

# N26 bank credit assessment

2024

Report Prepared by Sophiya Siddiqui

# About N26

The bank you'll love

Most famous “neobank” founded in 2013

100% mobile app based


Invest in your future from just €1 onward for young beginners

Credit loan of up to €25,000 with N26 Credit in minutes



# Topics

**A brief look at what we will discuss on this report**

- Background
  - Client demographics
  - ML for predictive analysis
  - Risk assessment app
- 
- Decorative geometric shapes consisting of overlapping triangles in blue and black, located in the bottom right corner of the slide.

The background features a dark, solid black area on the right side. On the left, there is a diagonal split: the top-left corner is a solid blue triangle, and the bottom-left corner shows a low-angle, upward-looking view of a modern building's facade. The building has a grid of windows and dark structural elements, creating a sense of height and architectural detail.

# **Key highlights and information from dataset**

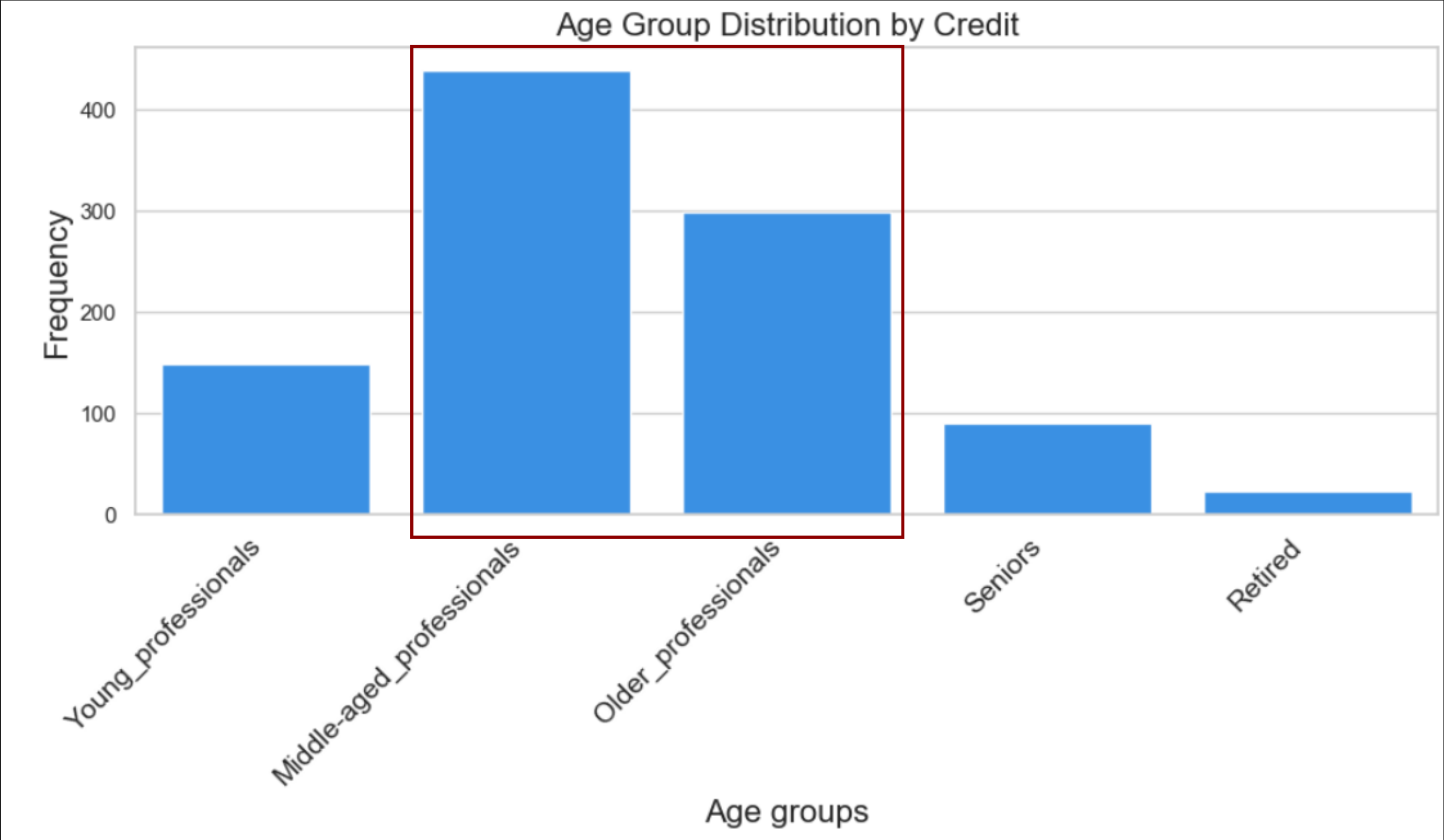


# Age wise distribution

As of January 1, 2024

Age range (in years)	Age groups
18 to 24	Young professionals
25 to 35	Middle -aged professionals
36 to 50	Older professionals
51 to 64	Seniors
65 to 76	Retired

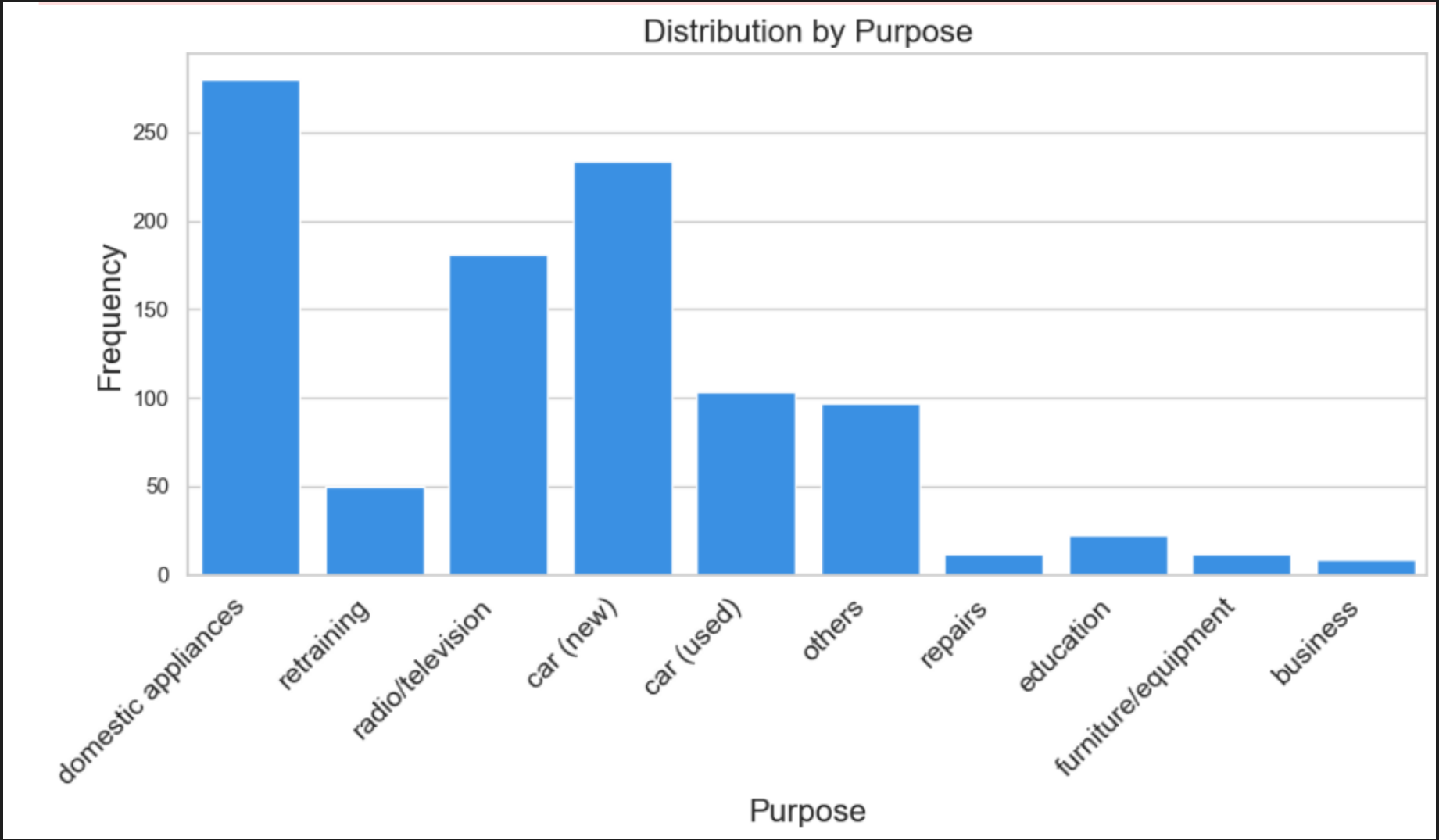
	credit_risk	
	bad	good
age_group		
Young_professionals	61	88
Middle-aged_professionals	137	302
Older_professionals	71	228
Seniors	25	65
Retired	6	17



# Purpose for credit

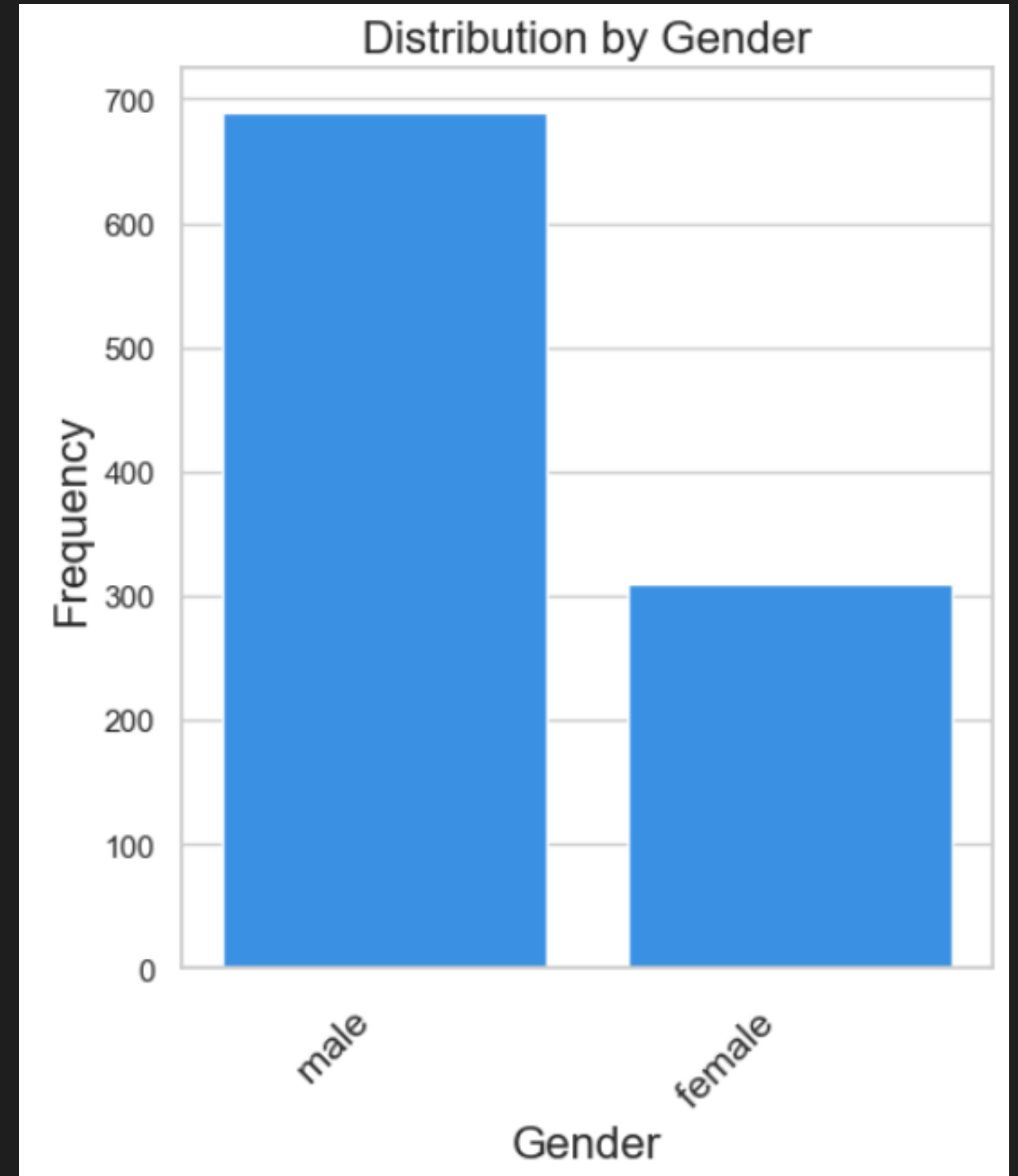
As of January 1, 2024

purpose	business	car (new)	car (used)	domestic appliances	education	furniture/equipment	others	radio/television	repairs	retraining
age_group										
Young_professionals	1	25	14	45	5	0	7	42	4	6
Middle-aged_professionals	3	93	41	133	7	5	50	85	3	19
Older_professionals	5	87	34	71	5	4	30	44	3	16
Seniors	0	21	11	25	3	3	7	10	2	8
Retired	0	8	3	6	2	0	3	0	0	1



# Gender distribution

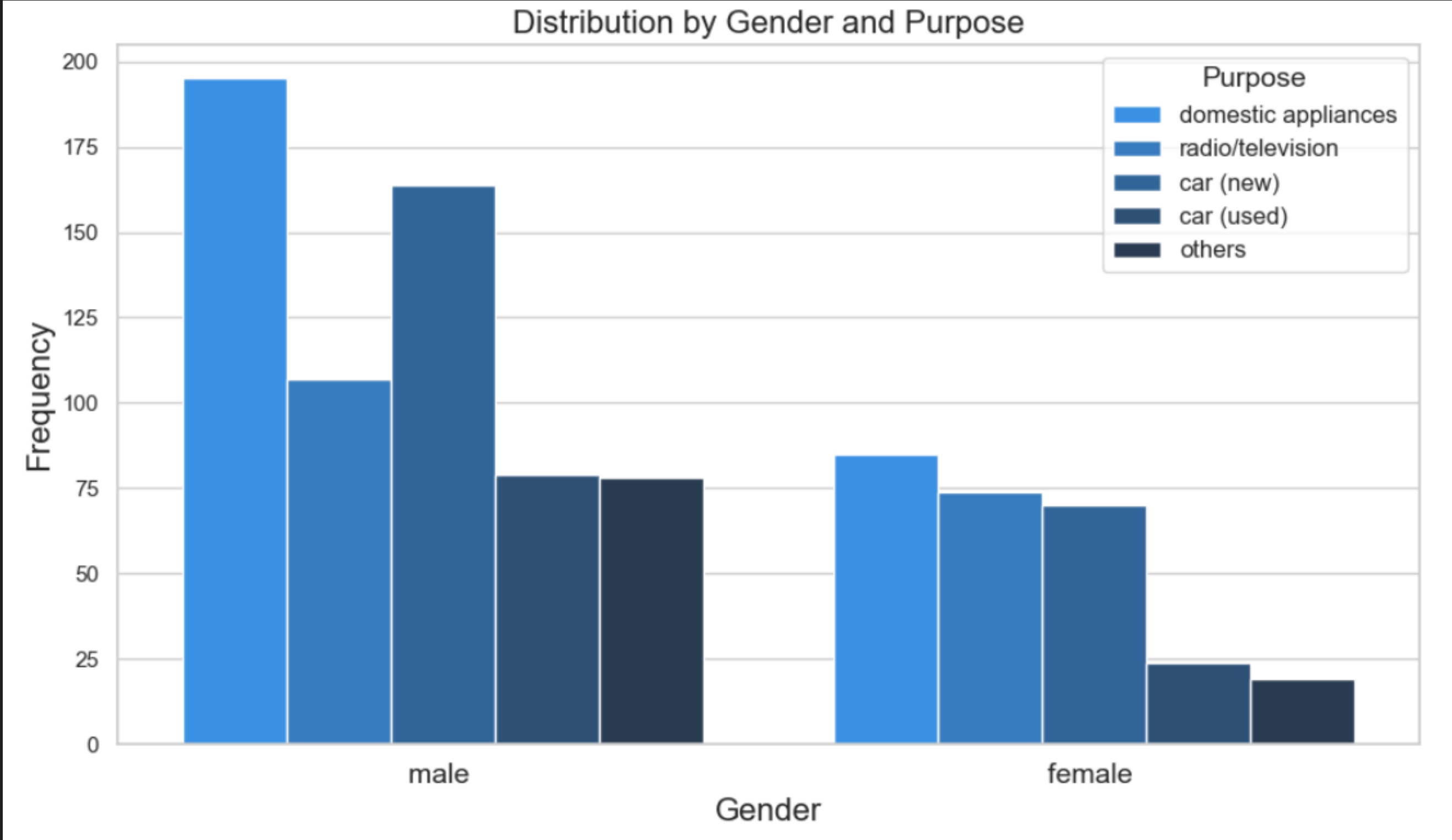
As of January 1, 2024



# Credit use by gender

As of January 1, 2024

purpose	sex	
	female	male
car (new)	70	164
car (used)	24	79
domestic appliances	85	195
others	19	78
radio/television	74	107

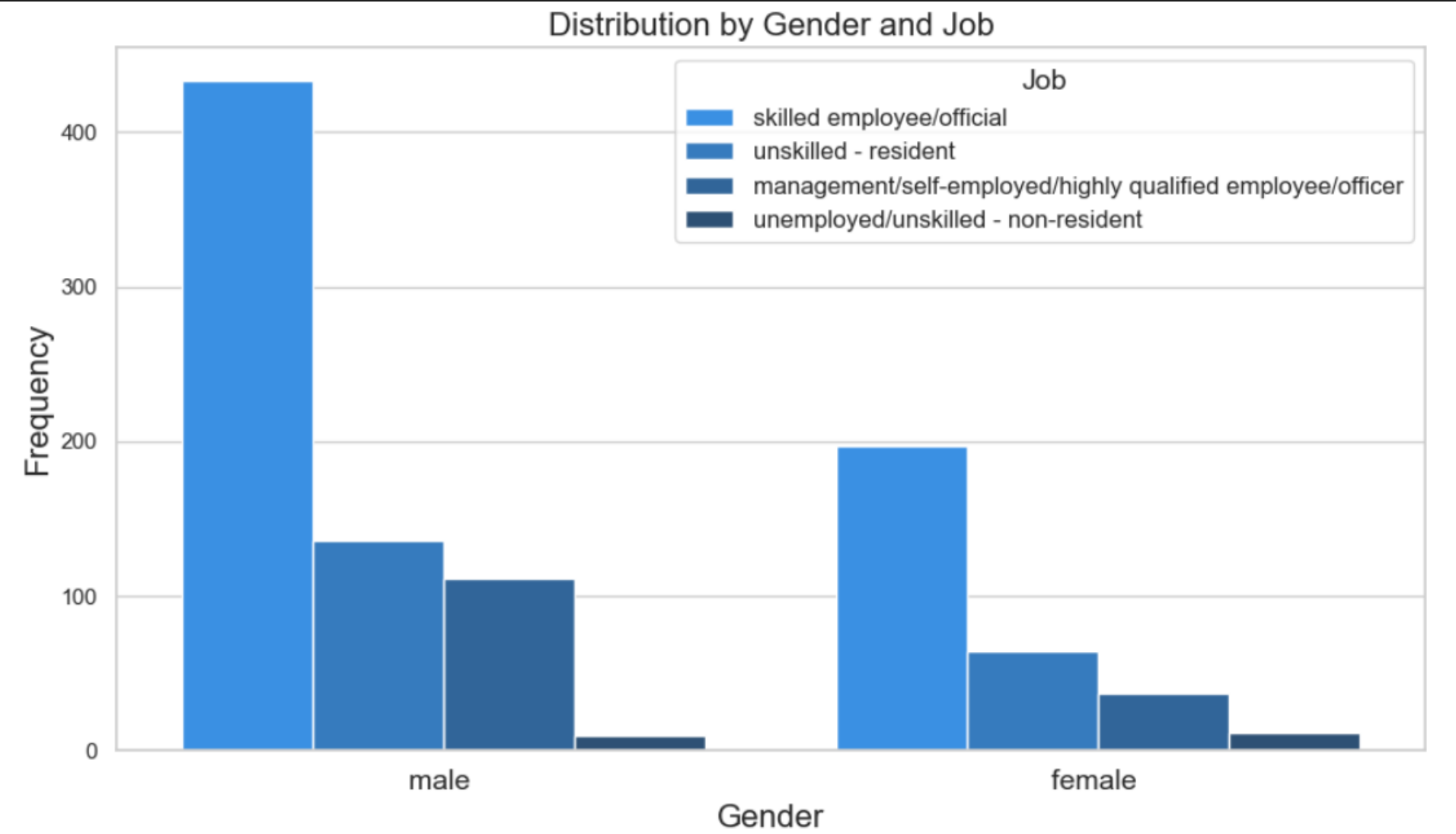




# Employment background

As of January 1, 2024

	sex	
	female	male
job		
management/self-employed/highly qualified employee/officer	37	111
skilled employee/official	197	433
unemployed/unskilled - non-resident	12	10
unskilled - resident	64	136



# ML for predictive analysis

For credit risk assessment

	Accuracy	F1-score	Recall
Classifier			
Decision Tree	0.675000	0.770000	0.770000
Random Forest	0.700000	0.800000	0.870000

A blue triangle is located in the top-left corner of the image, pointing towards the center.

# Demo

# Acknowledgement

- Ignacio Soteras
- Simi Atawane
- Pedro Blanc
- Ironhack colleagues

Link to the dataset

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<https://www.kaggle.com/datasets/arunjangir245/german-credit-card>