REPORT SERIES WITH DLOOKR

Exploratory Data Analysis Report

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Contents

Chapter 1

Introduction

The EDA Report provides exploratory data analysis information on objects that inherit data.frame and data.frame.

1.1 Information of Dataset

The dataset that generated the EDA Report is an 'data.frame' object. It consists of 3,000 observations and 22 variables.

1.2 Information of Variables

Table 1.1: Information of Variables

variables	types	missing_count	missing_percent	unique_count	unique_rate
tot_credit_debt	numeric	0	0.00	3000	1.000
avg_card_debt	numeric	0	0.00	2967	0.989
credit_age	numeric	0	0.00	323	0.108
credit_good_age	numeric	0	0.00	181	0.060
card_age	numeric	0	0.00	320	0.107
non_mtg_acc_past_due_12_months_num	character	0	0.00	5	0.002
non_mtg_acc_past_due_6_months_num	character	0	0.00	3	0.001
mortgages_past_due_6_months_num	character	0	0.00	2	0.001
credit_past_due_amount	numeric	0	0.00	105	0.035
inq_12_month_num	numeric	0	0.00	9	0.003
card_inq_24_month_num	numeric	0	0.00	14	0.005
card_open_36_month_num	character	0	0.00	3	0.001
auto_open_.36_month_num	character	0	0.00	3	0.001
uti_card	numeric	0	0.00	3000	1.000
uti_50plus_pct	numeric	0	0.00	3000	1.000
uti_max_credit_line	numeric	0	0.00	3000	1.000
uti_card_50plus_pct	numeric	297	9.90	2704	0.901
ind_acc_XYZ	character	0	0.00	2	0.001
rep_income	numeric	253	8.43	96	0.032
States	factor	0	0.00	7	0.002
Default_ind	numeric	0	0.00	2	0.001
out	factor	0	0.00	2	0.001

The target variable of the data is 'out', and the data type of the variable is factor.

1.3 About EDA Report

EDA reports provide information and visualization results that support the EDA process. In particular, it provides a variety of information to understand the relationship between the target variable and the rest of the variables of interest.

Chapter 2

Univariate Analysis

2.1 Descriptive Statistics

edaData
22 Variables 3000 Observations

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tot_credit_debt

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50	.75	.90	.95
3000	0	3000	1	89349	23426	55017	63531	75621	88875	103652	116147	122875

```
lowest :  13137.29  21346.34  27222.45  28251.19  28684.23
highest: 155996.77 158140.85 159389.01 159894.98 170237.01
```

---

avg_card_debt

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50	.75	.90	.95
3000	0	2967	1	13531	4663	8193	9208	10884	12756	14602	16180	17173

```
lowest :  2910.57  3575.93  4402.31  4687.63  4837.03, highest: 18842.72 18847.68 18923.86 18970.23 99999.00

Value        3000   4000   5000   6000   7000   8000   9000  10000  11000  12000  13000  14000
Frequency       1      2      7     19     51    108    172    261    362    412    438    383
Proportion  0.000  0.001  0.002  0.006  0.017  0.036  0.057  0.087  0.121  0.137  0.146  0.128

Value       15000  16000  17000  18000  19000 100000
Frequency     330    200    138     68     18     30
Proportion  0.110  0.067  0.046  0.023  0.006  0.010

For the frequency table, variable is rounded to the nearest 1000
```

---

credit_age

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50	.75	.90	.95
3000	0	323	1	283.3	70.89	182.0	202.9	241.0	282.0	325.0	365.0	388.0

```
lowest :  81  99 102 104 111, highest: 488 489 492 503 507
```

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credit_good_age

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50	.75	.90	.95
3000	0	181	1	147.5	34.67	97	109	127	147	169	187	197

```
lowest :  24  38  46  53  57, highest: 240 241 242 250 253
```

---

card_age

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50	.75	.90	.95
3000	0	320	1	253.2	70.86	152	172	210	251	296	334	359

```
lowest :  76  78  82  84  88, highest: 449 453 455 472 479
```

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non_mtg_acc_past_due_12_months_num

n	missing	distinct
3000	0	5

```
lowest : 0 1 2 3 4, highest: 0 1 2 3 4

Value          0     1     2     3     4
Frequency   2750   152    60    37     1
Proportion 0.917 0.051 0.020 0.012 0.000
```

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non_mtg_acc_past_due_6_months_num

n	missing	distinct
3000	0	3

Value	0	1	2
Frequency	2905	93	2
Proportion	0.968	0.031	0.001

---

mortgages_past_due_6_months_num

n	missing	distinct
3000	0	2

Value	0	1
Frequency	2896	104
Proportion	0.965	0.035

---

credit_past_due_amount

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50	.75	.90	.95
3000	0	105	0.1	336.2	655.9	0	0	0	0	0	0	0

lowest : 0.00 103.02 382.75 1399.32 1433.06, highest: 18067.77 18964.98 19219.85 19665.77 20095.43

---

inq_12_month_num

n	missing	distinct	Info	Mean	Gmd
3000	0	9	0.75	0.8317	1.239

lowest : 0 1 2 3 4, highest: 4 5 6 7 8

Value	0	1	2	3	4	5	6	7	8
Frequency	1879	439	300	197	99	56	23	5	2
Proportion	0.626	0.146	0.100	0.066	0.033	0.019	0.008	0.002	0.001

---

card_inq_24_month_num

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50	.75	.90	.95
3000	0	14	0.825	1.346	1.962	0	0	0	0	2	4	6

lowest : 0 1 2 3 4, highest: 9 10 11 12 13

Value	0	1	2	3	4	5	6	7	8	9	10	11	12	13
Frequency	1664	439	275	209	130	92	54	62	30	21	14	6	2	2
Proportion	0.555	0.146	0.092	0.070	0.043	0.031	0.018	0.021	0.010	0.007	0.005	0.002	0.001	0.001

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card_open_36_month_num

n	missing	distinct
3000	0	3

Value	0	1	2
Frequency	2470	509	21
Proportion	0.823	0.170	0.007

---

auto_open_.36_month_num

n	missing	distinct
3000	0	3

Value	0	1	2
Frequency	2301	698	1
Proportion	0.767	0.233	0.000

---

uti_card

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50	.75	.90	.95
3000	0	3000	1	0.4921	0.1169	0.3222	0.3603	0.4214	0.4913	0.5610	0.6269	0.6658

lowest : 0.1216411 0.1610491 0.1623538 0.1643655 0.1706756
highest: 0.7926201 0.7959899 0.8038095 0.8148712 0.8488642

---

uti_50plus_pct

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50	.75	.90	.95
3000	0	3000	1	0.4852	0.1293	0.2993	0.3398	0.4080	0.4800	0.5631	0.6346	0.6751

lowest : 0.06615862 0.08950864 0.13019945 0.15545320 0.15870158
highest: 0.82108601 0.82707938 0.83645644 0.86584674 0.91651642

---

uti_max_credit_line

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50	.75	.90	.95
3000	0	3000	1	0.4588	0.1177	0.2894	0.3253	0.3911	0.4567	0.5306	0.5922	0.6312

```
lowest : 0.06682402 0.08292235 0.08896100 0.09177259 0.09666043
highest: 0.76533172 0.76876205 0.77164806 0.78304478 0.82486532
```

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uti_card_50plus_pct

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50	.75	.90	.95
2703	297	2703	1	0.4586	0.1219	0.2817	0.3204	0.3864	0.4589	0.5315	0.5991	0.6339

```
lowest : 0.05972517 0.07077929 0.07554617 0.11759495 0.13948649
highest: 0.75788080 0.76987987 0.77560435 0.77599721 0.78222749
```

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ind_acc_XYZ

n	missing	distinct
3000	0	2

Value	0	1
Frequency	2229	771
Proportion	0.743	0.257

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rep_income

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50	.75	.90	.95
2747	253	95	1	82895	17743	56300	63000	72000	83000	93500	103000	108000

```
lowest :  27000  33000  35000  36000  37000, highest: 123000 125000 128000 137000 147000
```

States

n	missing	distinct
3000	0	7

```
lowest : AL FL GA LA MS, highest: GA LA MS NC SC
```

Value	AL	FL	GA	LA	MS	NC	SC
Frequency	451	433	400	413	461	429	413
Proportion	0.150	0.144	0.133	0.138	0.154	0.143	0.138

Default_ind

n	missing	distinct	Info	Sum	Mean	Gmd
3000	0	2	0.206	222	0.074	0.1371

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out

n	missing	distinct
3000	0	2

Value	0	1
Frequency	2778	222
Proportion	0.926	0.074

2.2 Normality Test of Numerical Variables

2.2.1 Statistics and Visualization of (Sample) Data

tot_credit_debt

* normality test : Shapiro-Wilk normality test
- statistic : 0.99949, p-value : 0.642511

Table 2.1: skewness and kurtosis : tot_credit_debt

type	skewness	kurtosis
original	0.0004	3.0950
log transformation	-0.9784	5.4617
sqrt transformation	-0.4240	3.5855

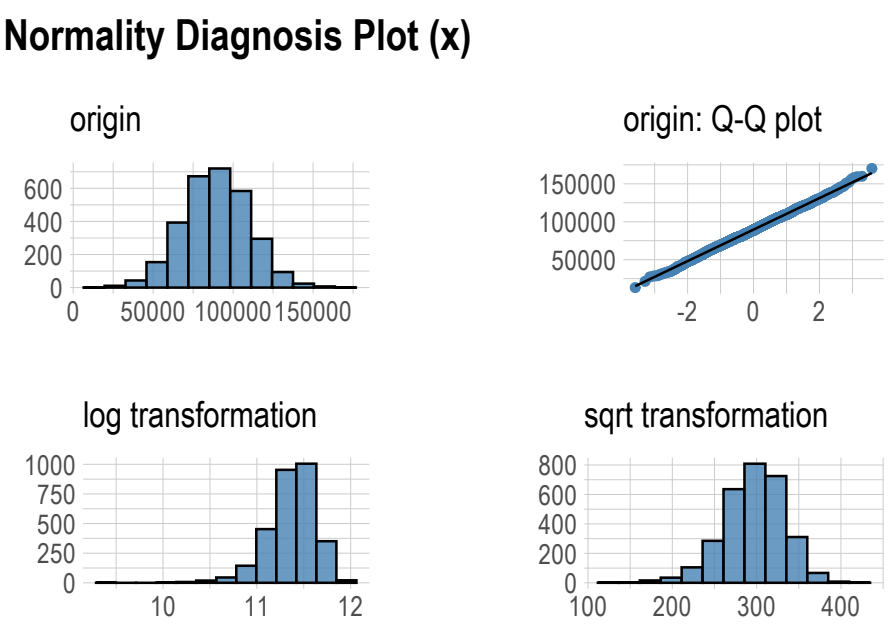

Figure 2.1: tot_credit_debt

avg_card_debt

* normality test : Shapiro-Wilk normality test
- statistic : 0.28576, p-value : 1.7697E-75

Table 2.2: skewness and kurtosis : avg_card_debt

type	skewness	kurtosis
original	8.6152	82.3612
log transformation	2.6728	22.5243
sqrt transformation	6.1734	54.2633

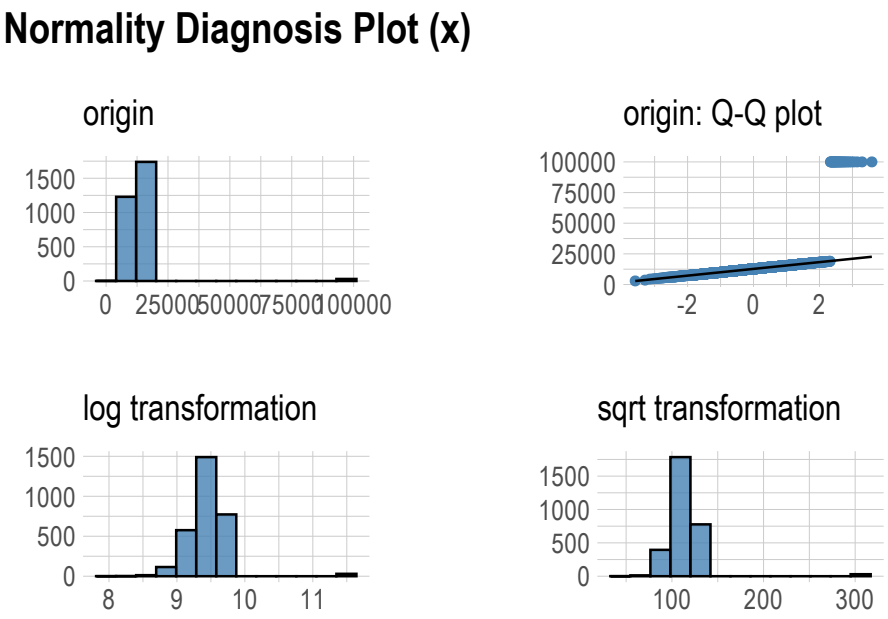

Figure 2.2: avg_card_debt

credit_age

* normality test : Shapiro-Wilk normality test
- statistic : 0.99927, p-value : 0.282164

Table 2.3: skewness and kurtosis : credit_age

type	skewness	kurtosis
original	0.0843	2.9728
log transformation	-0.6657	3.9110
sqrt transformation	-0.2665	3.1514

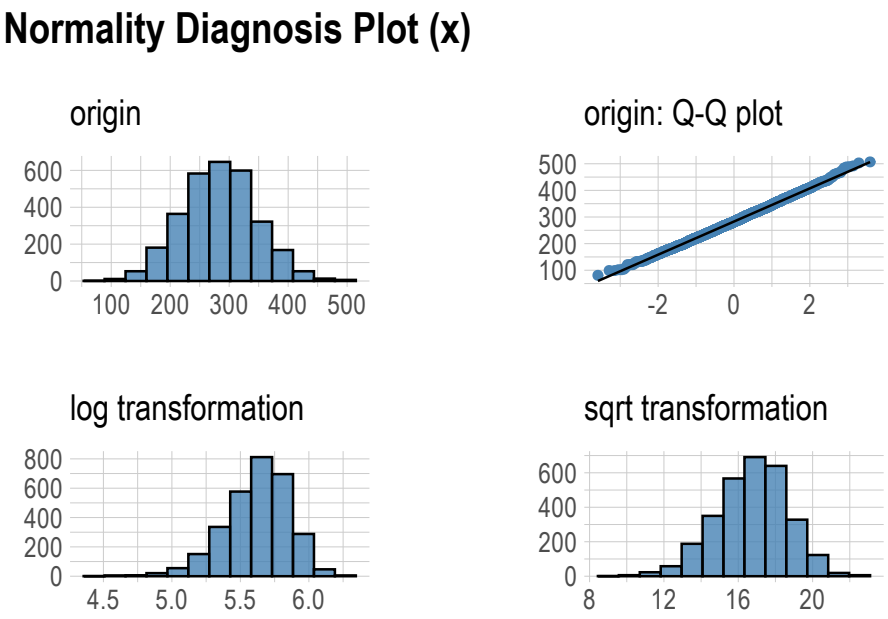

Figure 2.3: credit_age

credit_good_age

* normality test : Shapiro-Wilk normality test
- statistic : 0.99939, p-value : 0.449667

Table 2.4: skewness and kurtosis : credit_good_age

type	skewness	kurtosis
original	0.0165	3.0639
log transformation	-0.8645	5.4994
sqrt transformation	-0.3586	3.5511

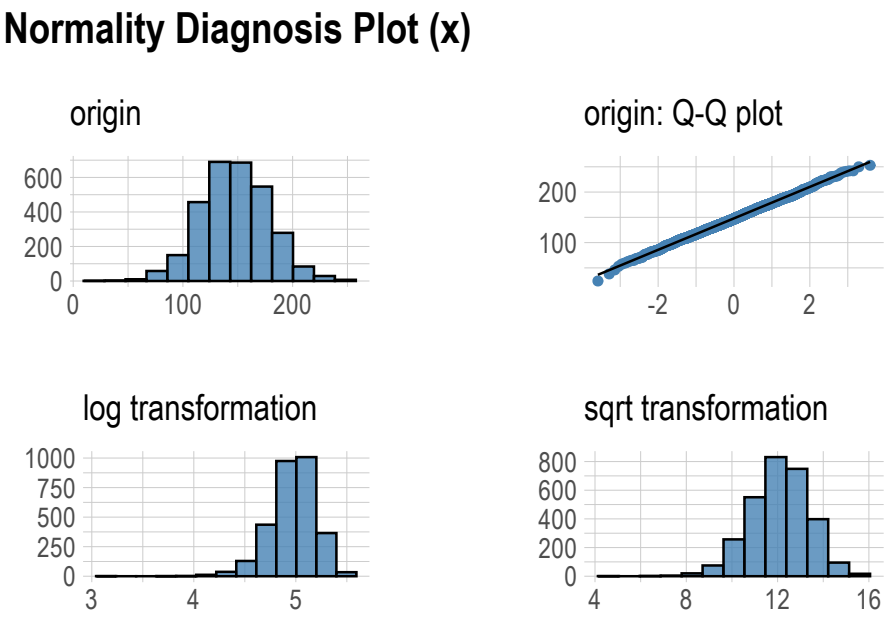

Figure 2.4: credit_good_age

card_age

* normality test : Shapiro-Wilk normality test
- statistic : 0.99824, p-value : 0.00219145

Table 2.5: skewness and kurtosis : card_age

type	skewness	kurtosis
original	0.1305	2.8417
log transformation	-0.6348	3.6251
sqrt transformation	-0.2294	2.9578

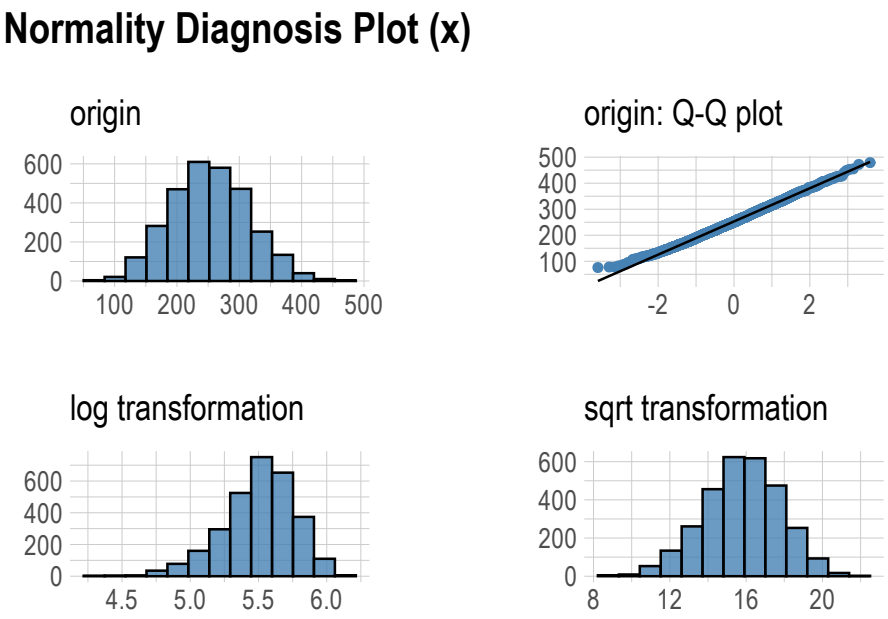

Figure 2.5: card_age

credit_past_due_amount

* normality test : Shapiro-Wilk normality test
- statistic : 0.16234, p-value : 8.39912E-79

Table 2.6: skewness and kurtosis : credit_past_due_amount

type	skewness	kurtosis
original	6.5191	47.4920
log+1 transformation	5.1402	27.5643
sqrt transformation	5.6053	33.8176

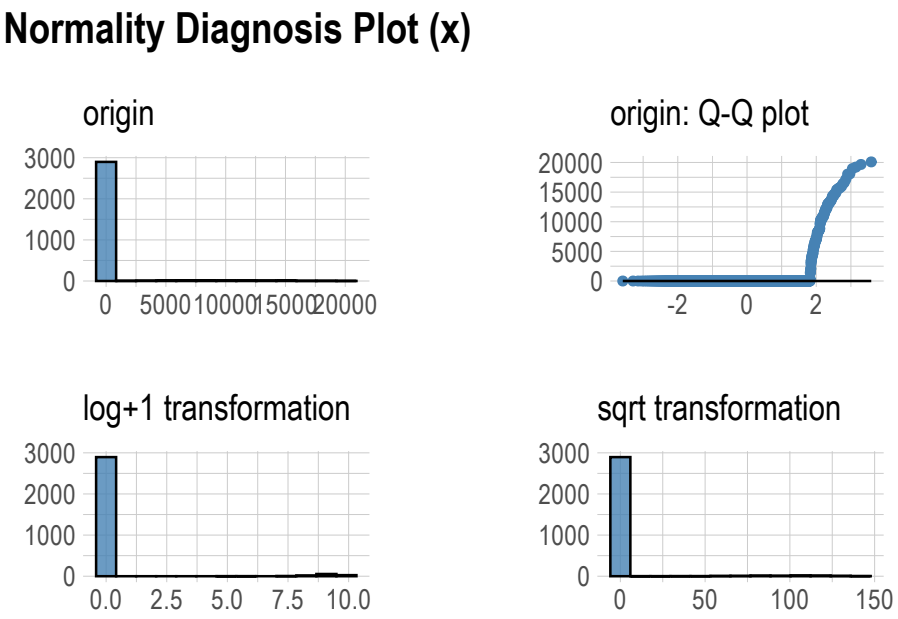

Figure 2.6: credit_past_due_amount

inq_12_month_num

* normality test : Shapiro-Wilk normality test
- statistic : 0.67234, p-value : 2.76349E-60

Table 2.7: skewness and kurtosis : inq_12_month_num

type	skewness	kurtosis
original	1.8284	6.0630
log+1 transformation	1.0352	2.6781
sqrt transformation	0.9258	2.4022

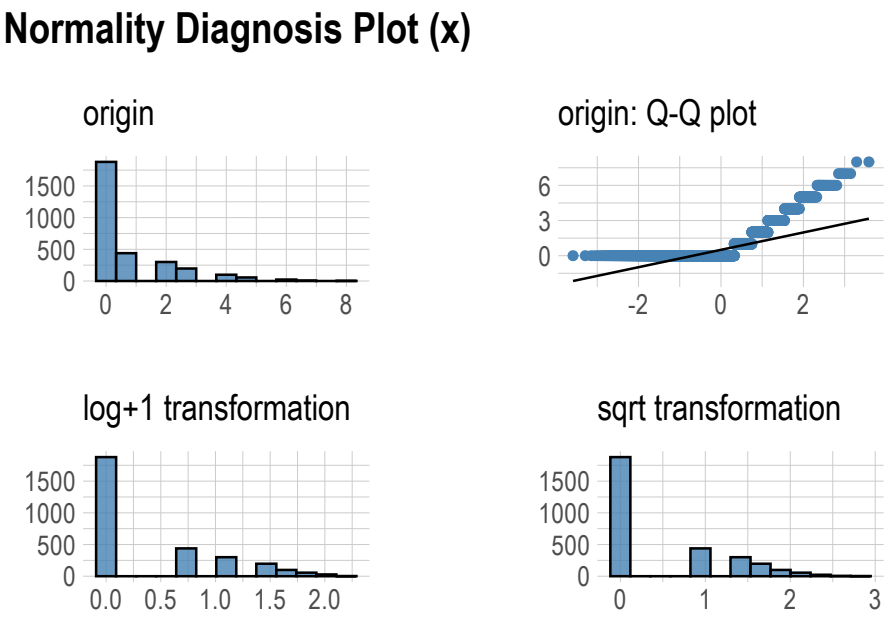

Figure 2.7: inq_12_month_num

card_inq_24_month_num

* normality test : Shapiro-Wilk normality test
- statistic : 0.68693, p-value : 1.88563E-59

Table 2.8: skewness and kurtosis : card_inq_24_month_num

type	skewness	kurtosis
original	2.0051	7.0588
log+1 transformation	0.8977	2.5033
sqrt transformation	0.8526	2.5037

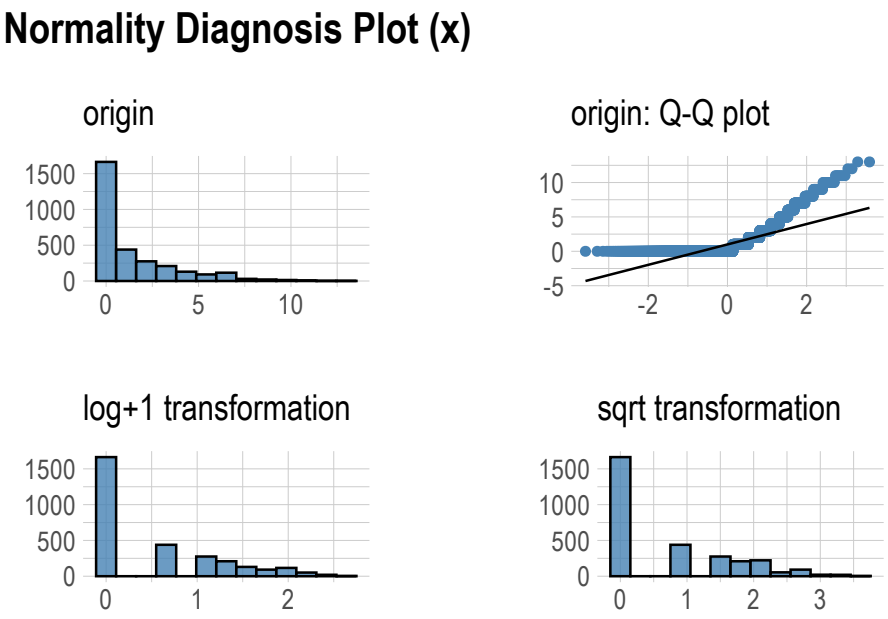

Figure 2.8: card_inq_24_month_num

uti_card

* normality test : Shapiro-Wilk normality test
- statistic : 0.99967, p-value : 0.92782

Table 2.9: skewness and kurtosis : uti_card

type	skewness	kurtosis
original	-0.0121	2.9754
log transformation	-0.7974	4.5305
sqrt transformation	-0.3664	3.3655

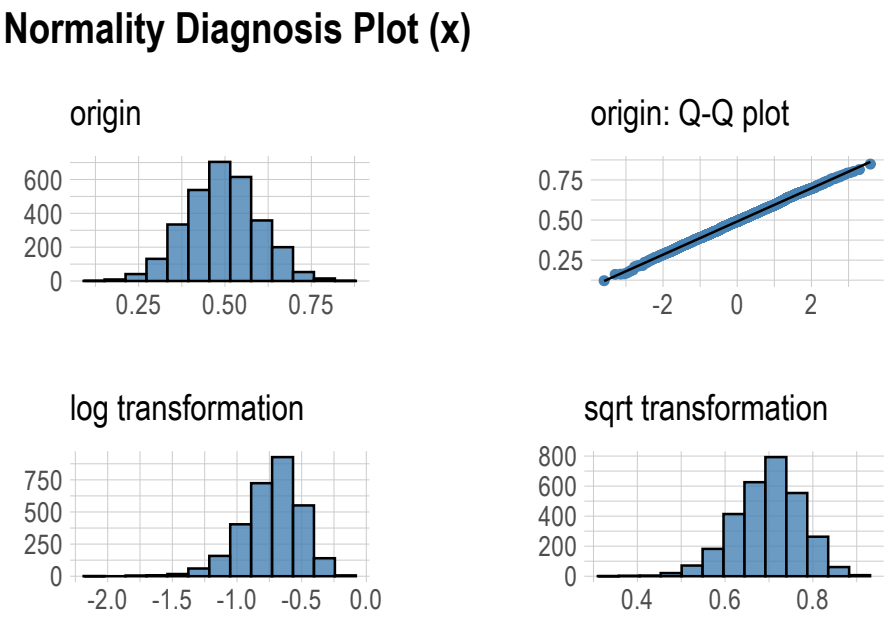

Figure 2.9: uti_card

uti_50plus_pct

* normality test : Shapiro-Wilk normality test
- statistic : 0.99934, p-value : 0.37859

Table 2.10: skewness and kurtosis : uti_50plus_pct

type	skewness	kurtosis
original	0.0481	2.9088
log transformation	-0.8995	5.4613
sqrt transformation	-0.3484	3.3836

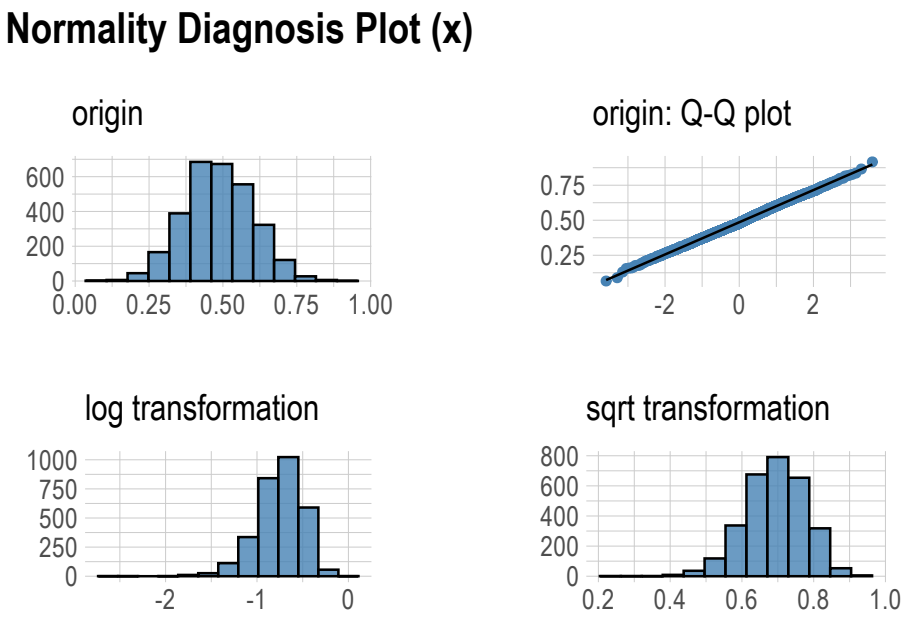

Figure 2.10: uti_50plus_pct

uti_max_credit_line

* normality test : Shapiro-Wilk normality test
- statistic : 0.99897, p-value : 0.0715545

Table 2.11: skewness and kurtosis : uti_max_credit_line

type	skewness	kurtosis
original	-0.0385	3.1383
log transformation	-1.2121	7.3422
sqrt transformation	-0.5045	4.0204

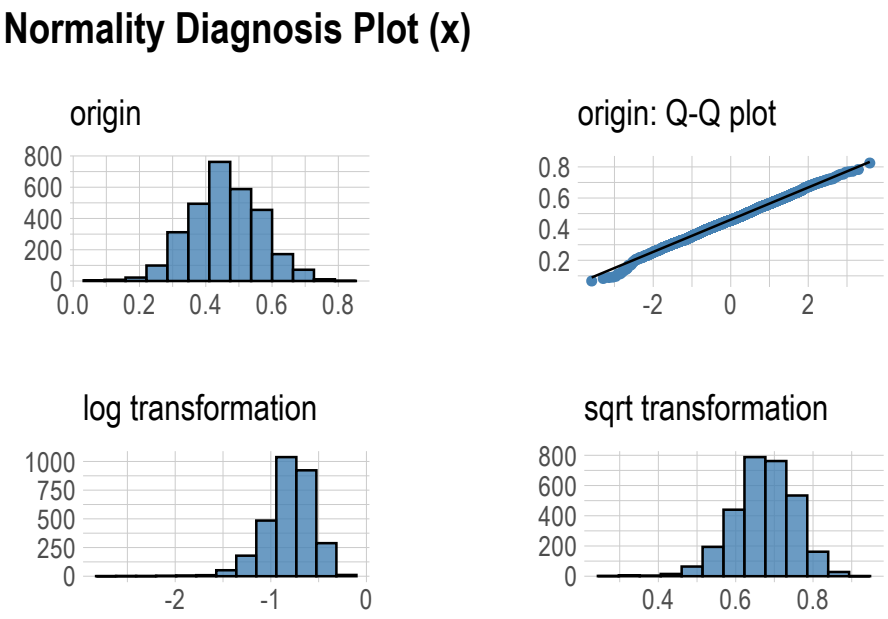

Figure 2.11: uti_max_credit_line

uti_card_50plus_pct

* normality test : Shapiro-Wilk normality test
- statistic : 0.99927, p-value : 0.375725

Table 2.12: skewness and kurtosis : uti_card_50plus_pct

type	skewness	kurtosis
original	-0.0711	2.9940
log transformation	-1.1792	6.8556
sqrt transformation	-0.5140	3.7823

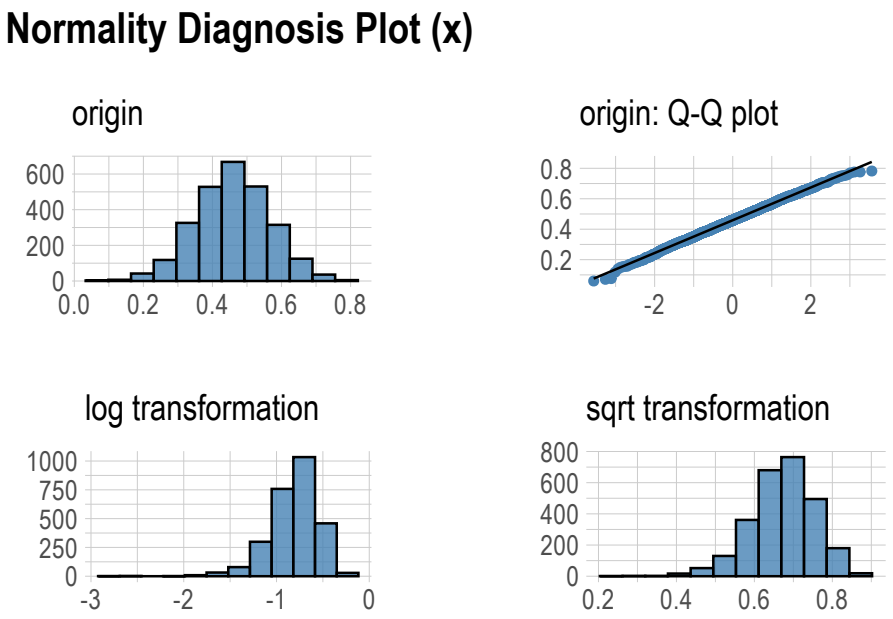

Figure 2.12: uti_card_50plus_pct

rep_income

* normality test : Shapiro-Wilk normality test
- statistic : 0.99866, p-value : 0.026873

Table 2.13: skewness and kurtosis : rep_income

type	skewness	kurtosis
original	-0.0790	2.9742
log transformation	-0.7427	4.1178
sqrt transformation	-0.3879	3.2928

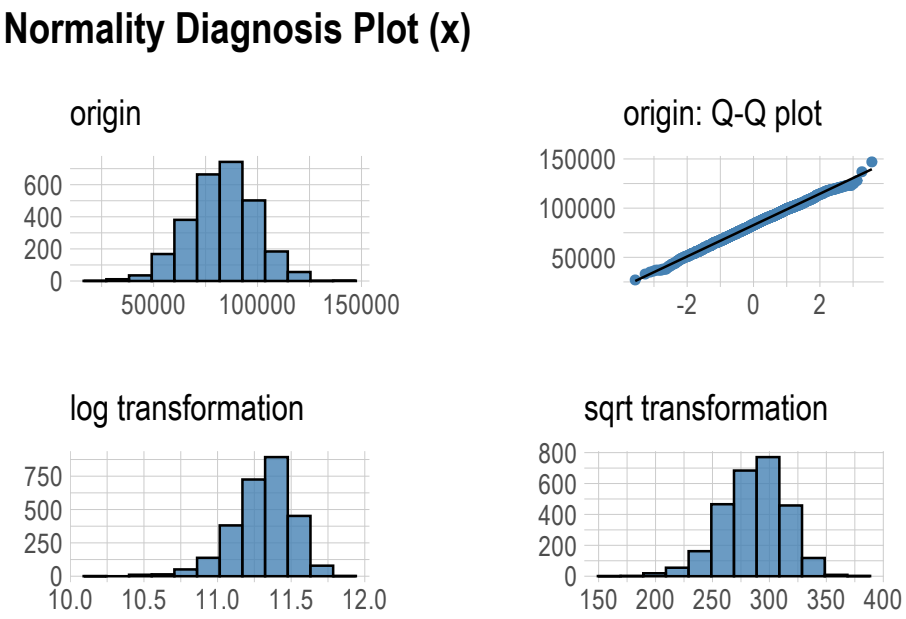

Figure 2.13: rep_income

Default_ind

* normality test : Shapiro-Wilk normality test
- statistic : 0.28643, p-value : 1.85009E-75

Table 2.14: skewness and kurtosis : Default_ind

type	skewness	kurtosis
original	3.2548	11.5934
log+1 transformation	3.2548	11.5934
sqrt transformation	3.2548	11.5934

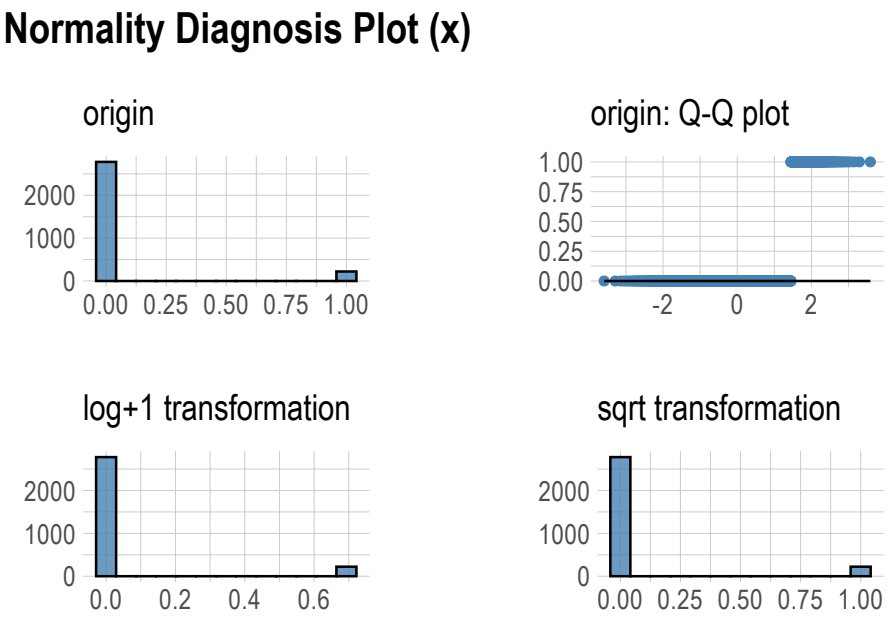

Figure 2.14: Default_ind

Chapter 3

Relationship Between Variables

3.1 Correlation Coefficient

3.1.1 Correlation Coefficient by Variable Combination

Table 3.1: The correlation coefficients (0.5 or more)

Variable1	Variable2	Correlation Coefficient
card_age	credit_age	0.934
card_inq_24_month_num	inq_12_month_num	0.883
uti_card_50plus_pct	uti_card	0.856
credit_good_age	credit_age	0.792
uti_50plus_pct	uti_card	0.752
card_age	credit_good_age	0.750
uti_max_credit_line	uti_card	0.741
uti_card_50plus_pct	uti_50plus_pct	0.634
uti_card_50plus_pct	uti_max_credit_line	0.627
uti_max_credit_line	uti_50plus_pct	0.561

3.1.2 Correlation Plot of Numerical Variables

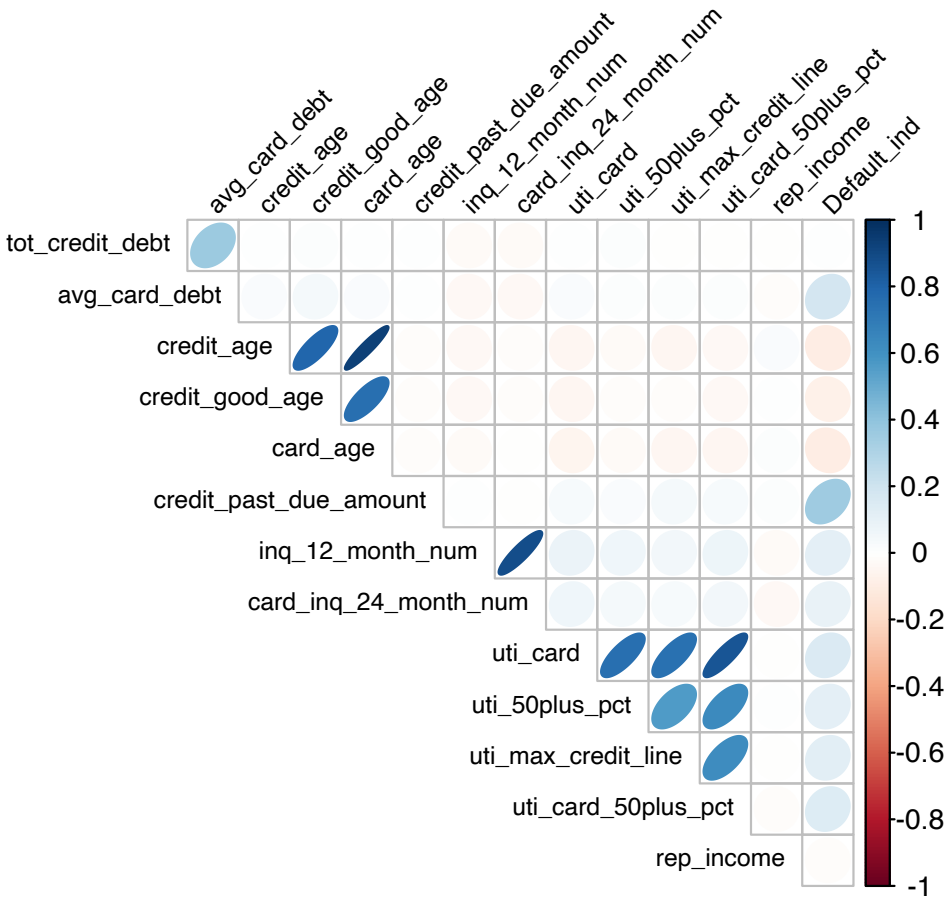

Figure 3.1: The correlation coefficient of numerical variables

Chapter 4

Target based Analysis

4.1 Grouped Descriptive Statistics

4.1.1 Grouped Numerical Variables

tot_credit_debt

Table 4.1: tot_credit_debt

	1	0
n	222.00	2,778.00
NA	0.00	0.00
mean	89,556.78	89,332.34
sd	26,786.54	20,248.69
se(mean)	1,797.79	384.18
IQR	34,378.74	27,619.27
skewness	0.14	-0.03
kurtosis	-0.15	0.03
0%	28,684.23	13,137.29
1%	33,384.40	41,374.61
5%	44,028.96	55,938.52
10%	55,571.29	64,175.14
20%	67,560.72	72,456.40
25%	71,646.76	75,889.52
30%	73,782.20	79,004.23
40%	83,681.32	83,898.06
50%	89,634.02	88,811.90
60%	96,587.40	94,660.65
70%	101,861.56	100,538.06
75%	106,025.51	103,508.79
80%	112,955.25	106,544.09
90%	124,650.87	115,554.57
95%	133,999.43	122,118.07
99%	152,584.44	136,324.78
100%	170,237.01	159,894.98

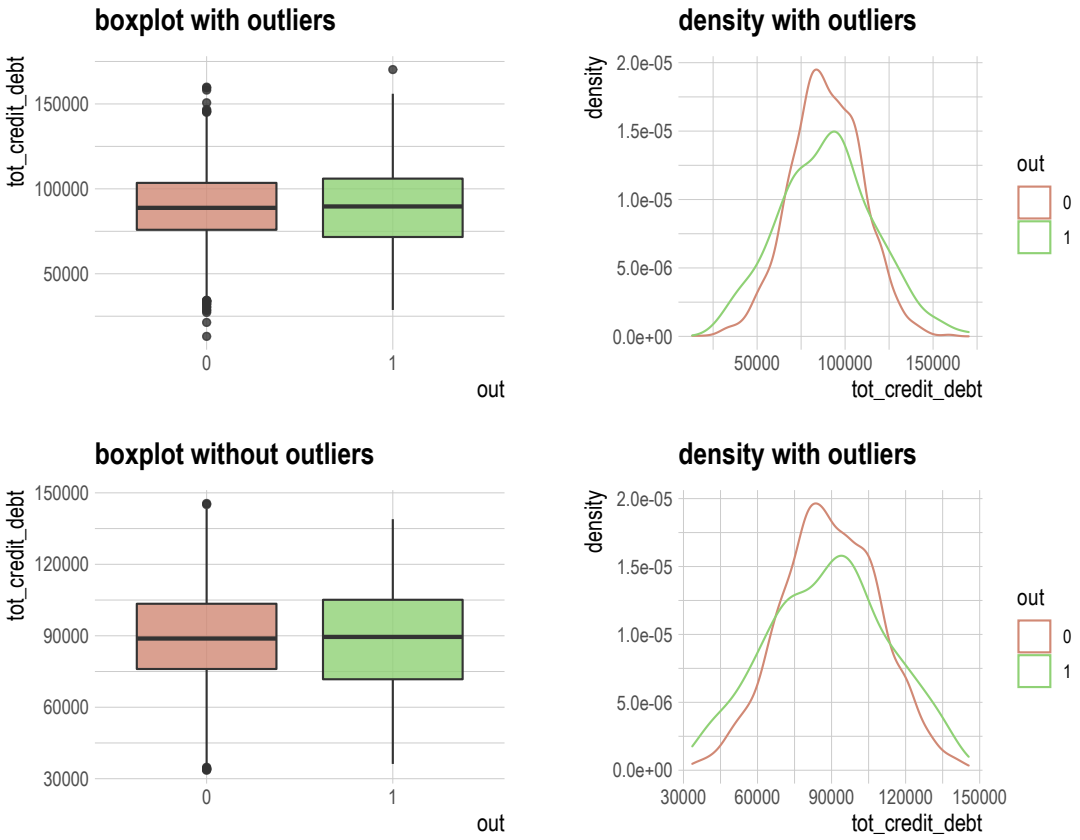

Figure 4.1: tot_credit_debt

avg_card_debt

Table 4.2: avg_card_debt

	1	0
n	222.00	2,778.00
NA	0.00	0.00
mean	19,620.00	13,044.33
sd	24,905.18	6,037.51
se(mean)	1,671.53	114.55
IQR	6,644.17	3,569.90
skewness	2.87	11.81
kurtosis	6.56	167.88
0%	2,910.57	5,710.89
1%	4,462.23	7,057.26
5%	6,129.86	8,445.32
10%	7,392.33	9,376.11
20%	8,710.36	10,509.34
25%	9,324.53	10,952.31
30%	10,274.98	11,331.21
40%	11,629.70	12,081.98
50%	12,623.56	12,757.92
60%	14,209.35	13,412.79
70%	15,274.02	14,146.71
75%	15,968.70	14,522.21
80%	16,650.98	14,909.60
90%	18,587.66	16,013.50
95%	99,999.00	16,984.55
99%	99,999.00	18,270.36
100%	99,999.00	99,999.00

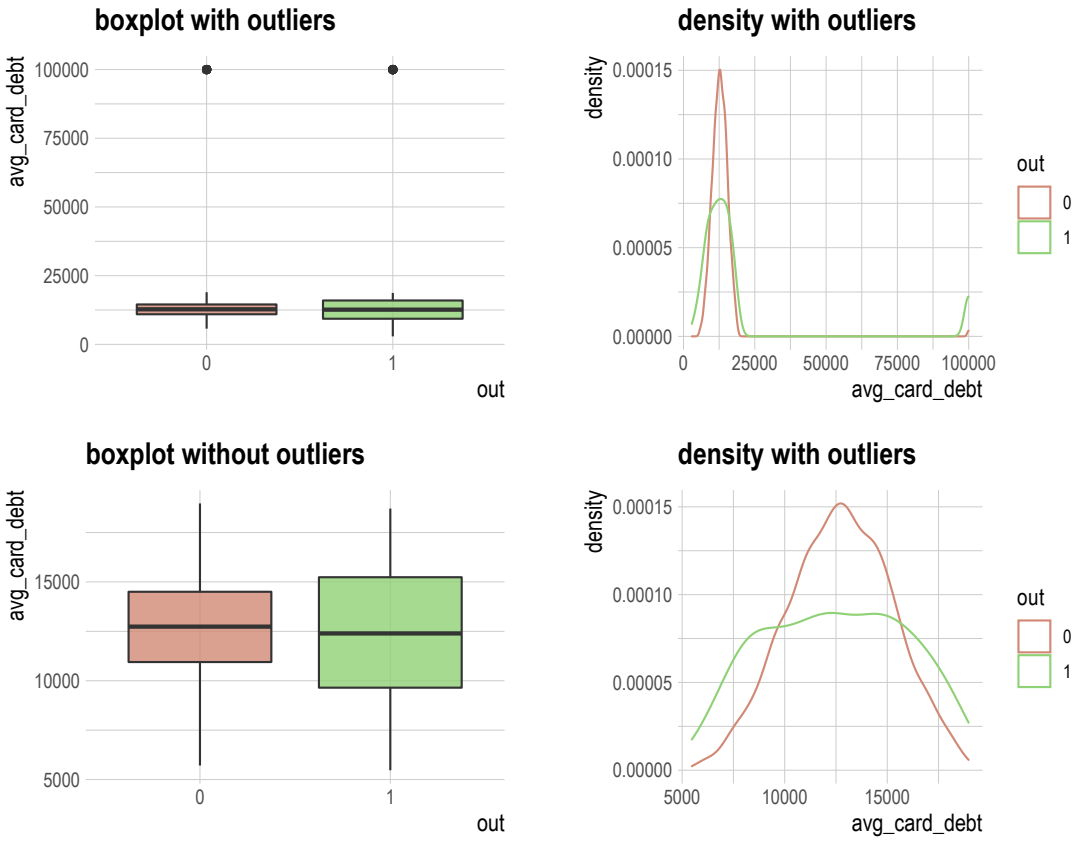

Figure 4.2: avg_card_debt

credit_age

Table 4.3: credit_age

	1	0
n	222.00	2,778.00
NA	0.00	0.00
mean	262.61	284.97
sd	62.37	62.53
se(mean)	4.19	1.19
IQR	83.25	85.00
skewness	0.42	0.06
kurtosis	0.71	-0.04
0%	104.00	81.00
1%	134.94	140.00
5%	165.10	183.00
10%	185.10	204.00
20%	212.20	232.00
25%	221.25	242.00
30%	226.00	252.00
40%	244.00	268.00
50%	262.00	284.00
60%	274.00	301.00
70%	292.00	318.00
75%	304.50	327.00
80%	314.00	336.00
90%	335.00	367.00
95%	362.85	389.00
99%	415.69	431.46
100%	489.00	507.00

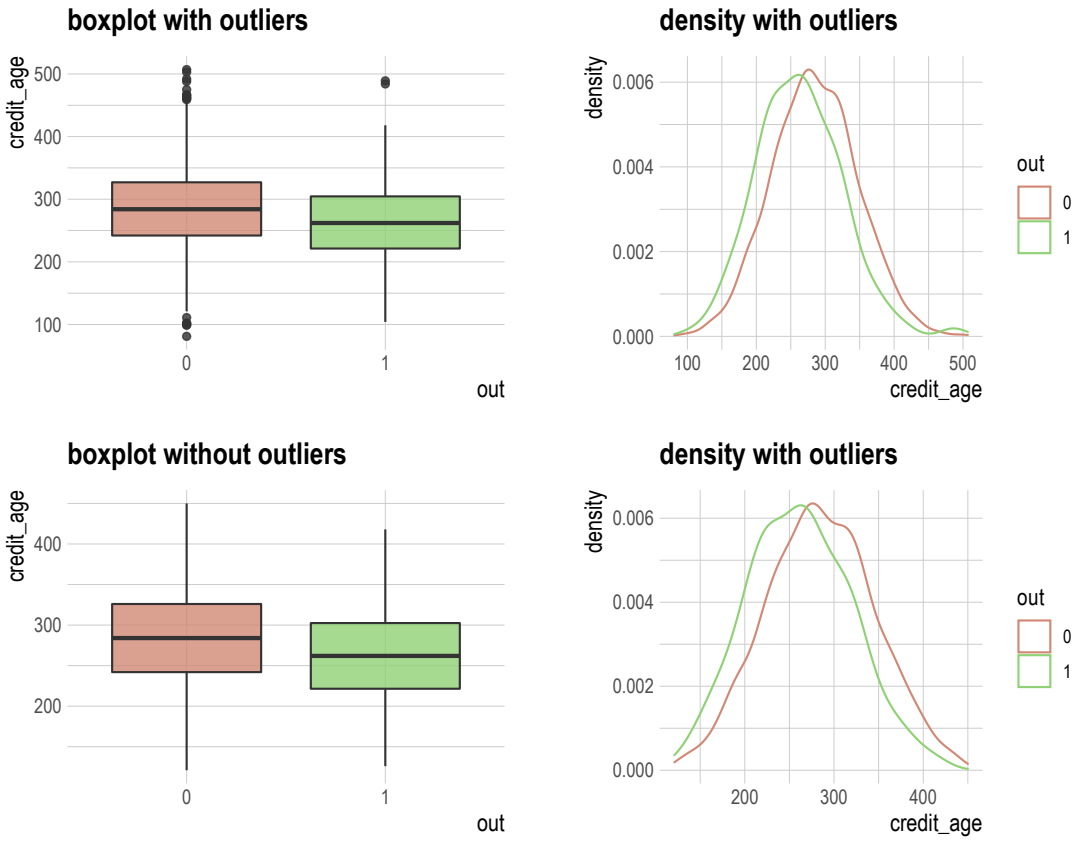

Figure 4.3: credit_age

credit_good_age

Table 4.4: credit_good_age

	1	0
n	222.00	2,778.00
NA	0.00	0.00
mean	139.05	148.16
sd	30.96	30.63
se(mean)	2.08	0.58
IQR	42.00	41.00
skewness	0.21	0.00
kurtosis	0.54	0.05
0%	38.00	24.00
1%	67.31	77.00
5%	94.00	98.00
10%	103.10	109.00
20%	114.00	123.00
25%	118.00	128.00
30%	123.00	132.00
40%	129.00	140.00
50%	138.00	148.00
60%	144.00	156.00
70%	155.40	165.00
75%	160.00	169.00
80%	163.00	174.00
90%	177.00	187.00
95%	187.00	198.00
99%	216.74	223.00
100%	242.00	253.00

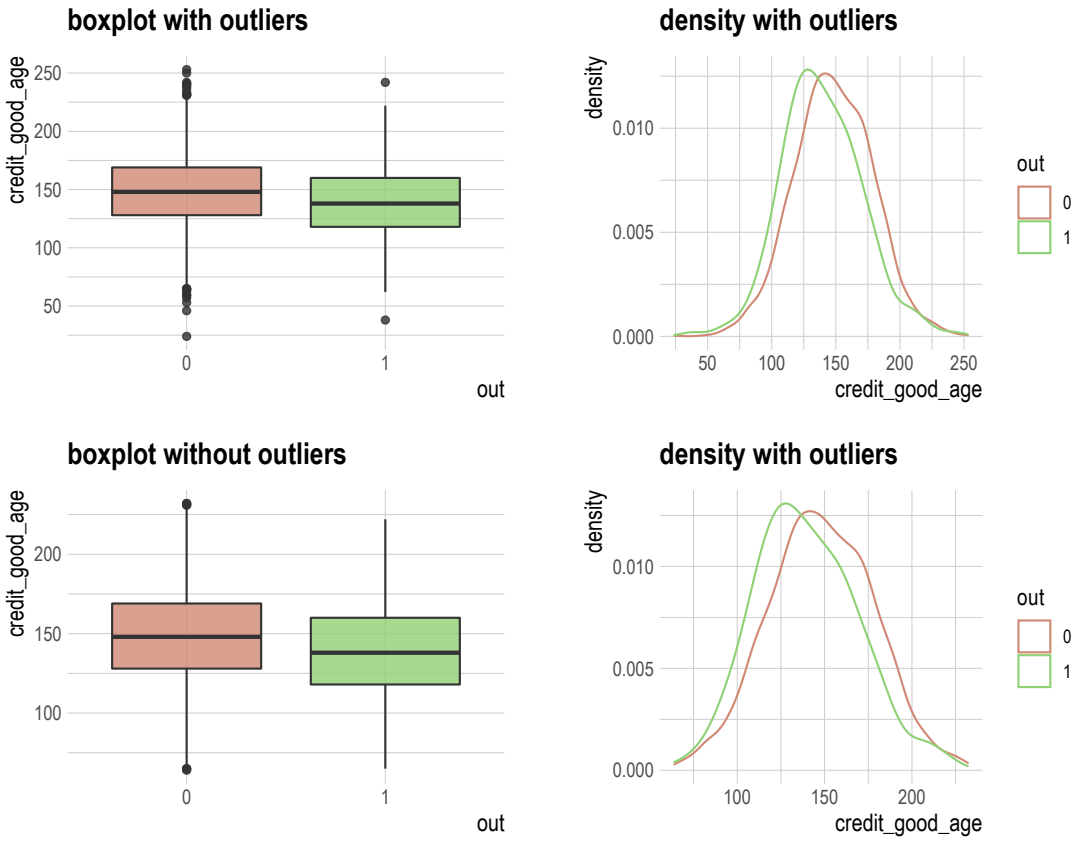

Figure 4.4: credit_good_age

card_age

Table 4.5: card_age

	1	0
n	222.00	2,778.00
NA	0.00	0.00
mean	232.65	254.88
sd	60.18	62.49
se(mean)	4.04	1.19
IQR	79.75	86.00
skewness	0.51	0.10
kurtosis	0.41	-0.16
0%	78.00	76.00
1%	122.00	119.00
5%	146.10	153.85
10%	157.70	173.00
20%	179.20	202.00
25%	191.00	212.00
30%	198.30	221.00
40%	210.40	238.00
50%	227.00	253.00
60%	245.60	269.00
70%	262.00	288.00
75%	270.75	298.00
80%	280.80	308.00
90%	311.90	335.00
95%	333.95	361.00
99%	391.64	404.00
100%	453.00	479.00

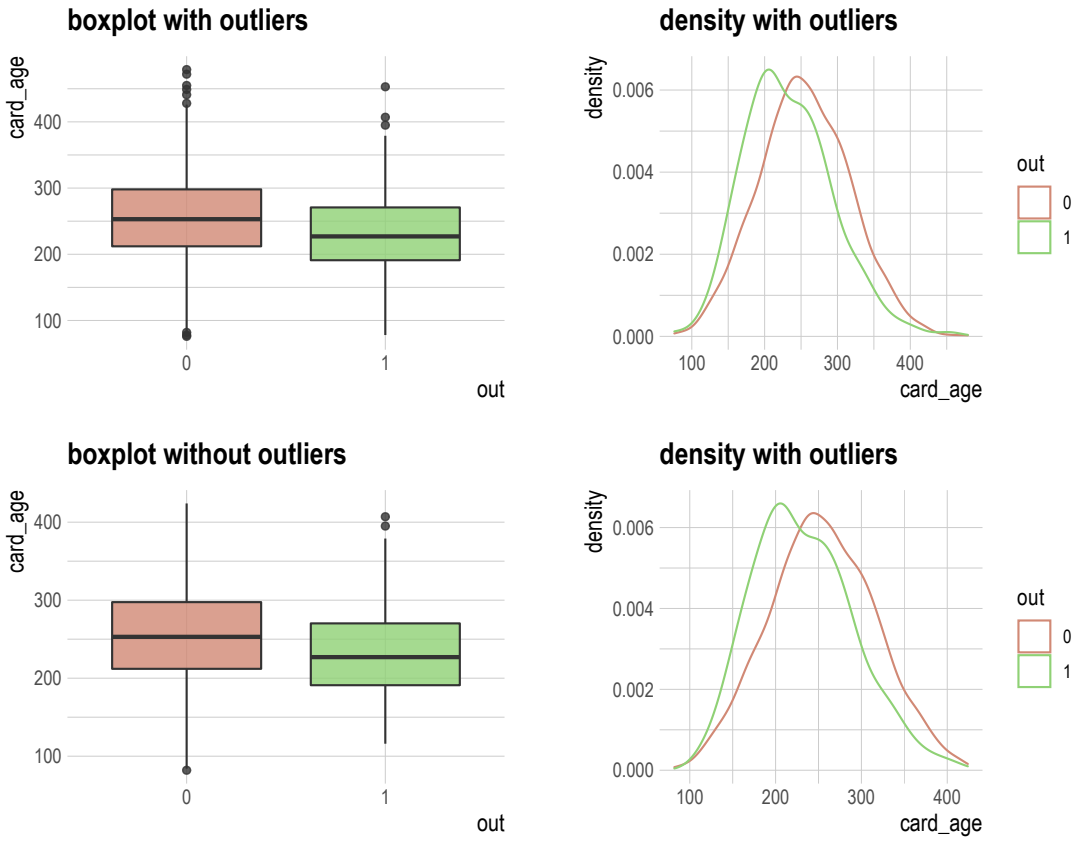

Figure 4.5: card_age

credit_past_due_amount

Table 4.6: credit_past_due_amount

	1	0
n	222.00	2,778.00
NA	0.00	0.00
mean	2,833.97	136.63
sd	5,200.92	1,243.37
se(mean)	349.06	23.59
IQR	4,072.04	0.00
skewness	1.63	10.48
kurtosis	1.28	120.83
0%	0.00	0.00
1%	0.00	0.00
5%	0.00	0.00
10%	0.00	0.00
20%	0.00	0.00
25%	0.00	0.00
30%	0.00	0.00
40%	0.00	0.00
50%	0.00	0.00
60%	0.00	0.00
70%	0.00	0.00
75%	4,072.04	0.00
80%	6,556.25	0.00
90%	12,324.68	0.00
95%	14,873.21	0.00
99%	17,844.13	6,794.45
100%	20,095.43	19,665.77

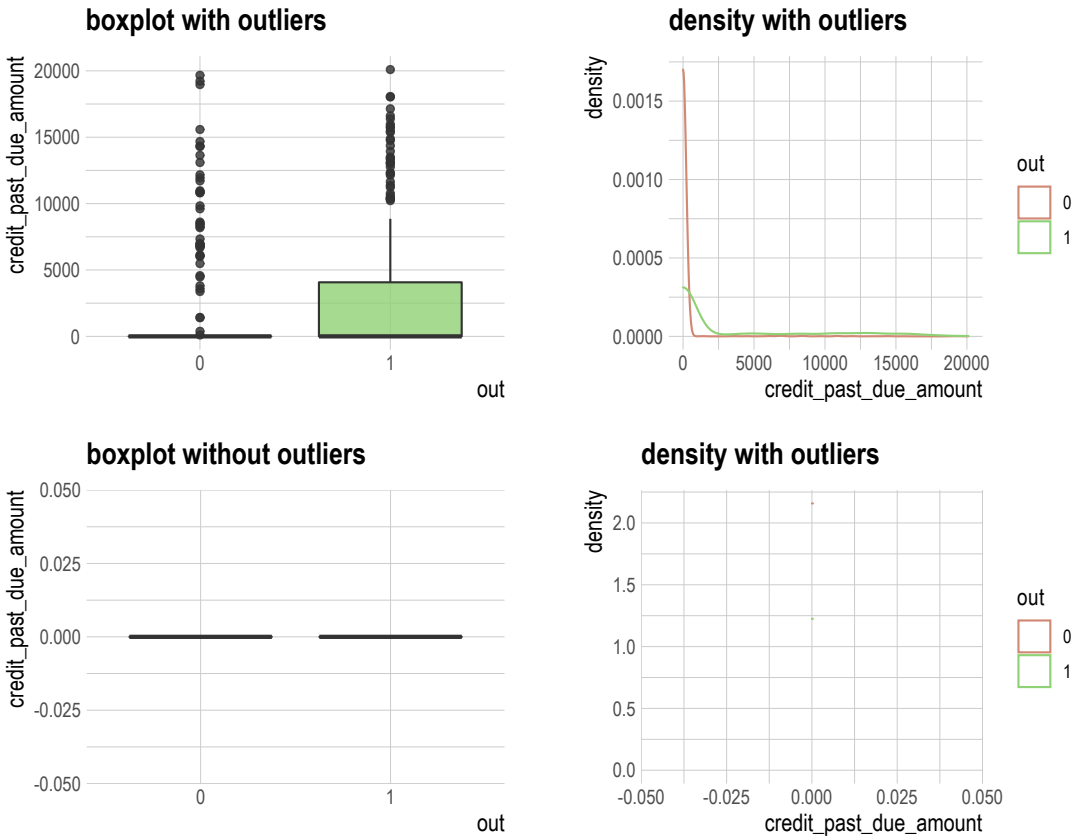

Figure 4.6: credit_past_due_amount

inq_12_month_num

Table 4.7: inq_12_month_num

	1	0
n	222.00	2,778.00
NA	0.00	0.00
mean	1.40	0.79
sd	1.72	1.31
se(mean)	0.12	0.02
IQR	2.00	1.00
skewness	1.15	1.89
kurtosis	0.49	3.41
0%	0.00	0.00
1%	0.00	0.00
5%	0.00	0.00
10%	0.00	0.00
20%	0.00	0.00
25%	0.00	0.00
30%	0.00	0.00
40%	0.00	0.00
50%	1.00	0.00
60%	1.00	0.00
70%	2.00	1.00
75%	2.00	1.00
80%	3.00	2.00
90%	4.00	3.00
95%	5.00	4.00
99%	6.00	5.00
100%	7.00	8.00

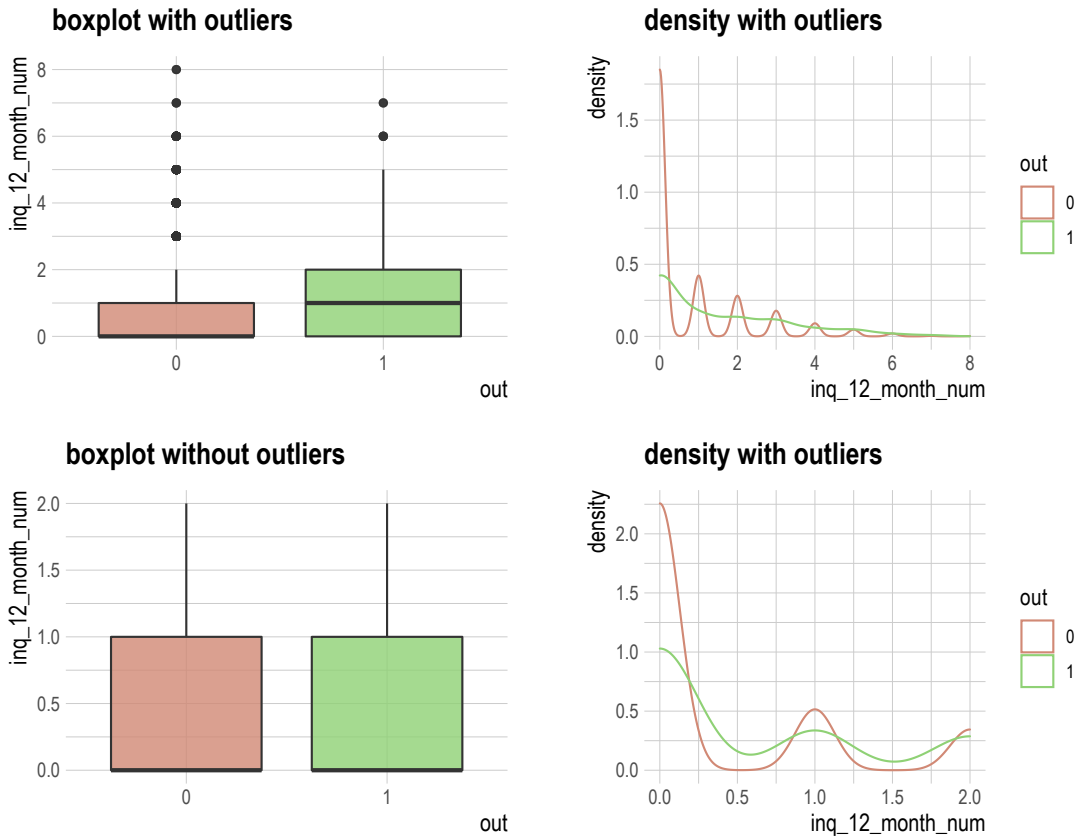

Figure 4.7: inq_12_month_num

card_inq_24_month_num

Table 4.8: card_inq_24_month_num

	1	0
n	222.00	2,778.00
NA	0.00	0.00
mean	2.08	1.29
sd	2.80	2.07
se(mean)	0.19	0.04
IQR	3.75	2.00
skewness	1.30	2.07
kurtosis	0.80	4.51
0%	0.00	0.00
1%	0.00	0.00
5%	0.00	0.00
10%	0.00	0.00
20%	0.00	0.00
25%	0.00	0.00
30%	0.00	0.00
40%	0.00	0.00
50%	1.00	0.00
60%	2.00	1.00
70%	3.00	1.00
75%	3.75	2.00
80%	4.00	2.00
90%	7.00	4.00
95%	8.00	6.00
99%	10.00	9.00
100%	12.00	13.00

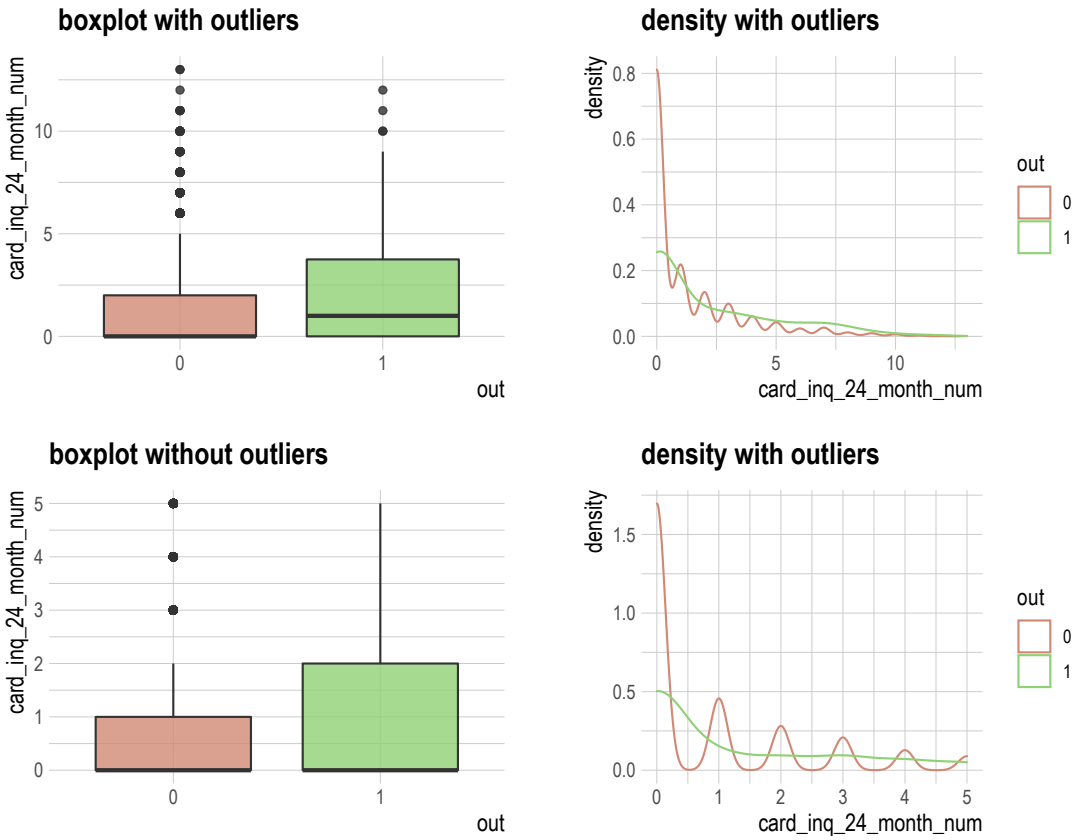

Figure 4.8: card_inq_24_month_num

uti_card

Table 4.9: uti_card

	1	0
n	222.00	2,778.00
NA	0.00	0.00
mean	0.55	0.49
sd	0.10	0.10
se(mean)	0.01	0.00
IQR	0.14	0.14
skewness	-0.06	-0.02
kurtosis	-0.36	0.01
0%	0.29	0.12
1%	0.32	0.25
5%	0.38	0.32
10%	0.41	0.36
20%	0.46	0.40
25%	0.48	0.42
30%	0.49	0.43
40%	0.52	0.46
50%	0.55	0.49
60%	0.58	0.51
70%	0.60	0.54
75%	0.62	0.56
80%	0.65	0.57
90%	0.68	0.62
95%	0.71	0.66
99%	0.77	0.72
100%	0.81	0.85

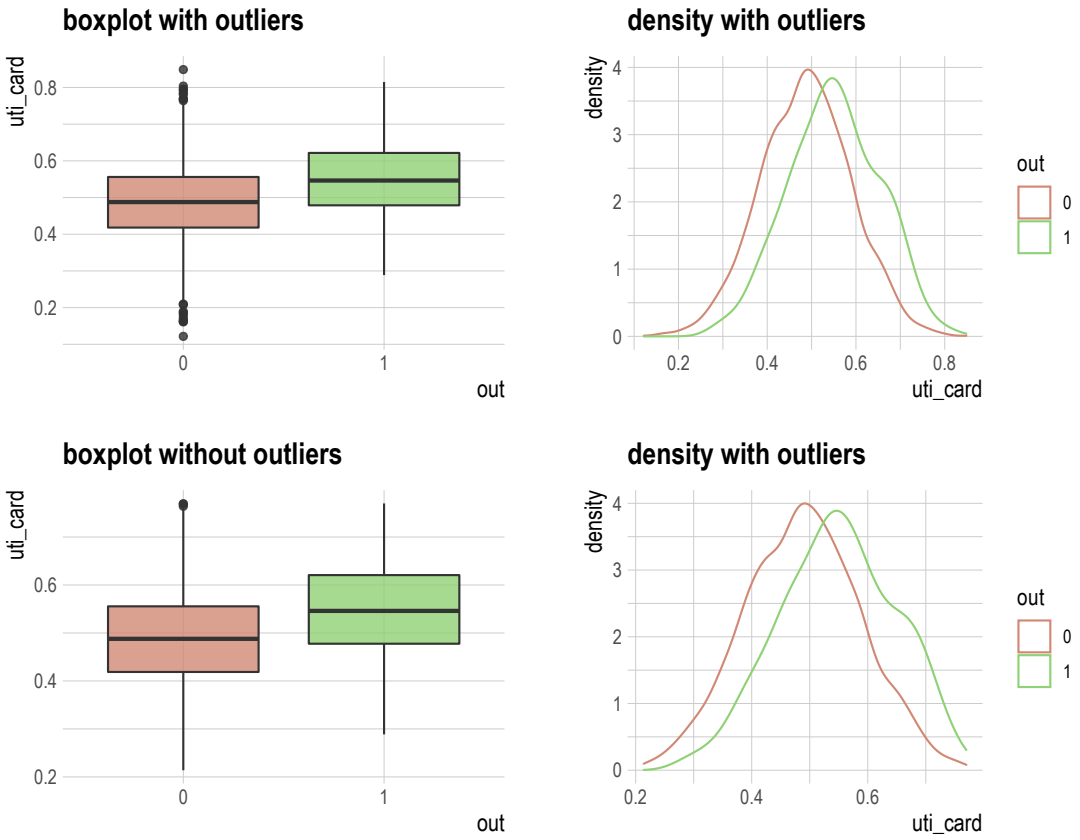

Figure 4.9: uti_card

uti_50plus_pct

Table 4.10: uti_50plus_pct

	1	0
n	222.00	2,778.00
NA	0.00	0.00
mean	0.53	0.48
sd	0.11	0.11
se(mean)	0.01	0.00
IQR	0.16	0.15
skewness	0.02	0.05
kurtosis	-0.45	-0.06
0%	0.23	0.07
1%	0.27	0.22
5%	0.36	0.30
10%	0.38	0.33
20%	0.43	0.38
25%	0.45	0.41
30%	0.46	0.42
40%	0.49	0.45
50%	0.53	0.48
60%	0.56	0.51
70%	0.59	0.54
75%	0.61	0.56
80%	0.63	0.58
90%	0.69	0.63
95%	0.71	0.67
99%	0.77	0.74
100%	0.82	0.92

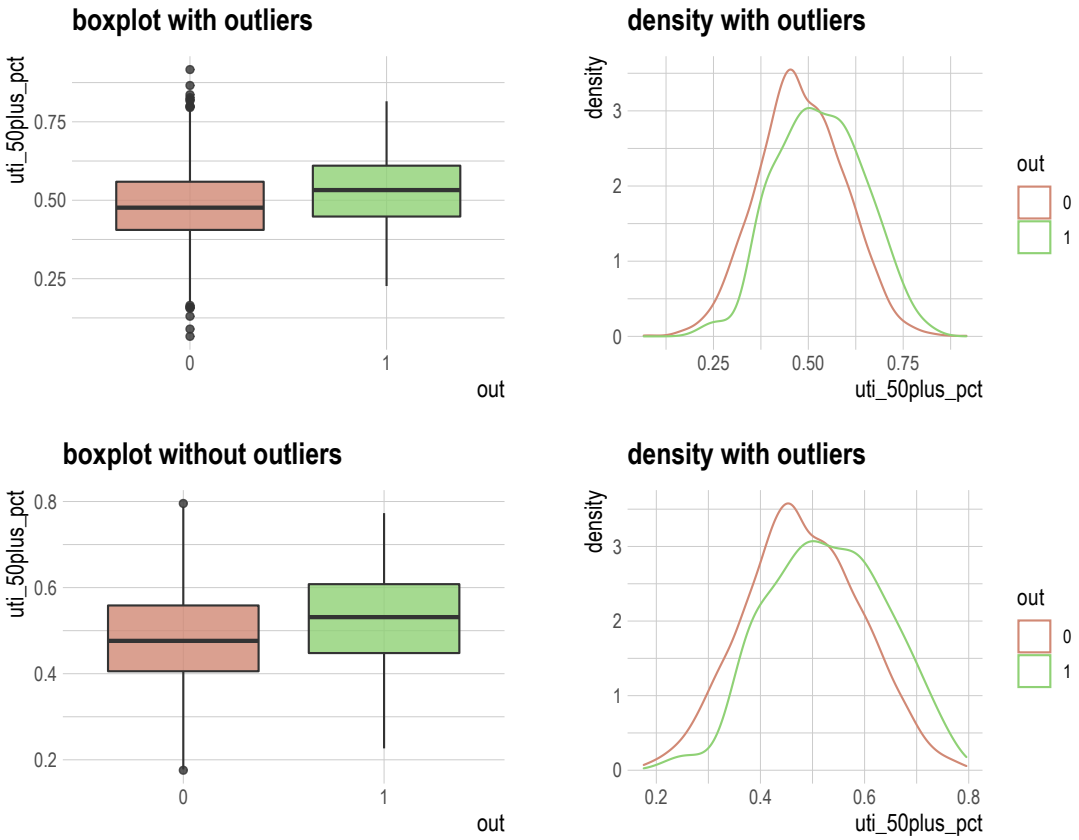

Figure 4.10: uti_50plus_pct

uti_max_credit_line

Table 4.11: uti_max_credit_line

	1	0
n	222.00	2,778.00
NA	0.00	0.00
mean	0.50	0.46
sd	0.10	0.10
se(mean)	0.01	0.00
IQR	0.15	0.14
skewness	0.07	-0.05
kurtosis	-0.31	0.16
0%	0.26	0.07
1%	0.27	0.22
5%	0.33	0.29
10%	0.38	0.32
20%	0.42	0.37
25%	0.43	0.39
30%	0.45	0.40
40%	0.47	0.43
50%	0.50	0.45
60%	0.53	0.48
70%	0.56	0.51
75%	0.58	0.53
80%	0.59	0.54
90%	0.63	0.59
95%	0.68	0.63
99%	0.73	0.70
100%	0.77	0.82

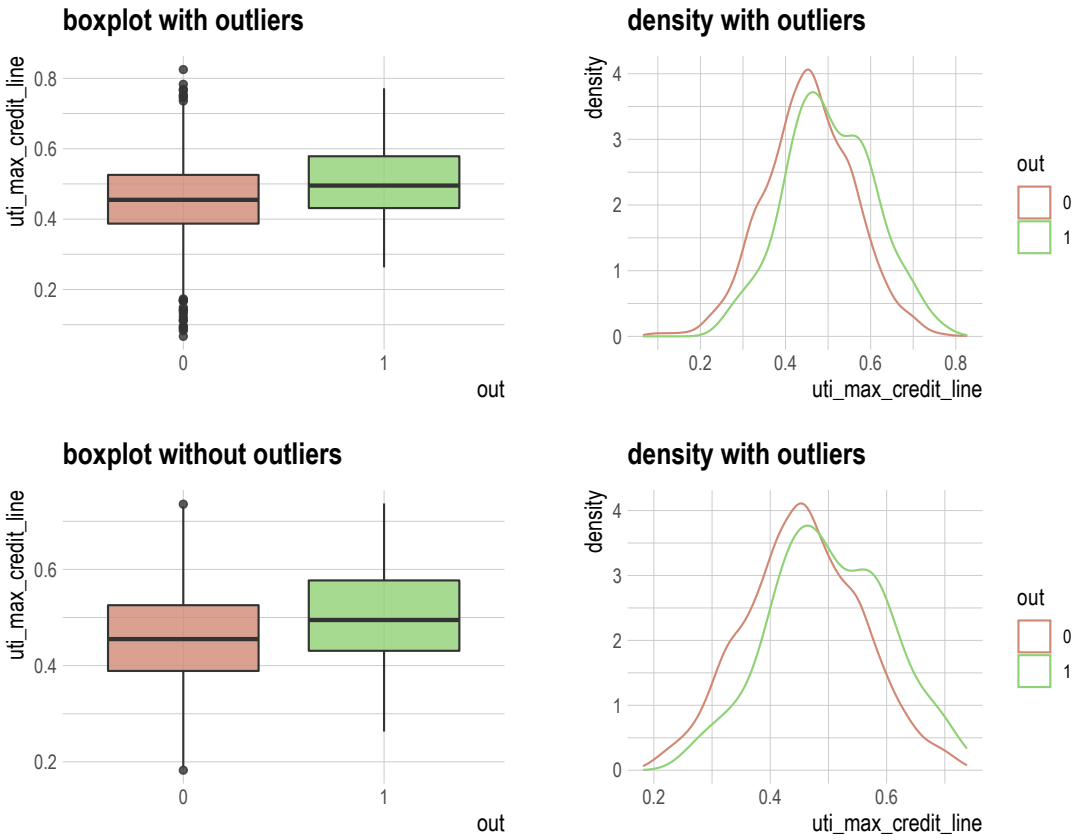

Figure 4.11: uti_max_credit_line

uti_card_50plus_pct

Table 4.12: uti_card_50plus_pct

	1	0
n	203.00	2,500.00
NA	19.00	278.00
mean	0.51	0.45
sd	0.10	0.11
se(mean)	0.01	0.00
IQR	0.13	0.14
skewness	-0.16	-0.07
kurtosis	-0.06	0.02
0%	0.24	0.06
1%	0.25	0.20
5%	0.34	0.28
10%	0.37	0.32
20%	0.43	0.37
25%	0.45	0.38
30%	0.47	0.40
40%	0.49	0.43
50%	0.52	0.45
60%	0.54	0.48
70%	0.57	0.51
75%	0.58	0.53
80%	0.60	0.55
90%	0.64	0.59
95%	0.67	0.63
99%	0.73	0.70
100%	0.78	0.78

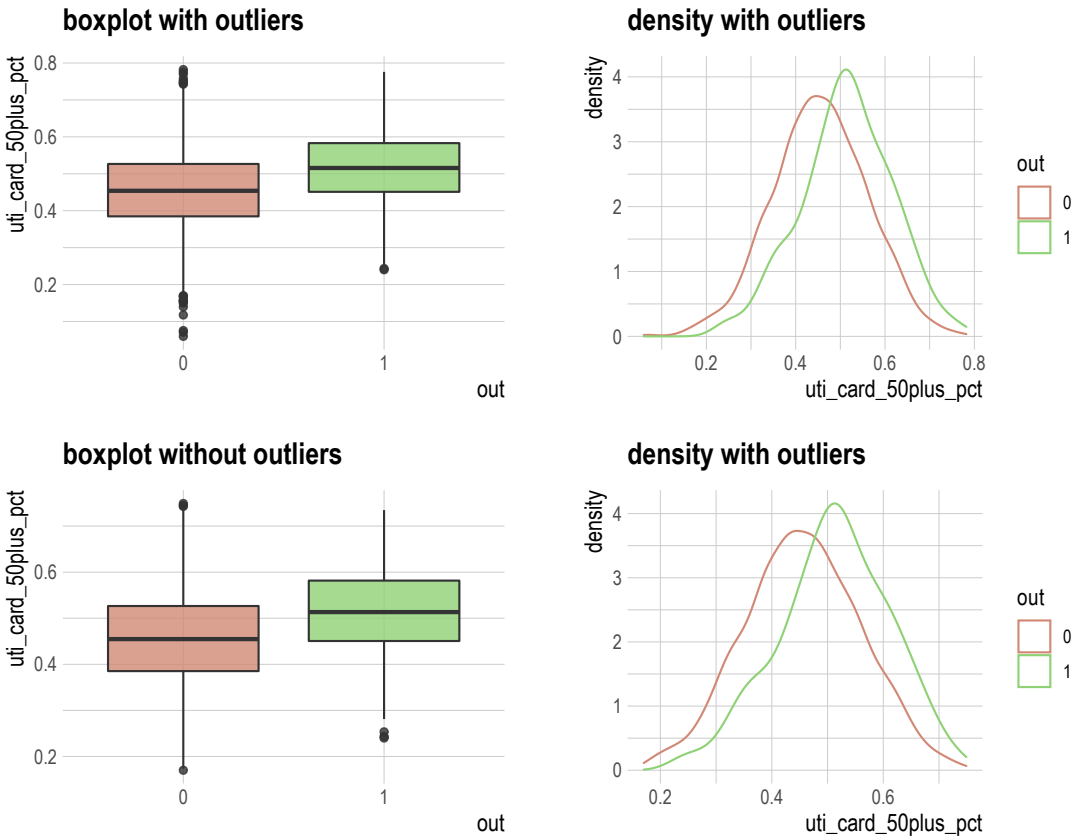

Figure 4.12: uti_card_50plus_pct

rep_income

Table 4.13: rep_income

	1	0
n	199.00	2,548.00
NA	23.00	230.00
mean	82,321.61	82,939.95
sd	15,793.40	15,704.00
se(mean)	1,119.56	311.11
IQR	20,000.00	22,000.00
skewness	0.01	-0.09
kurtosis	0.16	-0.03
0%	35,000.00	27,000.00
1%	48,760.00	45,470.00
5%	55,900.00	57,000.00
10%	63,800.00	62,000.00
20%	70,000.00	70,000.00
25%	72,000.00	72,000.00
30%	74,000.00	75,000.00
40%	78,200.00	79,000.00
50%	82,000.00	83,000.00
60%	85,000.00	88,000.00
70%	89,000.00	91,000.00
75%	92,000.00	94,000.00
80%	94,400.00	96,000.00
90%	104,000.00	103,000.00
95%	109,000.00	108,000.00
99%	119,020.00	118,000.00
100%	121,000.00	147,000.00

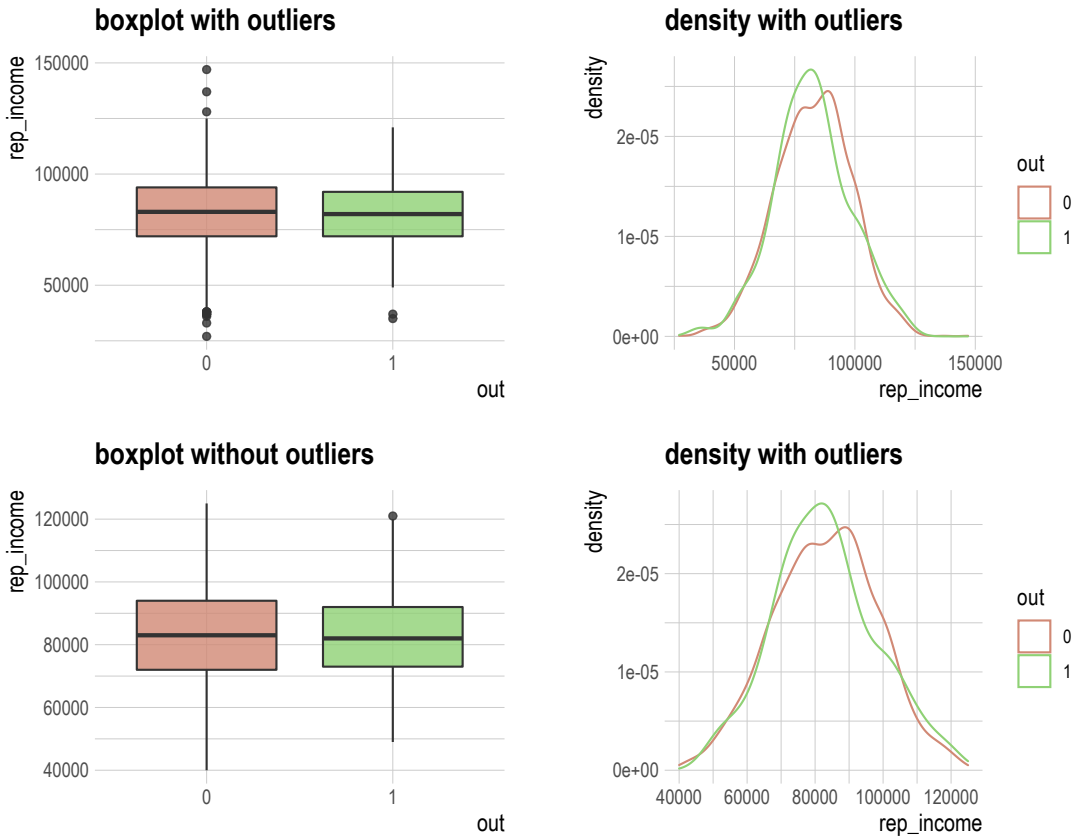

Figure 4.13: rep_income

Default_ind

Table 4.14: Default_ind

	1	0
n	222	2,778
NA	0	0
mean	1	0
sd	0	0
se(mean)	0	0
IQR	0	0
skewness	NaN	NaN
kurtosis	NaN	NaN
0%	1	0
1%	1	0
5%	1	0
10%	1	0
20%	1	0
25%	1	0
30%	1	0
40%	1	0
50%	1	0
60%	1	0
70%	1	0
75%	1	0
80%	1	0
90%	1	0
95%	1	0
99%	1	0
100%	1	0

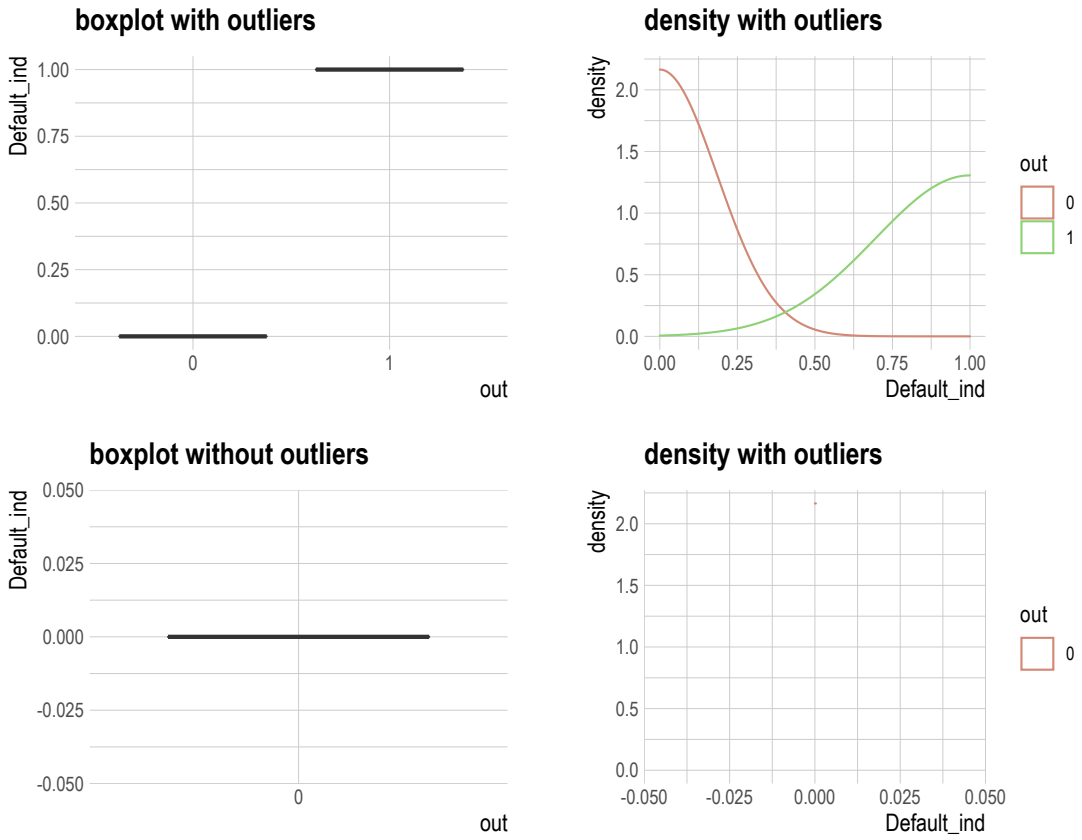

Figure 4.14: Default_ind

	0	1	Sum
AL	417	34	451
FL	405	28	433
GA	371	29	400
LA	388	25	413
MS	422	39	461
NC	397	32	429
SC	378	35	413
Sum	**2,778**	**222**	**3,000**

	0	1	Sum
AL	15.01	15.32	15.03
FL	14.58	12.61	14.43
GA	13.35	13.06	13.33
LA	13.97	11.26	13.77
MS	15.19	17.57	15.37
NC	14.29	14.41	14.30
SC	13.61	15.77	13.77
Sum	**100.00**	**100.00**	**100.00**

4.1.2 Grouped Categorical Variables

States

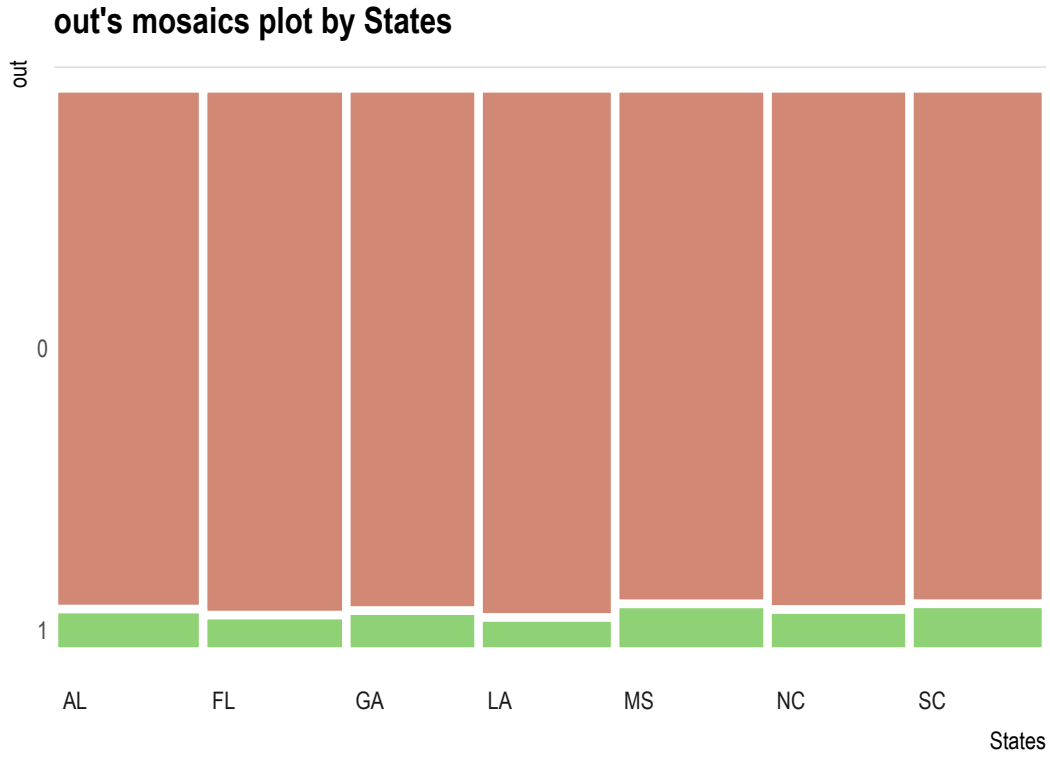

Figure 4.15: States

4.2 Grouped Relationship Between Variables

4.2.1 Grouped Correlation Coefficient

Table 4.15: The correlation coefficients (0.5 or more)

out	Variable1	Variable2	Correlation Coefficient
0	card_age	credit_age	0.933
0	card_inq_24_month_num	inq_12_month_num	0.879
0	uti_card_50plus_pct	uti_card	0.853
0	credit_good_age	credit_age	0.789
0	uti_50plus_pct	uti_card	0.747
0	card_age	credit_good_age	0.747
0	uti_max_credit_line	uti_card	0.738
0	uti_card_50plus_pct	uti_50plus_pct	0.630
0	uti_card_50plus_pct	uti_max_credit_line	0.626
0	uti_max_credit_line	uti_50plus_pct	0.554
1	card_age	credit_age	0.935
1	card_inq_24_month_num	inq_12_month_num	0.907
1	uti_card_50plus_pct	uti_card	0.844
1	credit_good_age	credit_age	0.814
1	card_age	credit_good_age	0.765
1	uti_50plus_pct	uti_card	0.763
1	uti_max_credit_line	uti_card	0.719
1	uti_card_50plus_pct	uti_50plus_pct	0.610
1	uti_max_credit_line	uti_50plus_pct	0.560
1	uti_card_50plus_pct	uti_max_credit_line	0.549
1	avg_card_debt	tot_credit_debt	0.510

4.2.2 Grouped Correlation Plot of Numerical Variables

- Grouped Correlation Case of (out == 0)
- Grouped Correlation Case of (out == 1)

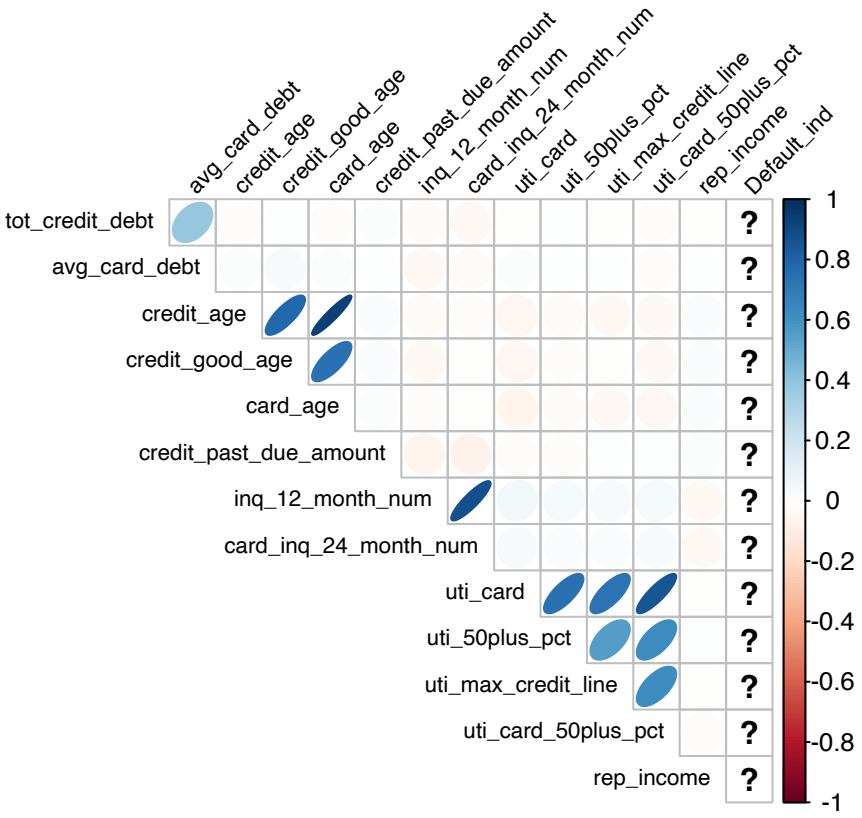

Figure 4.16: Correlation Matrix Plot (out == 0)

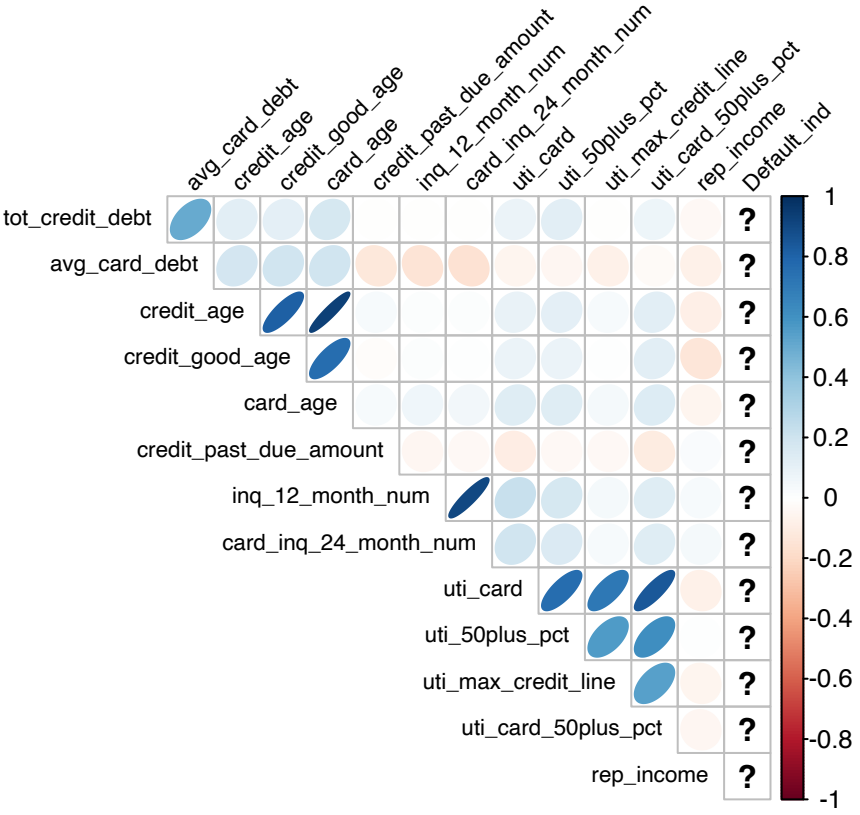

Figure 4.17: Correlation Matrix Plot (out == 1)