REPORT SERIES WITH DLOOKR

Exploratory Data Analysis Report

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Version:
0.4.0

March 27, 2021

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 20,000 observations and 23 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	19978	0.999
avg_card_debt	numeric	0	0.00	19607	0.980
credit_age	numeric	0	0.00	410	0.020
credit_good_age	numeric	0	0.00	243	0.012
card_age	numeric	0	0.00	383	0.019
non_mtg_acc_past_due_12_months_num	character	0	0.00	5	0.000
non_mtg_acc_past_due_6_months_num	character	0	0.00	3	0.000
mortgages_past_due_6_months_num	character	0	0.00	2	0.000
credit_past_due_amount	numeric	0	0.00	605	0.030
inq_12_month_num	numeric	0	0.00	11	0.001
card_inq_24_month_num	numeric	0	0.00	19	0.001
card_open_36_month_num	character	0	0.00	3	0.000
auto_open_.36_month_num	character	0	0.00	3	0.000
uti_card	numeric	0	0.00	20000	1.000
uti_50plus_pct	numeric	0	0.00	20000	1.000
uti_max_credit_line	numeric	0	0.00	20000	1.000
uti_card_50plus_pct	numeric	2055	10.27	17946	0.897
ind_acc_XYZ	character	0	0.00	2	0.000
rep_income	numeric	1570	7.85	118	0.006
States	factor	0	0.00	7	0.000
Default_ind	character	0	0.00	2	0.000
temp	factor	0	0.00	2	0.000
out	factor	0	0.00	2	0.000

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
23 Variables 20000 Observations

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tot_credit_debt

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50	.75	.90	.95
20000	0	19978	1	94564	26555	55824	64443	78744	94671	110329	124707	133415

```
lowest :   2367.43   3664.49   4662.60   6898.50  11363.34
highest: 175998.38 179084.56 182094.91 182858.99 188890.96
```

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avg_card_debt

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50	.75	.90	.95
20000	0	19607	1	14088	4913	8454	9555	11322	13244	15196	16935	18039

```
lowest :  2363.12  2521.21  2814.66  3074.70  3148.68, highest: 19945.05 19955.42 19959.03 19960.61 99999.00

Value        2000   3000   4000   5000   6000   7000   8000   9000  10000  11000  12000  13000
Frequency       1      6      8     51    123    258    591    909   1452   2017   2511   2803
Proportion  0.000  0.000  0.000  0.003  0.006  0.013  0.030  0.045  0.073  0.101  0.126  0.140

Value       14000  15000  16000  17000  18000  19000  20000 100000
Frequency    2638   2261   1801   1158    695    396    109    212
Proportion  0.132  0.113  0.090  0.058  0.035  0.020  0.005  0.011

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
20000	0	410	1	296.7	69.64	195	217	255	297	339	375	398

```
lowest :  54  78  79  80  82, highest: 521 527 537 539 545
```

---

credit_good_age

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50	.75	.90	.95
20000	0	243	1	149.8	38.34	94	106	127	150	172	193	205

```
lowest :  21  26  27  28  31, highest: 279 280 281 283 296
```

---

card_age

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50	.75	.90	.95
20000	0	383	1	268	67.04	171	191	227	268	308	344	365

```
lowest :  41  56  62  71  75, highest: 481 484 494 516 520
```

---

non_mtg_acc_past_due_12_months_num

n	missing	distinct
20000	0	5

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

Value          0     1     2     3     4
Frequency  18502   918   446   119    15
Proportion 0.925 0.046 0.022 0.006 0.001
```

---

non_mtg_acc_past_due_6_months_num

n	missing	distinct
20000	0	3

Value	0	1	2
Frequency	19481	490	29
Proportion	0.974	0.024	0.001

---

mortgages_past_due_6_months_num

n	missing	distinct
20000	0	2

Value	0	1
Frequency	19396	604
Proportion	0.97	0.03

---

credit_past_due_amount

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50	.75	.90	.95
20000	0	605	0.088	329.3	643.9	0	0	0	0	0	0	0

lowest : 0.00 316.39 434.70 602.68 695.96, highest: 27229.53 27726.89 28644.74 29392.72 32662.98

---

inq_12_month_num

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50	.75	.90	.95
20000	0	11	0.948	1.763	1.893	0	0	0	1	3	4	5

lowest : 0 1 2 3 4, highest: 6 7 8 9 10

Value	0	1	2	3	4	5	6	7	8	9	10
Frequency	6696	3541	3475	2871	1824	968	423	153	37	11	1
Proportion	0.335	0.177	0.174	0.144	0.091	0.048	0.021	0.008	0.002	0.001	0.000

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card_inq_24_month_num

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50	.75	.90	.95
20000	0	19	0.984	3.41	3.237	0	0	1	3	5	8	9

lowest : 0 1 2 3 4, highest: 14 15 16 17 18

Value	0	1	2	3	4	5	6	7	8	9	10	11	12	13
Frequency	3936	2452	2654	2401	2093	1809	1503	1092	824	521	341	189	93	58
Proportion	0.197	0.123	0.133	0.120	0.105	0.090	0.075	0.055	0.041	0.026	0.017	0.009	0.005	0.003

Value	14	15	16	17	18
Frequency	18	5	6	3	2
Proportion	0.001	0.000	0.000	0.000	0.000

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card_open_36_month_num

n	missing	distinct
20000	0	3

Value	0	1	2
Frequency	16865	3009	126
Proportion	0.843	0.150	0.006

---

auto_open_.36_month_num

n	missing	distinct
20000	0	3

Value	0	1	2
Frequency	17191	2798	11
Proportion	0.860	0.140	0.001

---

uti_card

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50	.75	.90	.95
20000	0	20000	1	0.5032	0.1233	0.3238	0.3628	0.4296	0.5028	0.5774	0.6443	0.6816

lowest : 0.06512047 0.06563675 0.07869497 0.10148322 0.11754010
highest: 0.89357072 0.90489927 0.92232634 0.92532315 0.96928868

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uti_50plus_pct

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50	.75	.90	.95
20000	0	20000	1	0.511	0.128	0.3254	0.3653	0.4352	0.5099	0.5884	0.6566	0.6975

lowest : 0.03374933 0.07398763 0.08376058 0.11596965 0.12081086
highest: 0.89448028 0.89499581 0.90084806 0.90509788 0.98896404

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uti_max_credit_line

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50	.75	.90	.95
20000	0	20000	1	0.5076	0.1226	0.3290	0.3680	0.4335	0.5072	0.5814	0.6467	0.6874

```
lowest : 0.005173925 0.091742468 0.098516713 0.115342939 0.117451965
highest: 0.894630428 0.903665489 0.912962710 0.971640159 1.000000000
```

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uti_card_50plus_pct

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50
17945	2055	17945	1	0.4896	0.1348	0.2923	0.3380	0.4098	0.4901

.75	.90	.95
0.5690	0.6431	0.6855

```
lowest : 0.000000000 0.005784274 0.032522037 0.065678794 0.068748893
highest: 0.918661007 0.929283466 0.931222261 0.949958864 0.970775774
```

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ind_acc_XYZ

n	missing	distinct
20000	0	2

Value	0	1
Frequency	14829	5171
Proportion	0.741	0.259

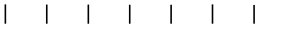
---

rep_income

n	missing	distinct	Info	Mean	Gmd	.05	.10	.25	.50	.75	.90	.95
18430	1570	117	1	75500	18465	49000	55000	64000	75000	86000	97000	102000

```
lowest :  12000  18000  19000  20000  22000, highest: 130000 131000 132000 134000 150000
```

States



n	missing	distinct
20000	0	7

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

Value	AL	FL	GA	LA	MS	NC	SC
Frequency	2893	2857	2857	2849	2827	2898	2819
Proportion	0.145	0.143	0.143	0.142	0.141	0.145	0.141

Default_ind

n	missing	distinct
20000	0	2

Value	0	1
Frequency	18414	1586
Proportion	0.921	0.079

---

temp

n	missing	distinct
20000	0	2

Value	0	1
Frequency	18414	1586
Proportion	0.921	0.079

---

out

n	missing	distinct
20000	0	2

Value	0	1
Frequency	18414	1586
Proportion	0.921	0.079

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 : 0.99962, p-value : 0.465425

Table 2.1: skewness and kurtosis : tot_credit_debt

type	skewness	kurtosis
original	0.0012	2.9830
log transformation	-1.4183	11.5308
sqrt transformation	-0.4640	3.7863

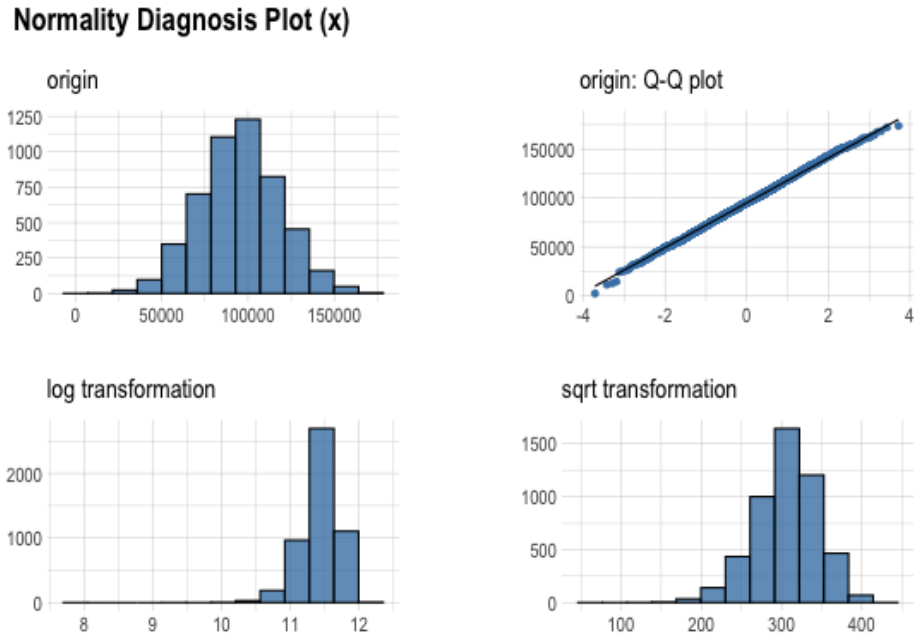


Figure 2.1: tot_credit_debt

avg_card_debt

* normality test : Shapiro-Wilk normality test
- statistic : 0.30022, p-value : 1.38189E-87

Table 2.2: skewness and kurtosis : avg_card_debt

type	skewness	kurtosis
original	8.6270	83.7189
log transformation	2.2776	21.1784
sqrt transformation	5.9520	52.9317

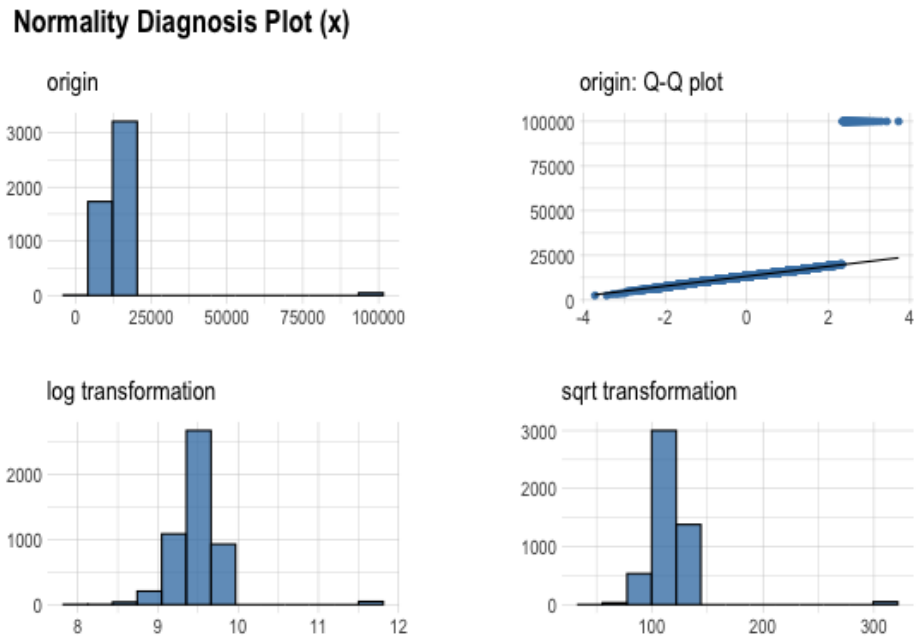


Figure 2.2: avg_card_debt

credit_age

* normality test : Shapiro-Wilk normality test
- statistic : 0.99937, p-value : 0.0812268

Table 2.3: skewness and kurtosis : credit_age

type	skewness	kurtosis
original	0.0498	3.0951
log transformation	-0.6954	4.0588
sqrt transformation	-0.3008	3.2879

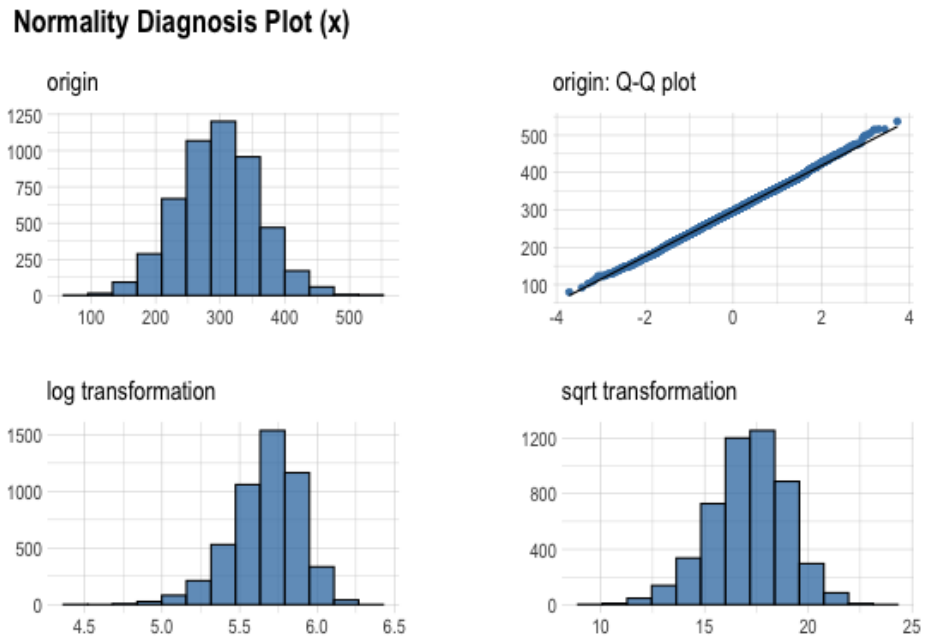


Figure 2.3: credit_age

credit_good_age

* normality test : Shapiro-Wilk normality test
- statistic : 0.99957, p-value : 0.33544

Table 2.4: skewness and kurtosis : credit_good_age

type	skewness	kurtosis
original	0.0225	3.0690
log transformation	-0.9839	5.8898
sqrt transformation	-0.3989	3.5986

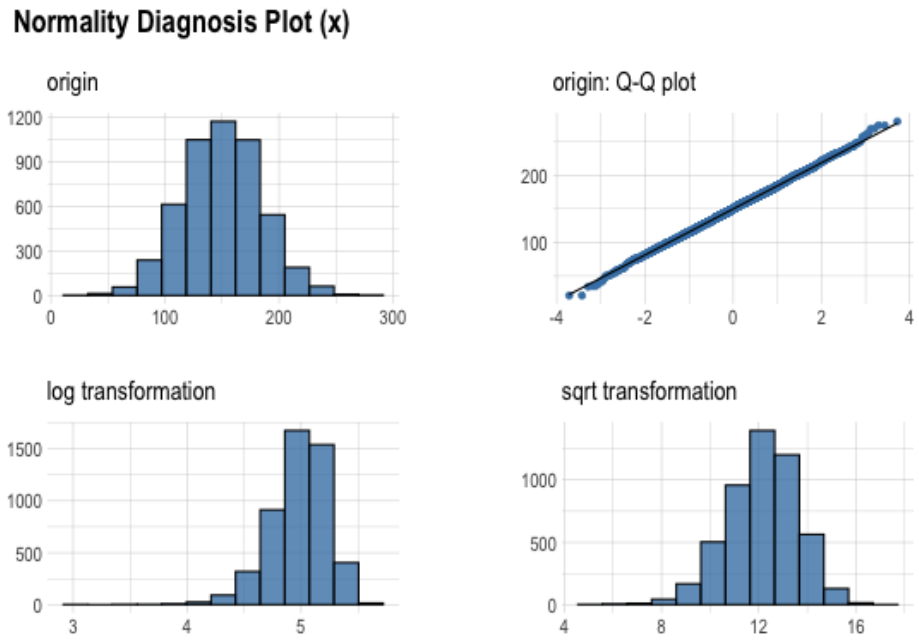


Figure 2.4: credit_good_age

card_age

* normality test : Shapiro-Wilk normality test
- statistic : 0.99943, p-value : 0.129633

Table 2.5: skewness and kurtosis : card_age

type	skewness	kurtosis
original	0.0513	3.1391
log transformation	-0.8057	4.6433
sqrt transformation	-0.3381	3.4529

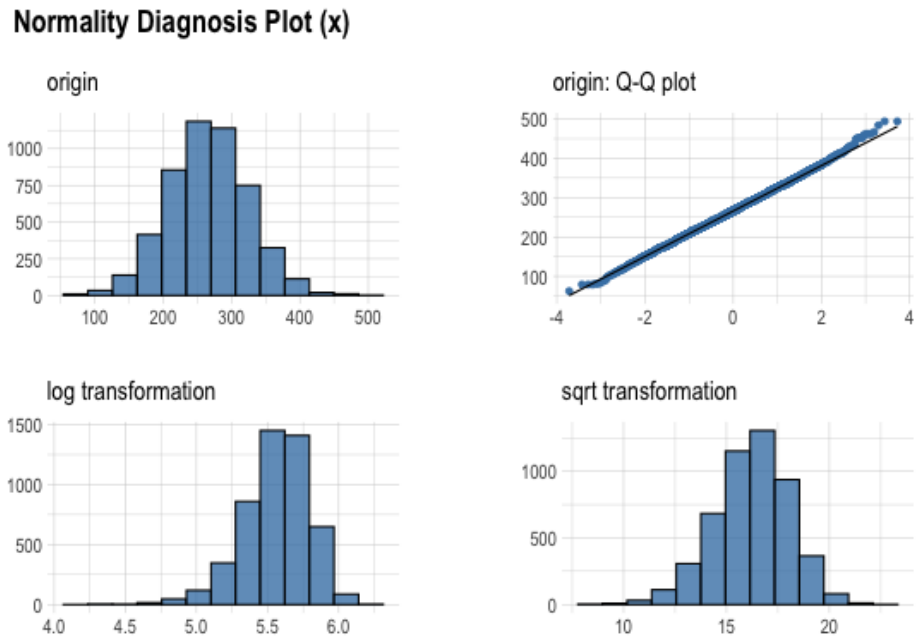


Figure 2.5: card_age

credit_past_due_amount

* normality test : Shapiro-Wilk normality test
- statistic : 0.15247, p-value : 5.6477E-92

Table 2.6: skewness and kurtosis : credit_past_due_amount

type	skewness	kurtosis
original	7.2273	62.1832
log+1 transformation	5.3795	30.0727
sqrt transformation	5.8817	37.4755

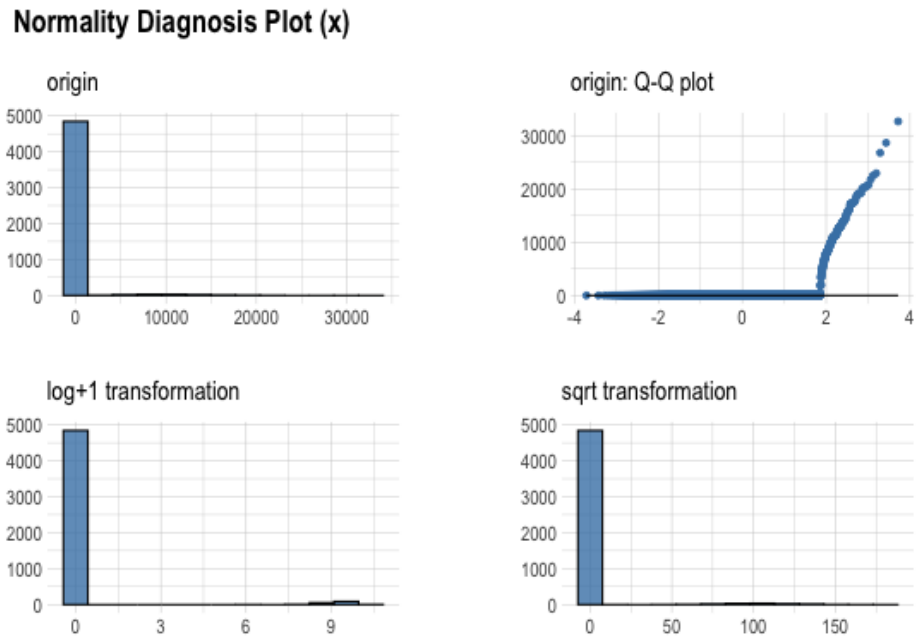


Figure 2.6: credit_past_due_amount

inq_12_month_num

* normality test : Shapiro-Wilk normality test
- statistic : 0.87713, p-value : 9.72341E-53

Table 2.7: skewness and kurtosis : inq_12_month_num

type	skewness	kurtosis
original	0.8068	2.9779
log+1 transformation	-0.0165	1.6444
sqrt transformation	-0.1161	1.6758

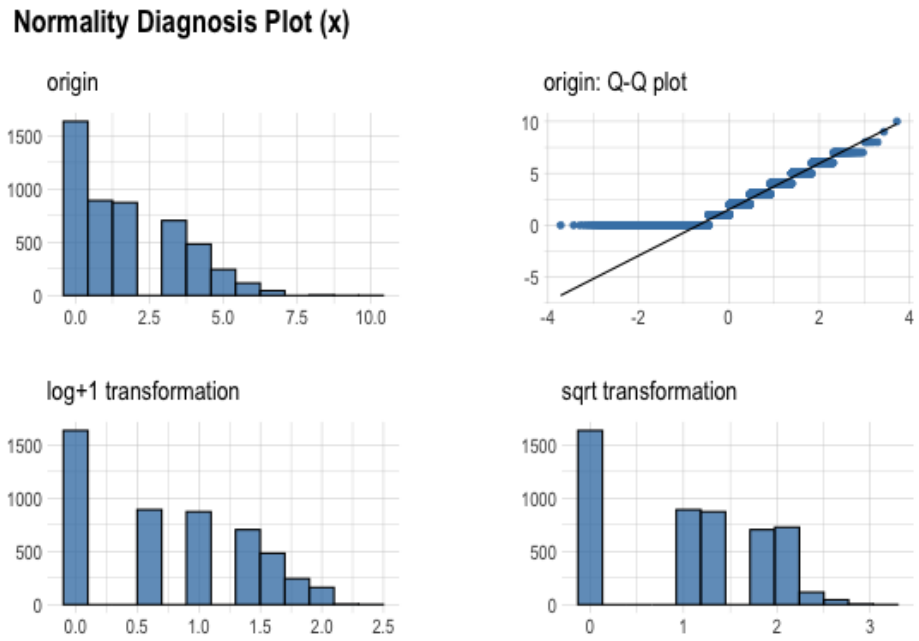


Figure 2.7: inq_12_month_num

card_inq_24_month_num

* normality test : Shapiro-Wilk normality test
- statistic : 0.92089, p-value : 2.38526E-45

Table 2.8: skewness and kurtosis : card_inq_24_month_num

type	skewness	kurtosis
original	0.7530	3.0368
log+1 transformation	-0.3652	1.9801
sqrt transformation	-0.3228	2.1545

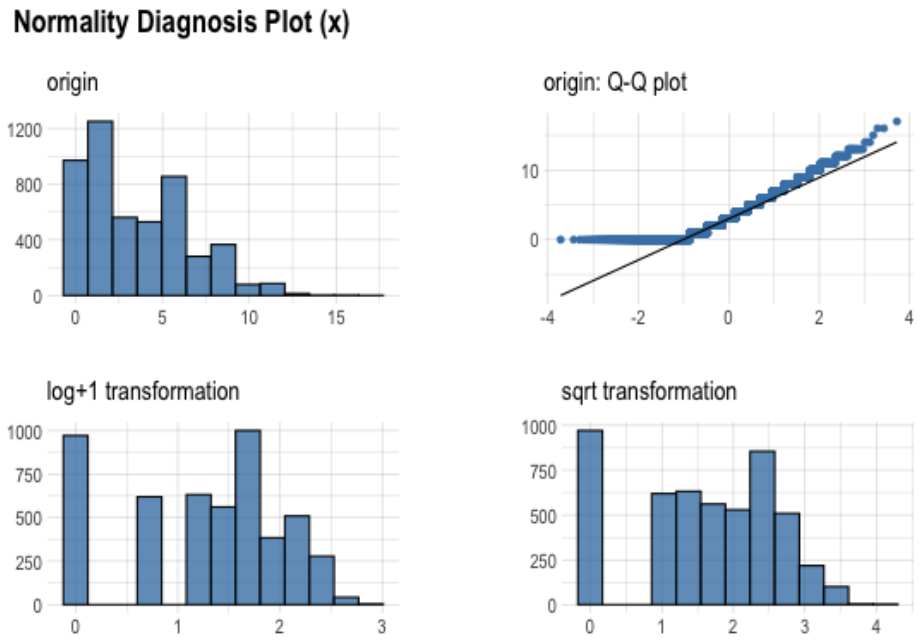


Figure 2.8: card_inq_24_month_num

uti_card

* normality test : Shapiro-Wilk normality test
- statistic : 0.99964, p-value : 0.517949

Table 2.9: skewness and kurtosis : uti_card

type	skewness	kurtosis
original	0.0099	2.8831
log transformation	-0.7294	4.0542
sqrt transformation	-0.3309	3.1629

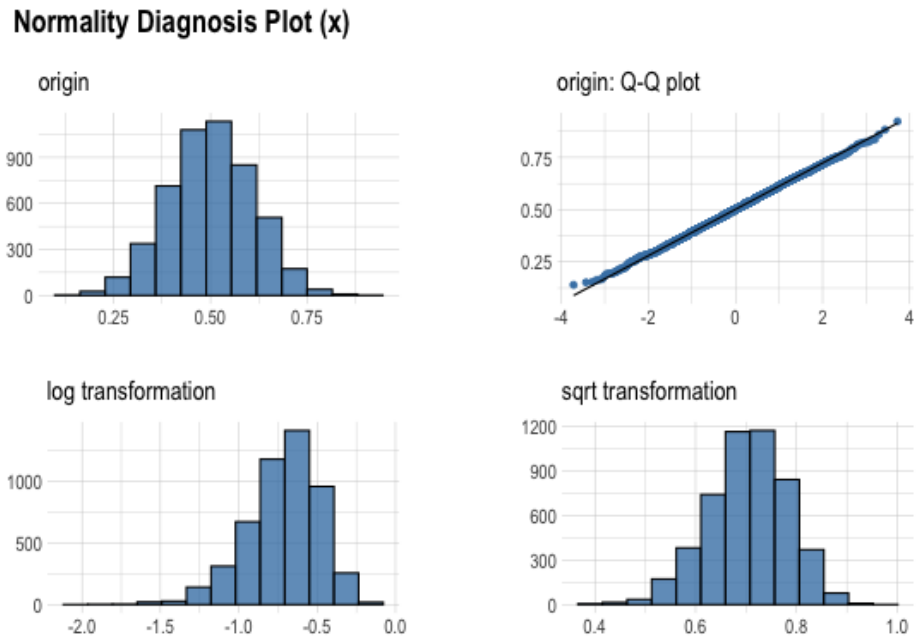


Figure 2.9: uti_card

uti_50plus_pct

* normality test : Shapiro-Wilk normality test
- statistic : 0.99926, p-value : 0.0339087

Table 2.10: skewness and kurtosis : uti_50plus_pct

type	skewness	kurtosis
original	0.0673	2.9876
log transformation	-0.7421	4.3617
sqrt transformation	-0.3006	3.3099

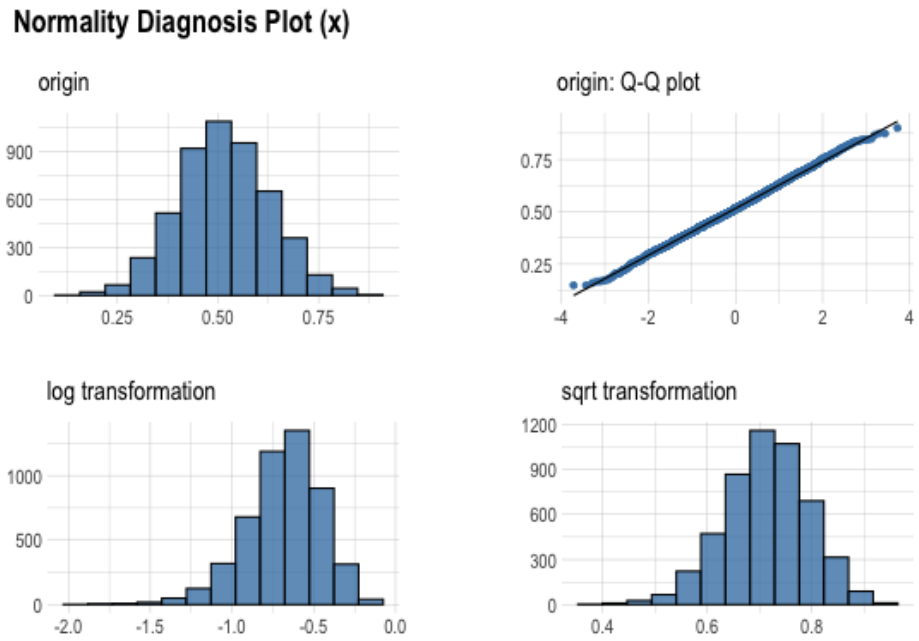


Figure 2.10: uti_50plus_pct

uti_max_credit_line

* normality test : Shapiro-Wilk normality test
- statistic : 0.99944, p-value : 0.137474

Table 2.11: skewness and kurtosis : uti_max_credit_line

type	skewness	kurtosis
original	-0.0008	2.8888
log transformation	-0.8009	4.5624
sqrt transformation	-0.3568	3.2905

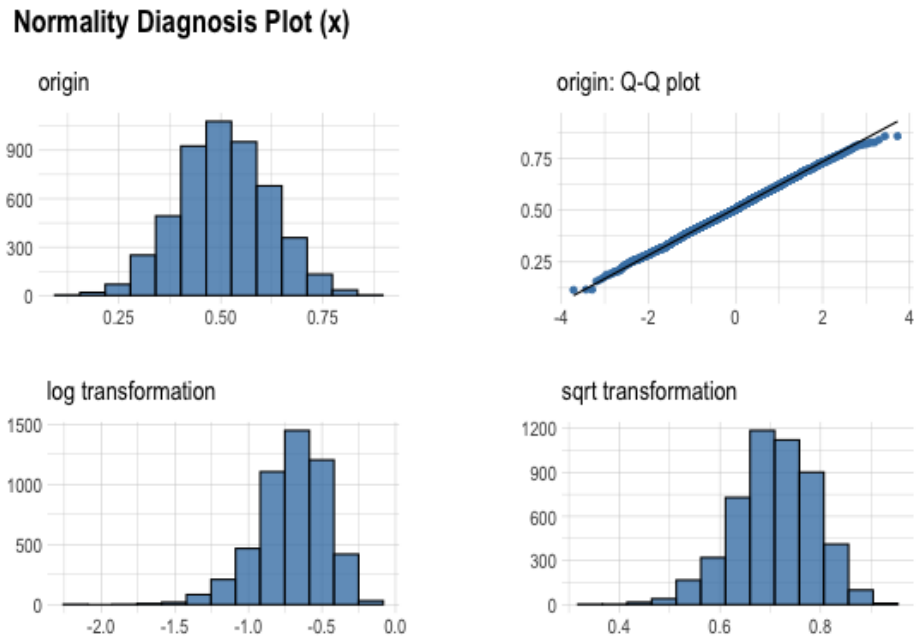


Figure 2.11: uti_max_credit_line

uti_card_50plus_pct

* normality test : Shapiro-Wilk normality test
- statistic : 0.99947, p-value : 0.175188

Table 2.12: skewness and kurtosis : uti_card_50plus_pct

type	skewness	kurtosis
original	0.0008	3.0482
log+1 transformation	-0.2582	3.2814
sqrt transformation	-0.5553	4.6344

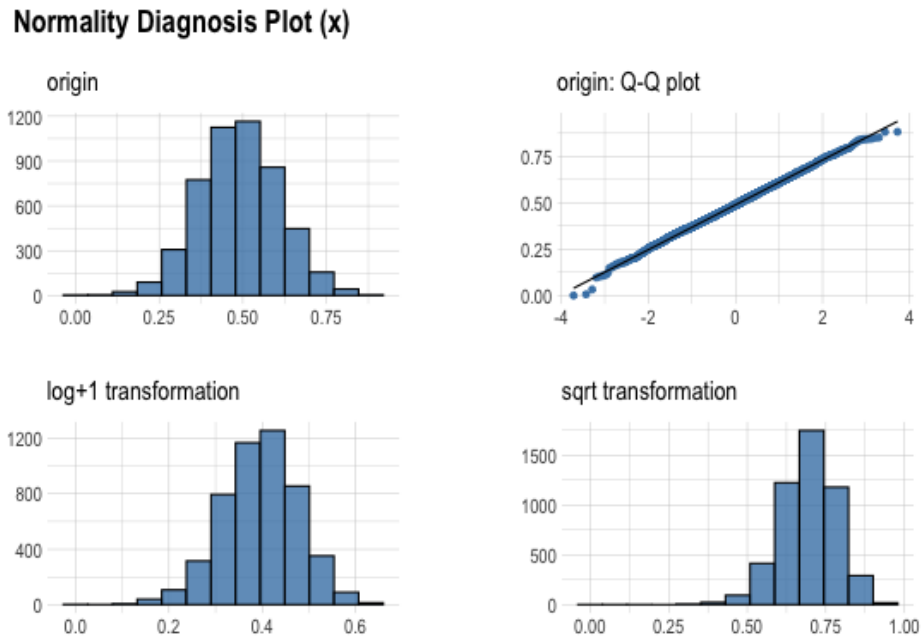


Figure 2.12: uti_card_50plus_pct

rep_income

* normality test : Shapiro-Wilk normality test
- statistic : 0.9991, p-value : 0.00996543

Table 2.13: skewness and kurtosis : rep_income

type	skewness	kurtosis
original	-0.0553	2.9853
log transformation	-0.8919	4.7445
sqrt transformation	-0.4312	3.4541

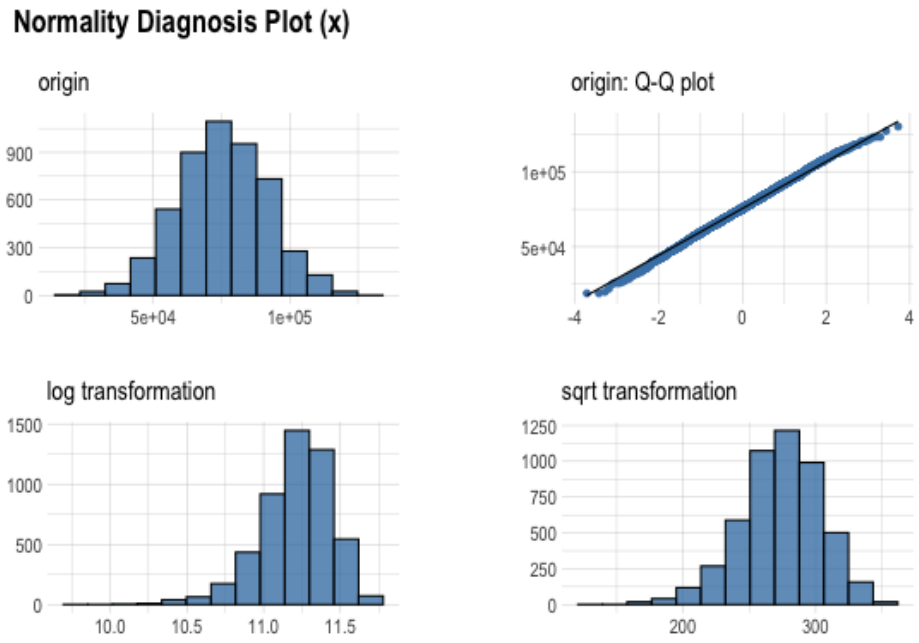


Figure 2.13: rep_income

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	0.937
card_inq_24_month_num	inq_12_month_num	0.859
uti_card_50plus_pct	uti_card	0.847
credit_good_age	credit_age	0.787
uti_50plus_pct	uti_card	0.748
uti_max_credit_line	uti_card	0.746
card_age	credit_good_age	0.736
uti_card_50plus_pct	uti_50plus_pct	0.635
uti_card_50plus_pct	uti_max_credit_line	0.634
uti_max_credit_line	uti_50plus_pct	0.555

3.1.2 Correlation Plot of Numerical Variables

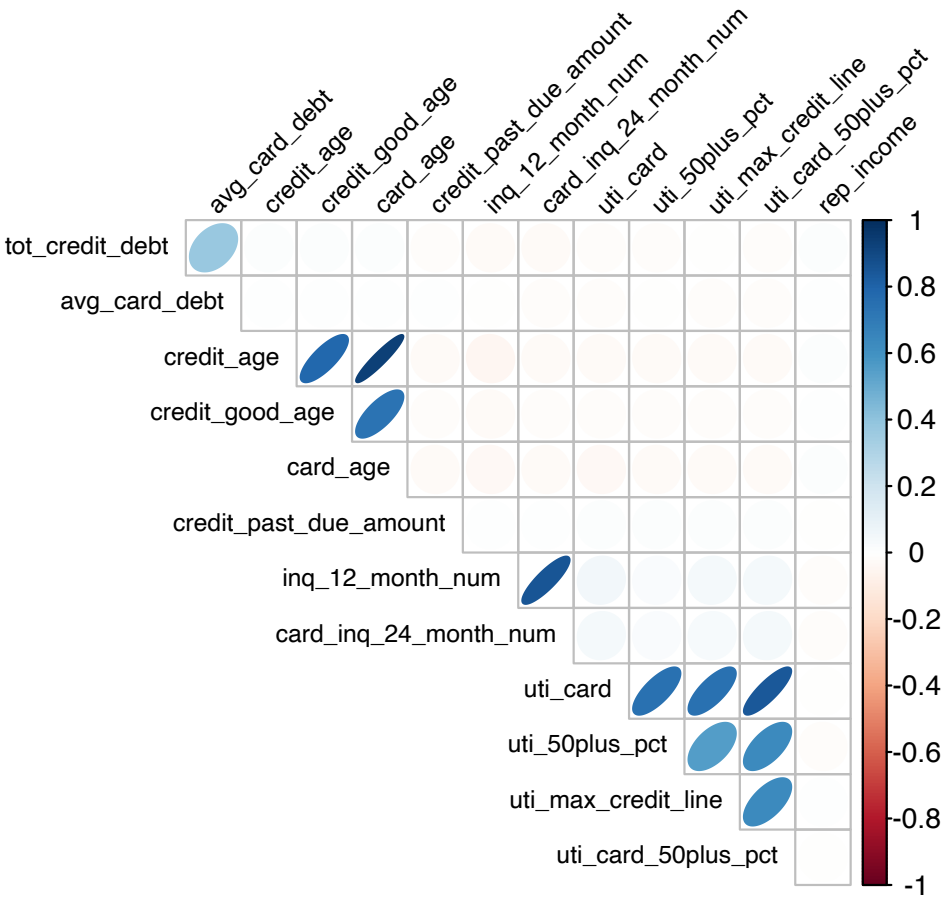


Figure 3.1: The correlation coefficient of numerical variables

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	1,586.00	18,414.00
NA	0.00	0.00
mean	91,915.57	94,791.79
sd	29,920.36	22,901.39
se(mean)	751.30	168.77
IQR	42,384.09	30,896.17
skewness	0.10	0.00
kurtosis	-0.36	0.00
0%	6,898.50	2,367.43
1%	28,207.73	41,242.98
5%	43,753.43	56,900.48
10%	52,634.15	65,620.24
20%	65,514.08	75,536.63
25%	70,589.52	79,292.61
30%	74,912.33	82,816.56
40%	83,236.90	88,955.41
50%	91,235.59	94,912.08
60%	98,518.52	100,622.41
70%	106,885.74	106,667.40
75%	112,973.61	110,188.78
80%	119,288.16	114,062.32
90%	131,825.55	124,160.09
95%	140,839.70	132,503.44
99%	160,888.36	148,647.02
100%	188,890.96	182,858.99

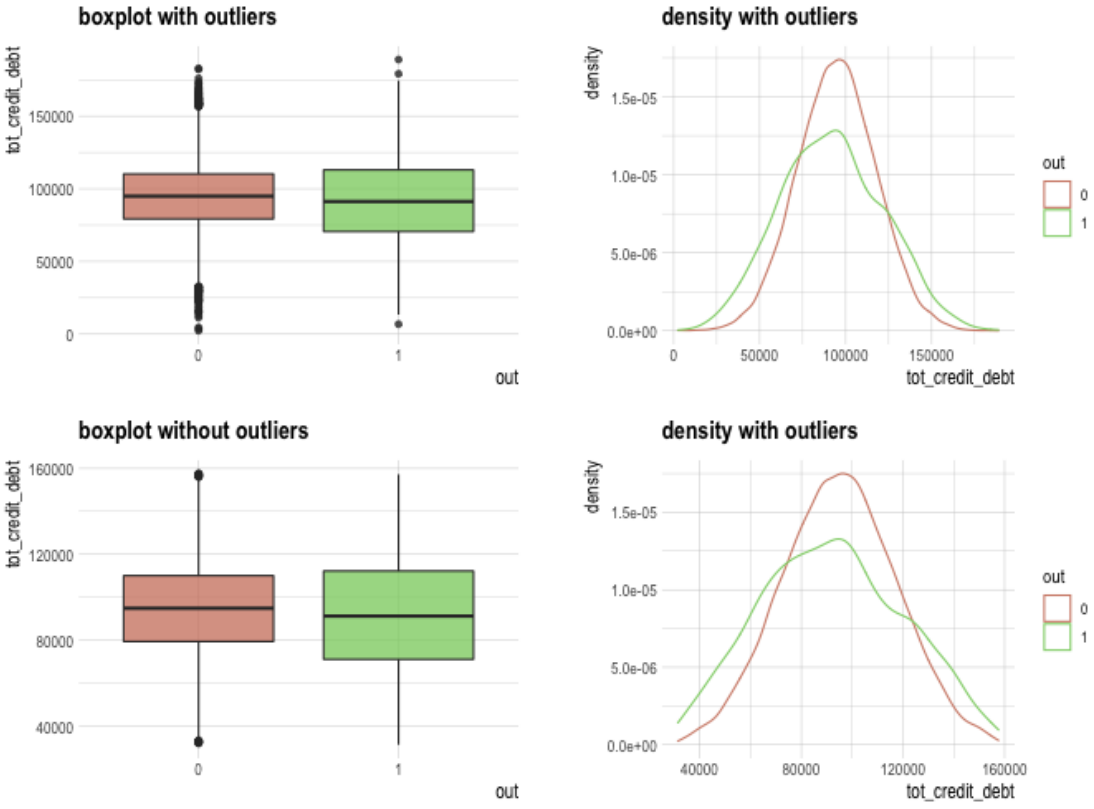


Figure 4.1: tot_credit_debt

avg_card_debt

Table 4.2: avg_card_debt

	1	0
n	1,586.00	18,414.00
NA	0.00	0.00
mean	17,880.43	13,761.61
sd	21,195.06	7,363.26
se(mean)	532.21	54.26
IQR	6,492.14	3,736.47
skewness	3.49	10.09
kurtosis	10.71	115.62
0%	2,363.12	4,595.02
1%	4,567.20	7,097.11
5%	6,100.97	8,737.49
10%	7,451.09	9,741.53
20%	9,005.12	10,953.43
25%	9,864.23	11,401.83
30%	10,563.44	11,813.67
40%	11,805.47	12,563.48
50%	13,125.53	13,251.24
60%	14,343.11	13,948.46
70%	15,648.05	14,714.47
75%	16,356.37	15,138.30
80%	16,973.85	15,607.82
90%	18,979.66	16,782.99
95%	99,999.00	17,775.06
99%	99,999.00	19,546.38
100%	99,999.00	99,999.00

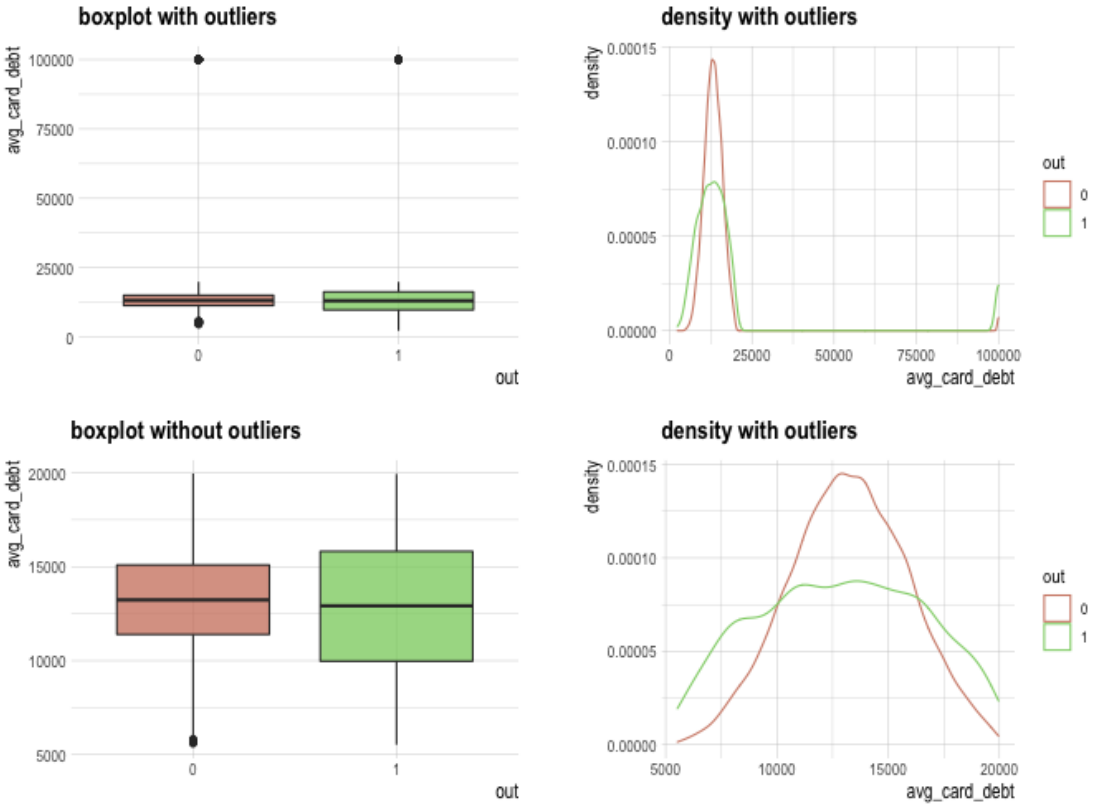


Figure 4.2: avg_card_debt

credit_age

Table 4.3: credit_age

	1	0
n	1,586.00	18,414.00
NA	0.00	0.00
mean	275.16	298.55
sd	61.99	61.34
se(mean)	1.56	0.45
IQR	83.00	83.00
skewness	0.14	0.04
kurtosis	0.16	0.00
0%	54.00	78.00
1%	136.85	157.00
5%	177.00	198.00
10%	200.00	219.00
20%	222.00	247.00
25%	233.00	257.00
30%	241.00	266.00
40%	258.00	283.00
50%	274.00	299.00
60%	289.00	314.00
70%	305.00	331.00
75%	316.00	340.00
80%	326.00	350.00
90%	357.00	377.00
95%	381.75	400.00
99%	417.15	443.87
100%	521.00	545.00

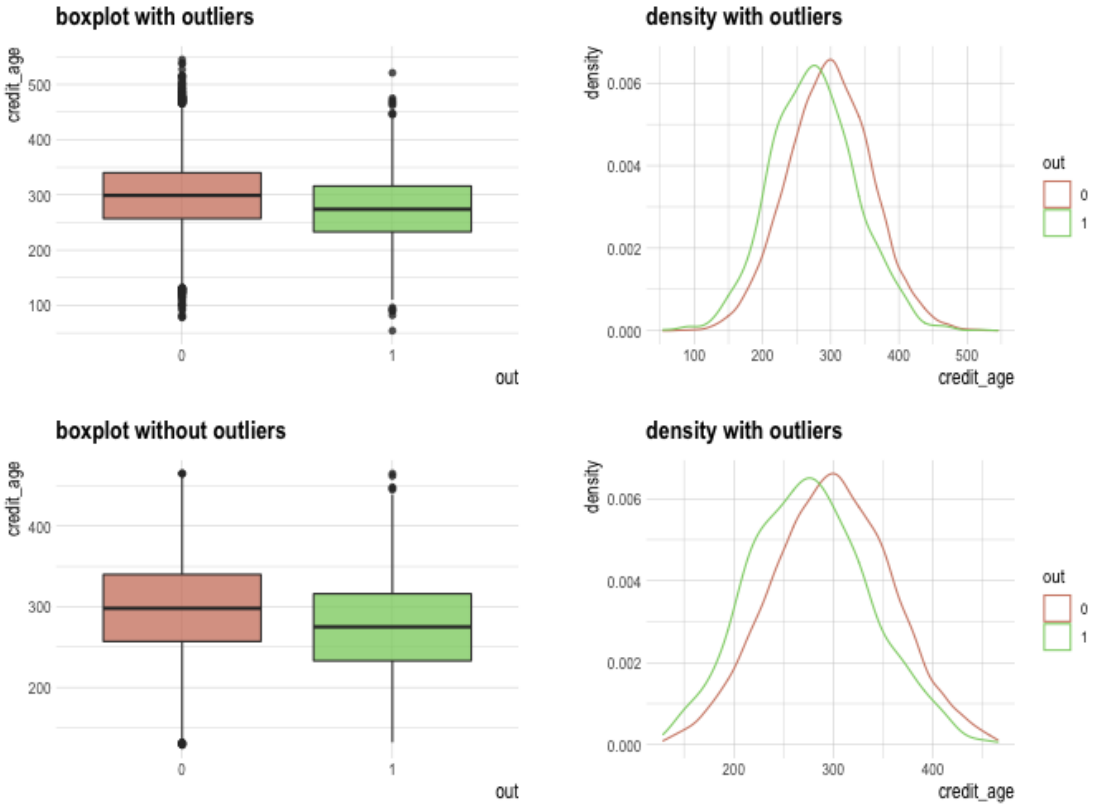


Figure 4.3: credit_age

credit_good_age

Table 4.4: credit_good_age

	1	0
n	1,586.00	18,414.00
NA	0.00	0.00
mean	140.54	150.57
sd	33.56	33.94
se(mean)	0.84	0.25
IQR	45.00	45.00
skewness	-0.04	0.02
kurtosis	0.34	0.04
0%	21.00	27.00
1%	52.85	72.00
5%	87.00	95.00
10%	99.00	107.00
20%	113.00	122.00
25%	118.00	128.00
30%	123.00	133.00
40%	132.00	142.00
50%	140.00	151.00
60%	148.00	159.00
70%	158.00	168.00
75%	163.00	173.00
80%	169.00	179.00
90%	184.00	194.00
95%	195.00	206.00
99%	220.00	230.00
100%	274.00	296.00

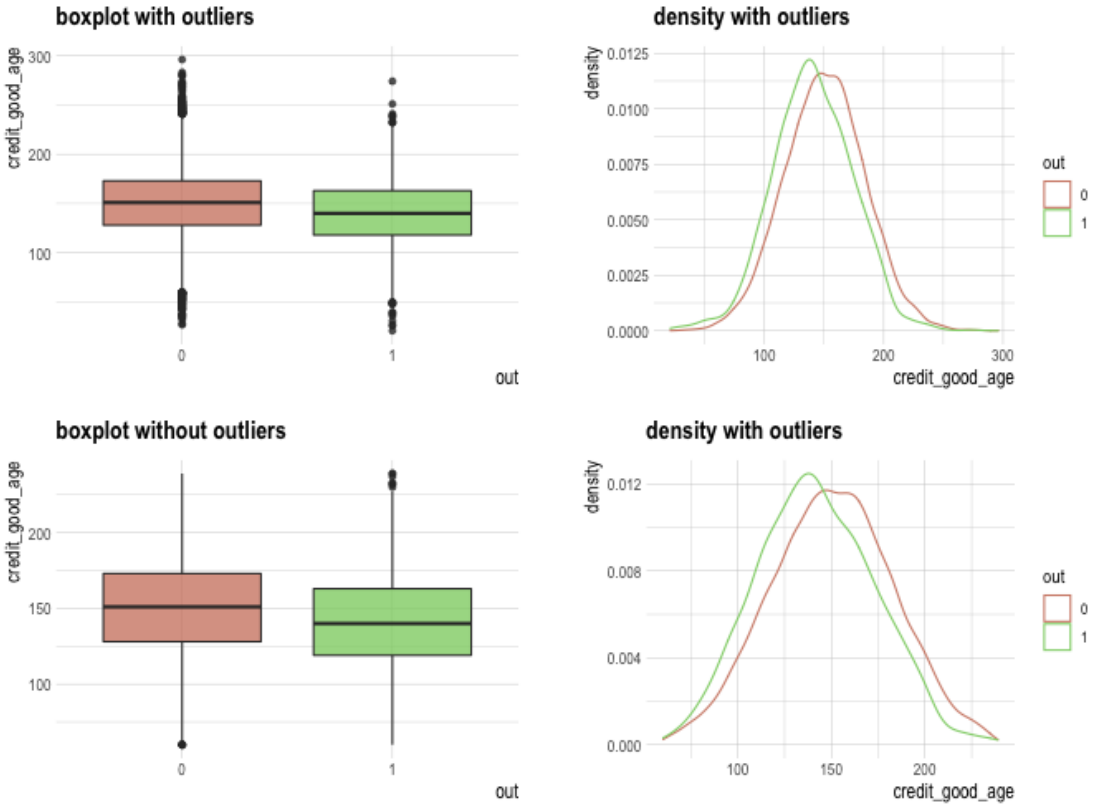


Figure 4.4: credit_good_age

card_age

Table 4.5: card_age

	1	0
n	1,586.00	18,414.00
NA	0.00	0.00
mean	247.71	269.76
sd	58.60	59.11
se(mean)	1.47	0.44
IQR	82.00	81.00
skewness	0.10	0.03
kurtosis	0.03	-0.03
0%	41.00	56.00
1%	120.70	134.00
5%	155.00	172.00
10%	175.50	194.00
20%	198.00	220.00
25%	206.00	229.00
30%	215.00	239.00
40%	231.00	255.00
50%	247.00	270.00
60%	263.00	285.00
70%	277.00	301.00
75%	288.00	310.00
80%	298.00	320.00
90%	321.00	345.00
95%	346.00	366.00
99%	392.00	409.00
100%	463.00	520.00

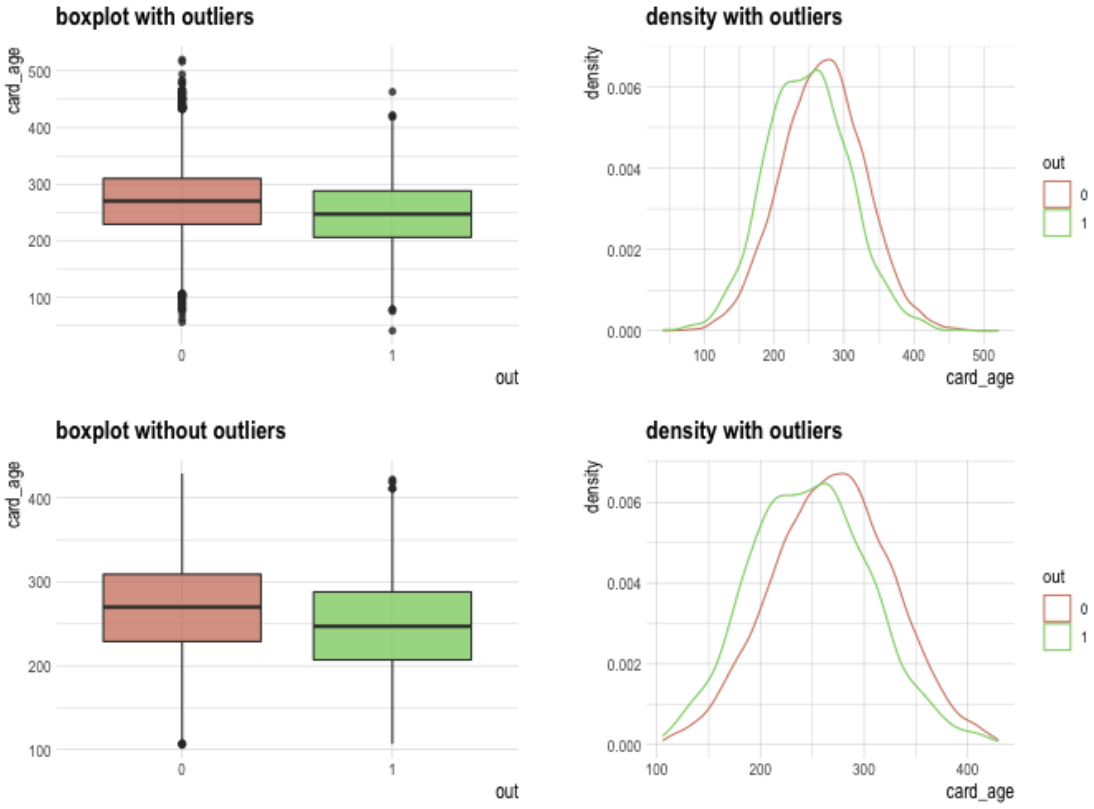


Figure 4.5: card_age

credit_past_due_amount

Table 4.6: credit_past_due_amount

	1	0
n	1,586.00	18,414.00
NA	0.00	0.00
mean	3,060.92	94.01
sd	5,777.48	1,048.88
se(mean)	145.07	7.73
IQR	4,905.16	0.00
skewness	1.90	12.69
kurtosis	2.98	177.99
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%	4,905.16	0.00
80%	7,559.12	0.00
90%	11,918.01	0.00
95%	16,653.25	0.00
99%	22,470.85	0.00
100%	32,662.98	24,211.55

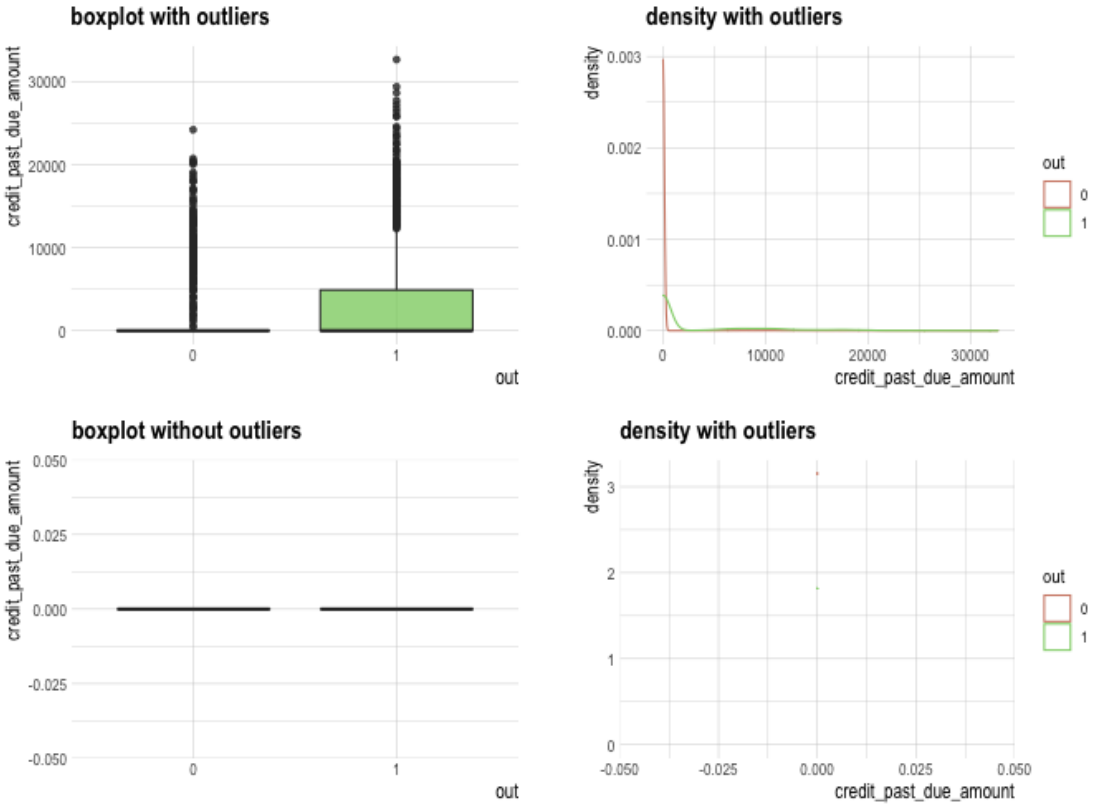


Figure 4.6: credit_past_due_amount

inq_12_month_num

Table 4.7: inq_12_month_num

	1	0
n	1,586.00	18,414.00
NA	0.00	0.00
mean	2.29	1.72
sd	1.87	1.72
se(mean)	0.05	0.01
IQR	3.00	3.00
skewness	0.54	0.86
kurtosis	-0.35	0.14
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%	1.00	0.00
30%	1.00	0.00
40%	2.00	1.00
50%	2.00	1.00
60%	3.00	2.00
70%	3.00	3.00
75%	4.00	3.00
80%	4.00	3.00
90%	5.00	4.00
95%	6.00	5.00
99%	7.00	6.00
100%	9.00	10.00

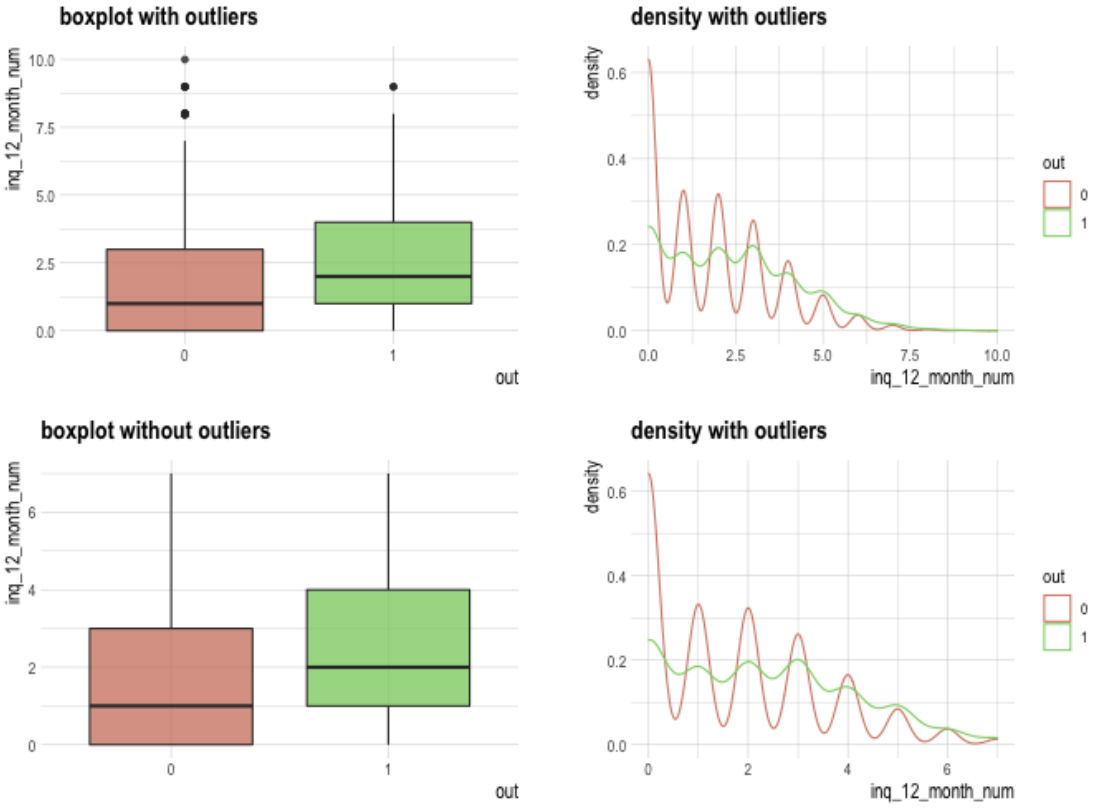


Figure 4.7: inq_12_month_num

card_inq_24_month_num

Table 4.8: card_inq_24_month_num

	1	0
n	1,586.00	18,414.00
NA	0.00	0.00
mean	4.16	3.34
sd	3.14	2.90
se(mean)	0.08	0.02
IQR	4.00	4.00
skewness	0.51	0.83
kurtosis	-0.45	0.28
0%	0.00	0.00
1%	0.00	0.00
5%	0.00	0.00
10%	0.00	0.00
20%	1.00	0.00
25%	2.00	1.00
30%	2.00	1.00
40%	3.00	2.00
50%	4.00	3.00
60%	5.00	4.00
70%	6.00	5.00
75%	6.00	5.00
80%	7.00	6.00
90%	9.00	7.00
95%	10.00	9.00
99%	12.00	11.00
100%	15.00	18.00

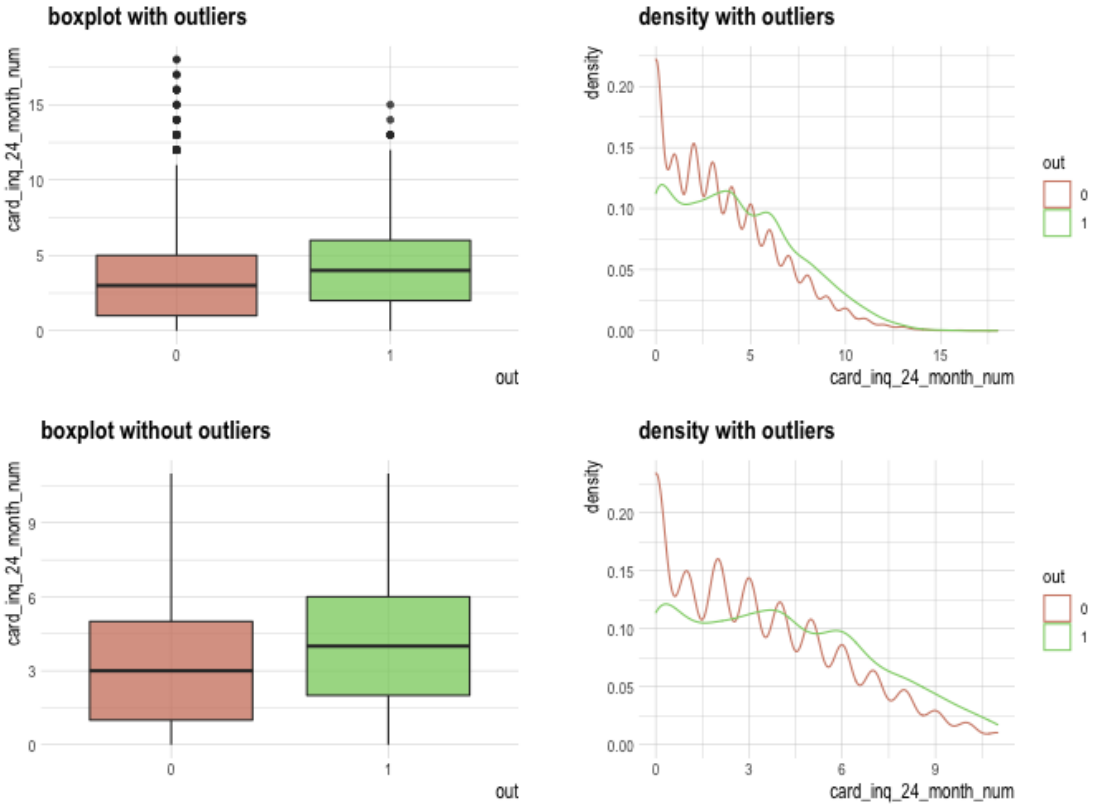


Figure 4.8: card_inq_24_month_num

uti_card

Table 4.9: uti_card

	1	0
n	1,586.00	18,414.00
NA	0.00	0.00
mean	0.56	0.50
sd	0.11	0.11
se(mean)	0.00	0.00
IQR	0.15	0.15
skewness	-0.04	-0.02
kurtosis	0.02	0.04
0%	0.21	0.07
1%	0.30	0.25
5%	0.37	0.32
10%	0.42	0.36
20%	0.47	0.41
25%	0.49	0.43
30%	0.50	0.44
40%	0.53	0.47
50%	0.56	0.50
60%	0.59	0.53
70%	0.62	0.55
75%	0.64	0.57
80%	0.65	0.59
90%	0.70	0.64
95%	0.74	0.67
99%	0.82	0.74
100%	0.97	0.92

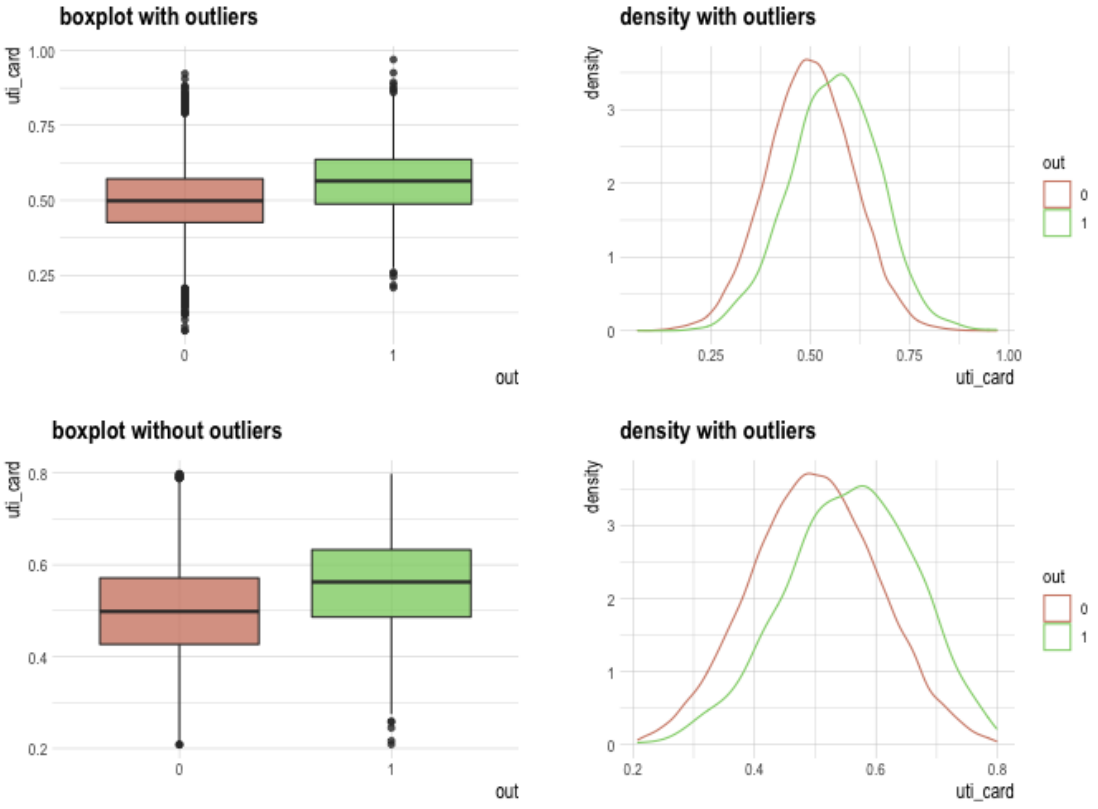


Figure 4.9: uti_card

uti_50plus_pct

Table 4.10: uti_50plus_pct

	1	0
n	1,586.00	18,414.00
NA	0.00	0.00
mean	0.56	0.51
sd	0.11	0.11
se(mean)	0.00	0.00
IQR	0.16	0.15
skewness	0.00	0.00
kurtosis	-0.14	0.01
0%	0.16	0.03
1%	0.29	0.25
5%	0.38	0.32
10%	0.41	0.36
20%	0.46	0.41
25%	0.48	0.43
30%	0.49	0.45
40%	0.53	0.48
50%	0.56	0.51
60%	0.59	0.53
70%	0.62	0.57
75%	0.64	0.58
80%	0.66	0.60
90%	0.70	0.65
95%	0.75	0.69
99%	0.82	0.77
100%	0.89	0.99

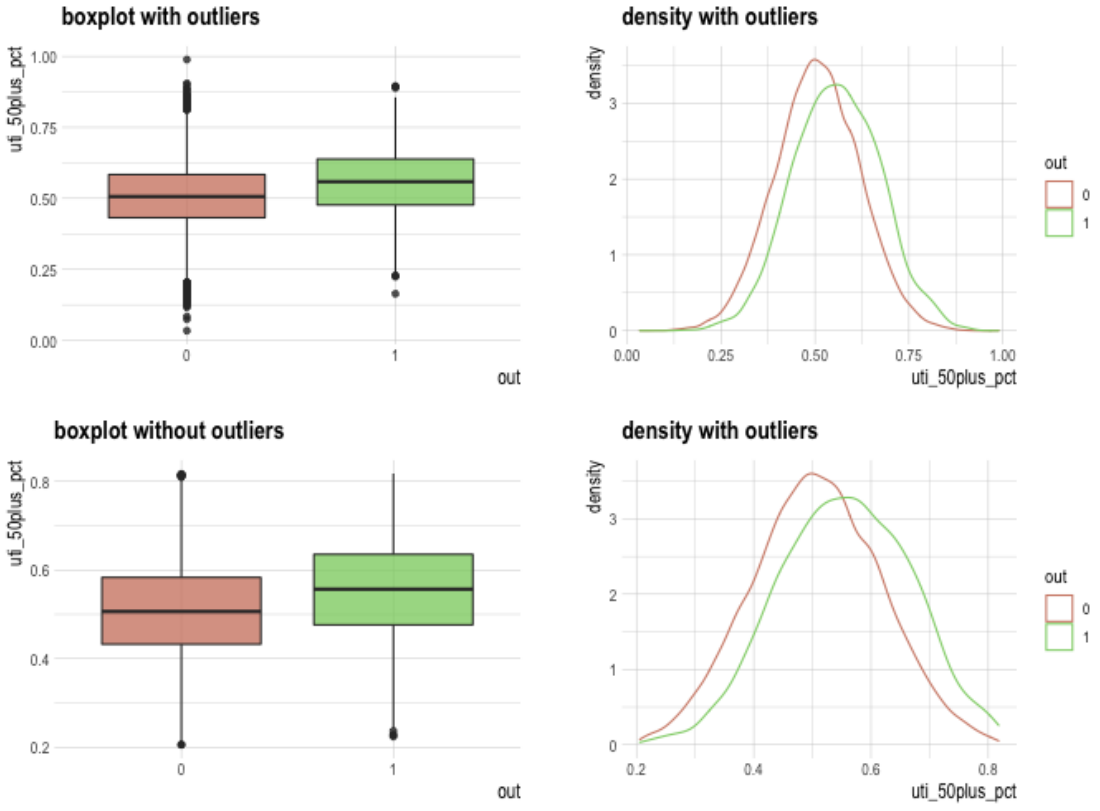


Figure 4.10: uti_50plus_pct

uti_max_credit_line

Table 4.11: uti_max_credit_line

	1	0
n	1,586.00	18,414.00
NA	0.00	0.00
mean	0.55	0.50
sd	0.11	0.11
se(mean)	0.00	0.00
IQR	0.15	0.15
skewness	0.07	-0.01
kurtosis	-0.04	-0.02
0%	0.19	0.01
1%	0.30	0.25
5%	0.38	0.33
10%	0.41	0.37
20%	0.46	0.41
25%	0.48	0.43
30%	0.49	0.45
40%	0.52	0.48
50%	0.55	0.50
60%	0.58	0.53
70%	0.61	0.56
75%	0.62	0.58
80%	0.64	0.59
90%	0.70	0.64
95%	0.73	0.68
99%	0.80	0.75
100%	1.00	0.97

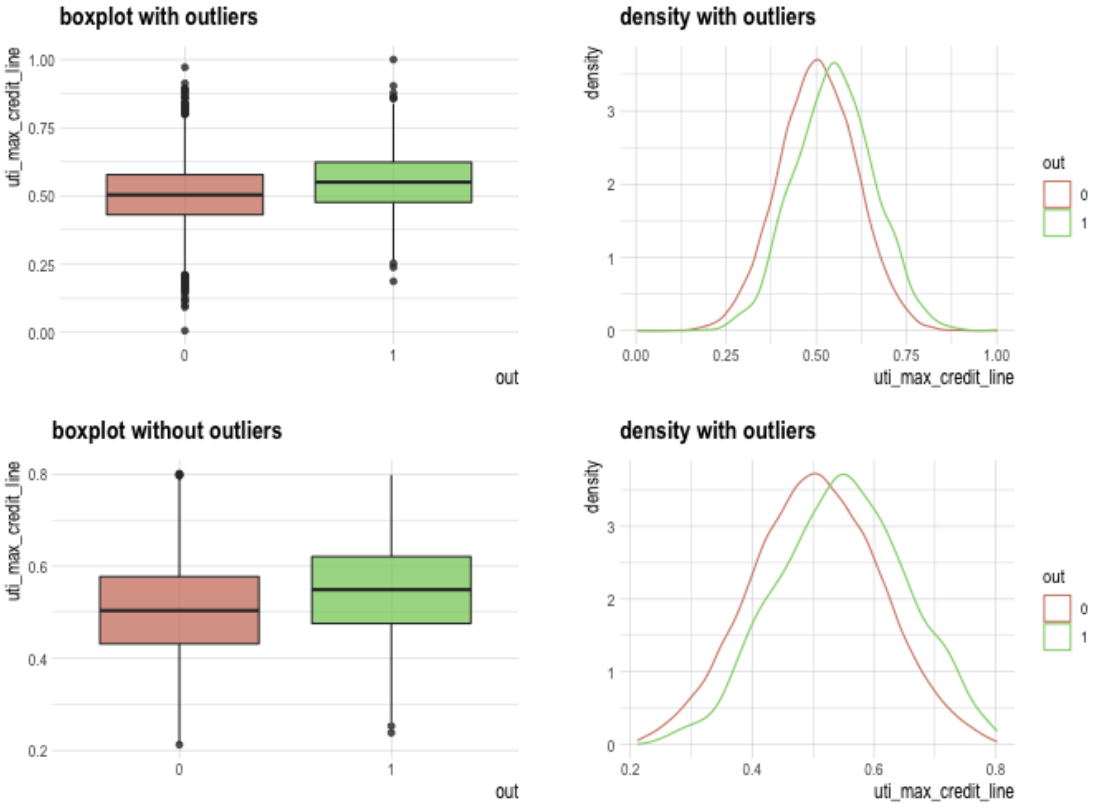


Figure 4.11: uti_max_credit_line

uti_card_50plus_pct

Table 4.12: uti_card_50plus_pct

	1	0
n	1,412.00	16,533.00
NA	174.00	1,881.00
mean	0.54	0.48
sd	0.12	0.12
se(mean)	0.00	0.00
IQR	0.17	0.16
skewness	-0.11	-0.03
kurtosis	0.12	0.09
0%	0.12	0.00
1%	0.25	0.20
5%	0.34	0.29
10%	0.39	0.34
20%	0.44	0.39
25%	0.46	0.41
30%	0.48	0.42
40%	0.52	0.46
50%	0.55	0.49
60%	0.58	0.52
70%	0.61	0.55
75%	0.63	0.56
80%	0.65	0.58
90%	0.70	0.64
95%	0.74	0.68
99%	0.84	0.76
100%	0.97	0.95

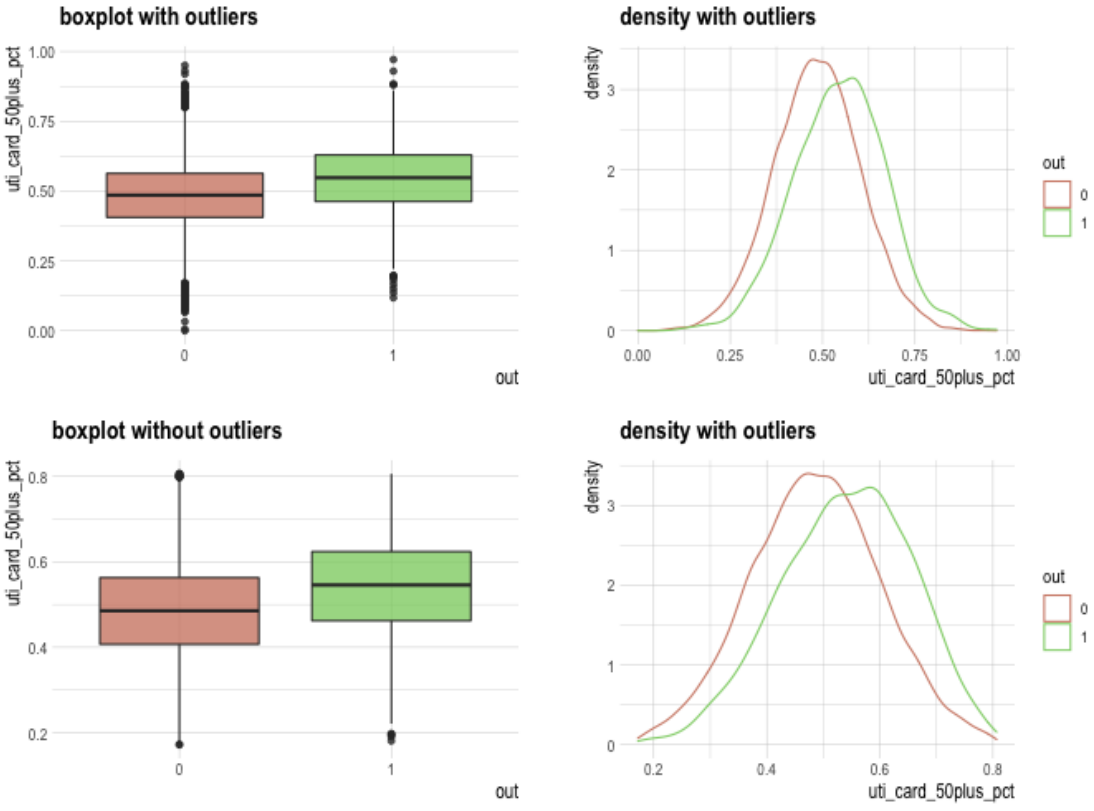


Figure 4.12: uti_card_50plus_pct

rep_income

Table 4.13: rep_income

	1	0
n	1,457.00	16,973.00
NA	129.00	1,441.00
mean	74,522.99	75,583.34
sd	16,775.13	16,323.78
se(mean)	439.48	125.30
IQR	22,000.00	22,000.00
skewness	0.11	0.00
kurtosis	-0.09	-0.01
0%	26,000.00	12,000.00
1%	37,000.00	37,720.00
5%	48,000.00	49,000.00
10%	53,000.00	55,000.00
20%	60,000.00	62,000.00
25%	63,000.00	65,000.00
30%	65,000.00	67,000.00
40%	70,000.00	71,000.00
50%	74,000.00	76,000.00
60%	78,000.00	80,000.00
70%	83,000.00	84,000.00
75%	85,000.00	87,000.00
80%	88,000.00	89,000.00
90%	96,000.00	97,000.00
95%	103,000.00	102,000.00
99%	116,000.00	114,000.00
100%	123,000.00	150,000.00

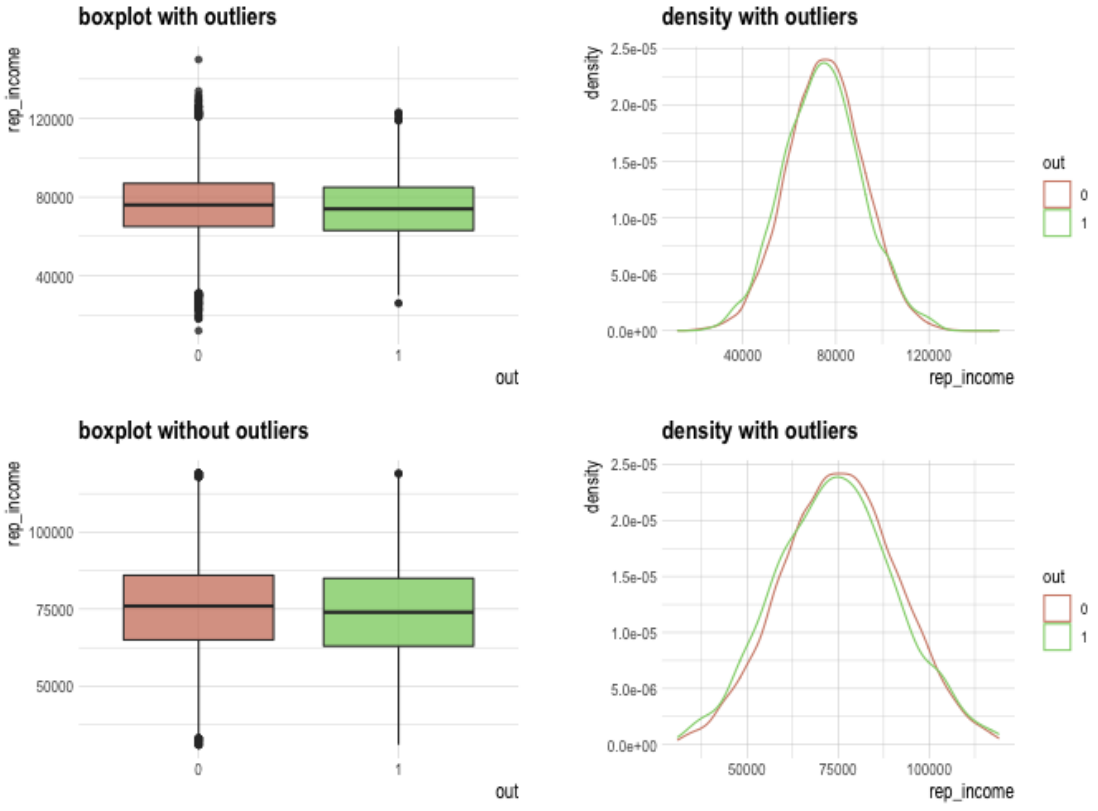


Figure 4.13: rep_income

	0	1	Sum
AL	2,664	229	2,893
FL	2,638	219	2,857
GA	2,648	209	2,857
LA	2,621	228	2,849
MS	2,586	241	2,827
NC	2,674	224	2,898
SC	2,583	236	2,819
Sum	**18,414**	**1,586**	**20,000**

	0	1	Sum
AL	14.47	14.44	14.46
FL	14.33	13.81	14.29
GA	14.38	13.18	14.29
LA	14.23	14.38	14.24
MS	14.04	15.20	14.13
NC	14.52	14.12	14.49
SC	14.03	14.88	14.09
Sum	**100.00**	**100.00**	**100.00**

4.1.2 Grouped Categorical Variables

States

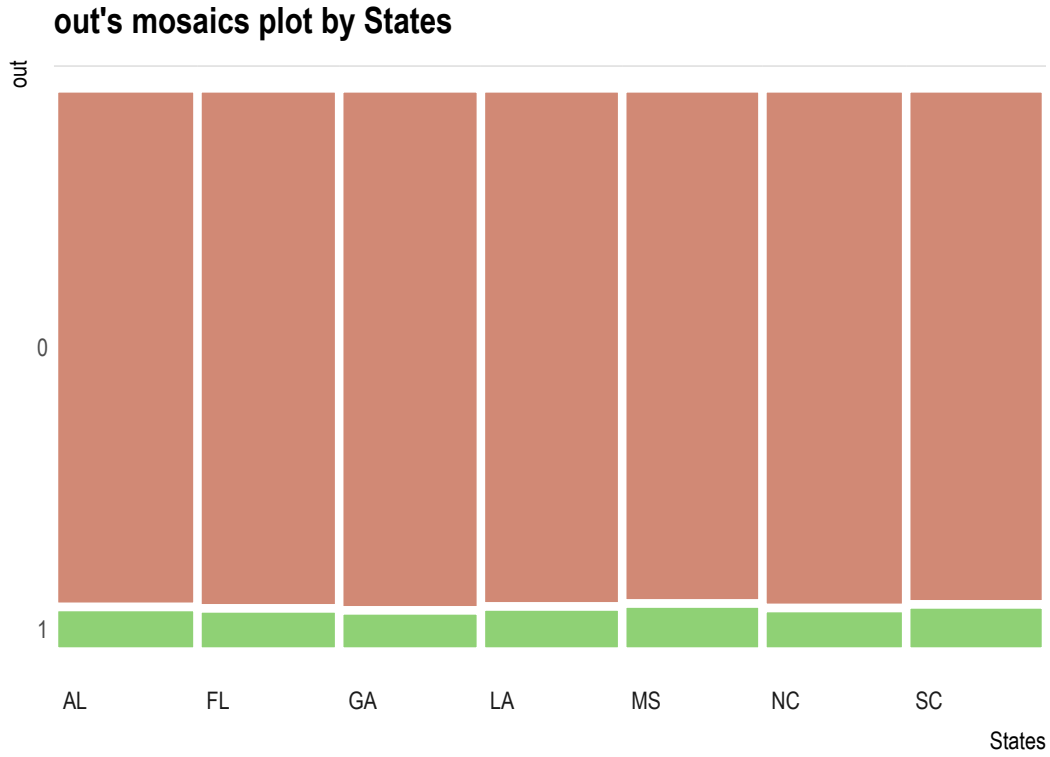


Figure 4.14: States

	0	1	Sum
0	18,414	0	18,414
1	0	1,586	1,586
Sum	**18,414**	**1,586**	**20,000**

	0	1	Sum
0	100	0	92.07
1	0	100	7.93
Sum	**100**	**100**	**100.00**

temp

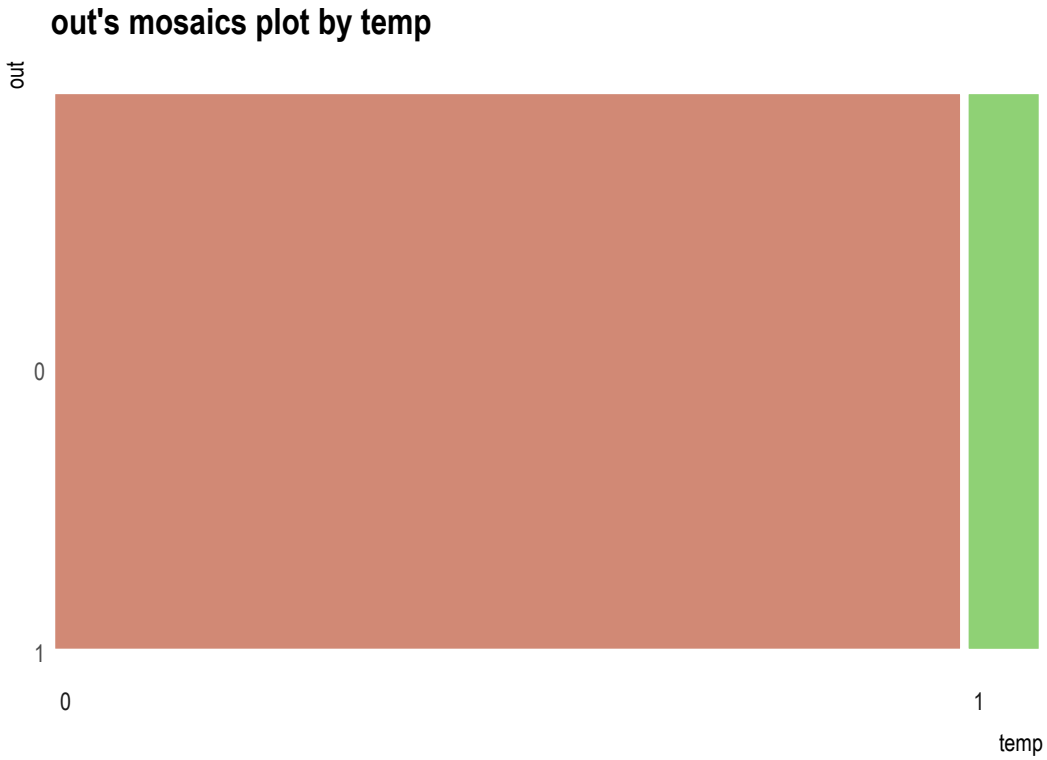


Figure 4.15: temp

4.2 Grouped Relationship Between Variables

4.2.1 Grouped Correlation Coefficient

Table 4.14: The correlation coefficients (0.5 or more)

out	Variable1	Variable2	Correlation Coefficient
0	card_age	credit_age	0.936
0	card_inq_24_month_num	inq_12_month_num	0.858
0	uti_card_50plus_pct	uti_card	0.844
0	credit_good_age	credit_age	0.785
0	uti_50plus_pct	uti_card	0.743
0	uti_max_credit_line	uti_card	0.740
0	card_age	credit_good_age	0.734
0	uti_card_50plus_pct	uti_50plus_pct	0.629
0	uti_card_50plus_pct	uti_max_credit_line	0.627
0	uti_max_credit_line	uti_50plus_pct	0.545
1	card_age	credit_age	0.938
1	card_inq_24_month_num	inq_12_month_num	0.866
1	uti_card_50plus_pct	uti_card	0.848
1	credit_good_age	credit_age	0.793
1	uti_max_credit_line	uti_card	0.765
1	uti_50plus_pct	uti_card	0.751
1	card_age	credit_good_age	0.739
1	uti_card_50plus_pct	uti_max_credit_line	0.644
1	uti_card_50plus_pct	uti_50plus_pct	0.630
1	uti_max_credit_line	uti_50plus_pct	0.589
1	avg_card_debt	tot_credit_debt	0.515

4.2.2 Grouped Correlation Plot of Numerical Variables

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

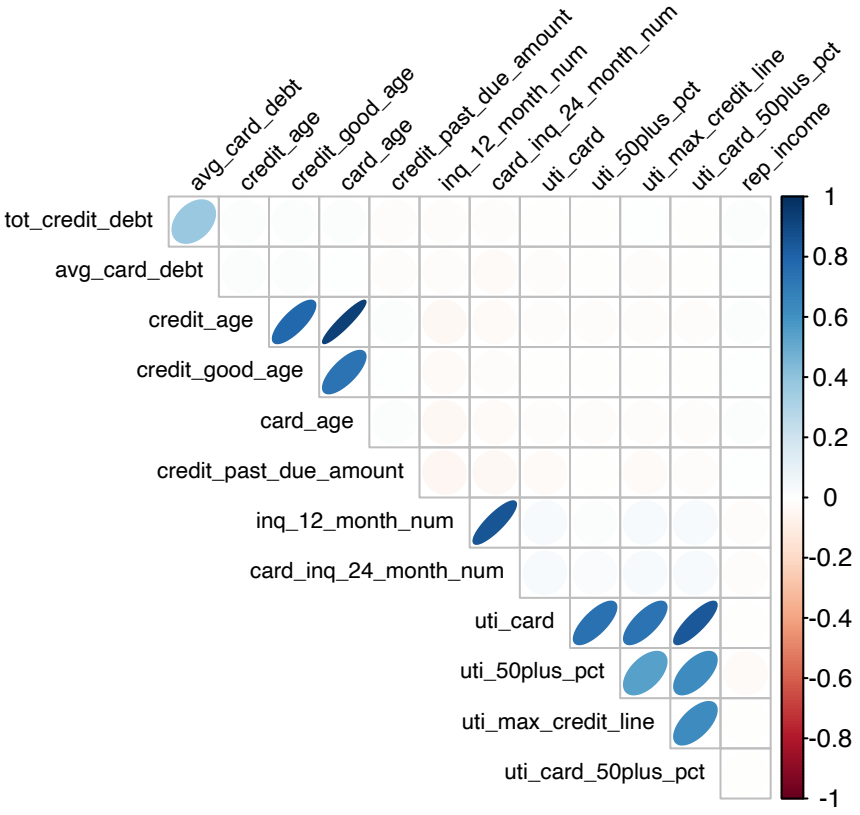


Figure 4.16: Correlation Matrix Plot (out == 0)

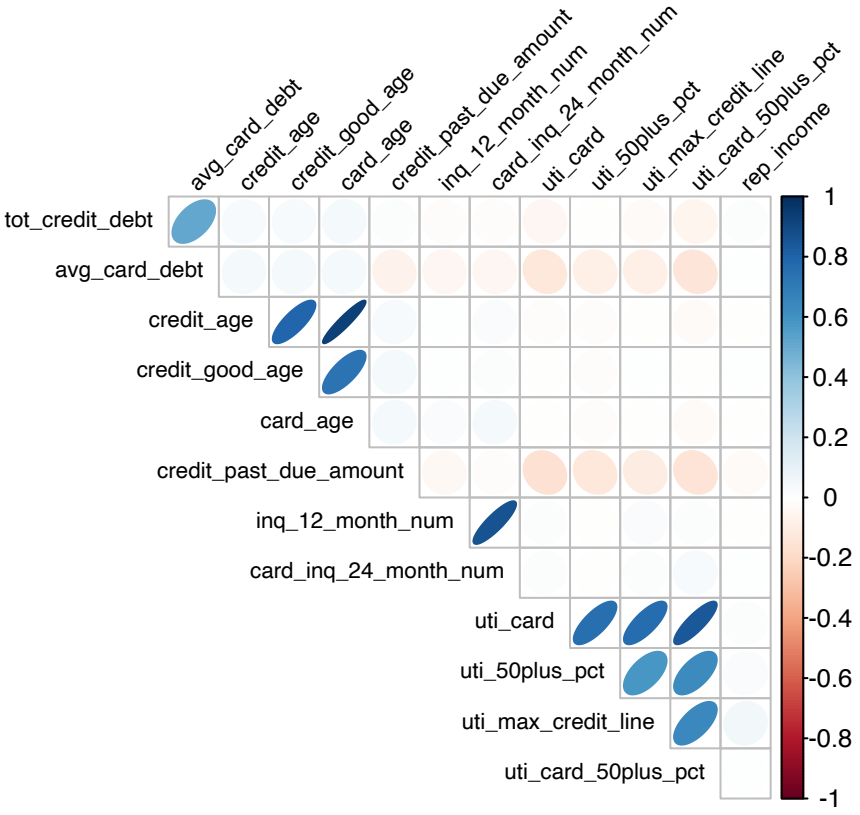


Figure 4.17: Correlation Matrix Plot (out == 1)