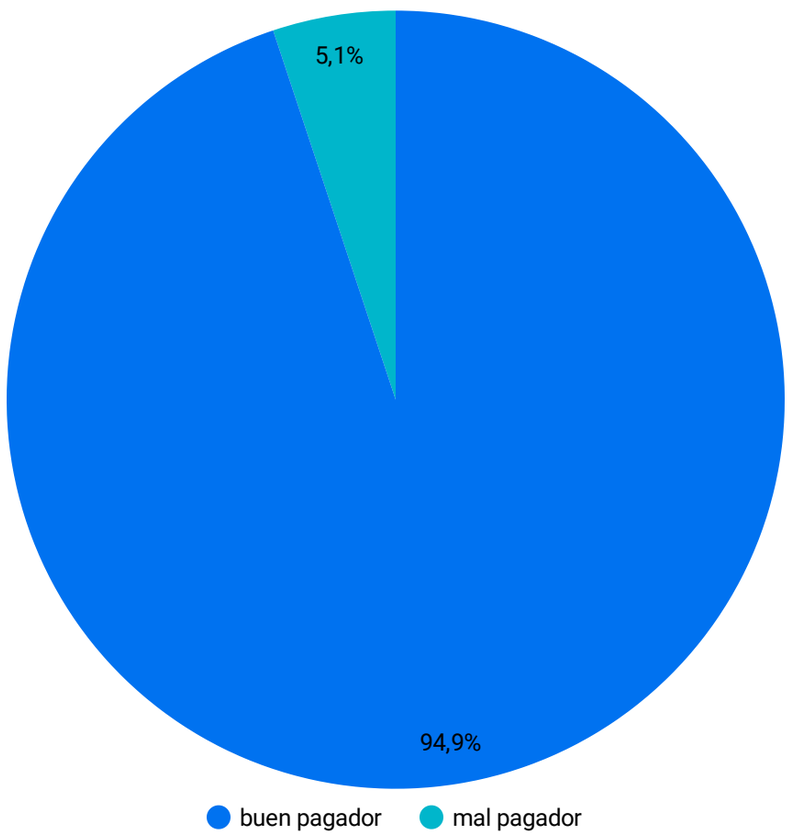
Proyecto 3 Riesgo Relativo: Análisis Bancario

clasificacion

user_id
34.790

Mal Pagador
1.775

Buen pagador
33.015



Proyecto 3 Riesgo Relativo: Análisis Bancario

clasificacion

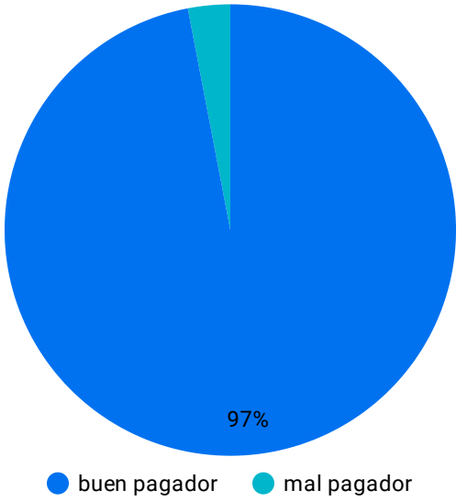
clasificacion	Record Count	last_month_salary_winsori...	total_loan	other	real_state
buen pagador	33.015	6.271,85	291.184	255.694	35.490
mal pagador	1.775	4.890,32	9.075	8.006	1.069

1 - 2 / 2

total_loan
300.259

Mal Pagador
9.075

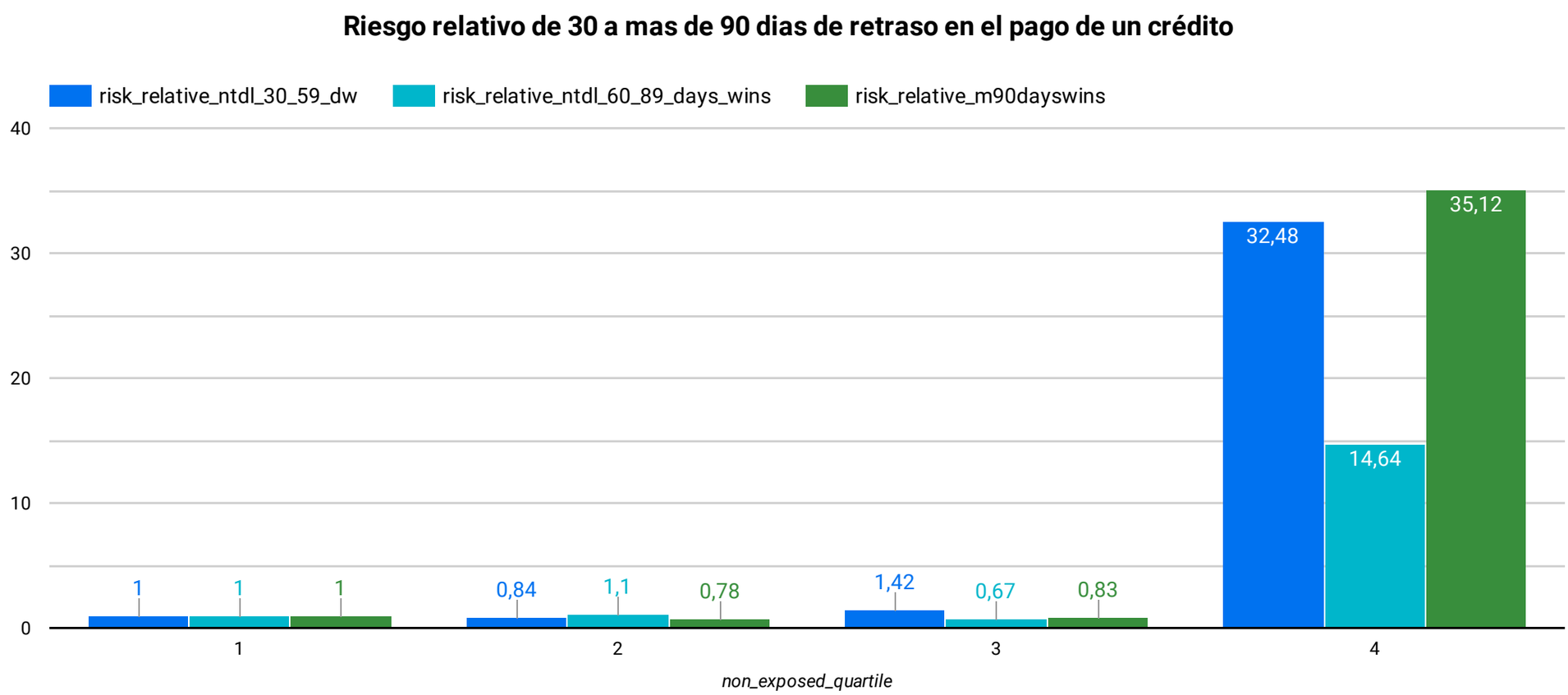
Buen pagador
291.184



Proyecto 3 Riesgo Relativo: Análisis Bancario

user_id	age	debt_ratio...	total_loan	more_90_days_overdue_w...	using_lines_not_secured_personal_assets_winsoriza...	score_ries...
35984	42	0,13	3	0	0,97	4
35968	28	0,03	5	0	0,65	3
35948	38	31	4	1	0,44	3
35945	26	0,12	11	0	0,67	3
35912	57	0,58	6	3	1,1	3
35888	49	0,58	3	0	0,99	3
35861	35	0,13	2	0	1	3
35852	56	0,42	2	3	1	4
35806	30	0,52	2	2	1	3
35782	61	0,43	12	1	0,84	3
35757	56	3.716	7	0	1,03	3
35719	50	0,25	3	0	0,96	3
35709	36	0,46	6	1	0,94	3
35706	45	0,14	4	0	0,97	3
35699	57	646	2	0	0,96	3
35691	31	0,23	4	0	0,6	3
35683	40	0,22	2	0	1,06	3
35636	45	0,3	4	0	0,7	3
35632	54	0,46	12	0	0,8	3
35618	58	0,01	2	0	0,76	3
35610	25	0,09	4	1	1	4

Proyecto 3 Riesgo Relativo: Análisis Bancario

non_exposed_quartile	risk_relative_ntdl_30_59_dw	risk_relative_ntdl_60_89_days_wins	risk_relative_m90dayswins
4	32,48	14,64	35,12
1	1	1	1
3	1,42	0,67	0,83
2	0,84	1,1	0,78

1 - 4 / 4