

R Skills - data2pdf

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Introduction

The objective is to show the work flow from data collection through output and rendering.

Data

Data is from FRED.

Variable	Description	Units
rate	Weighted-Average Effective Loan Rate by Time that Pricing Terms Were Set and by Commitment, Before Survey Week, More than 365 Days, All Commercial Banks (EETP365PDNQ)	percent
prepay	Percent of Value of Loans Subject to Prepayment Penalty by Time that Pricing Terms Were Set and by Commitment, Before Survey Week, More than 365 Days, All Commercial Banks (EPTP365PDNQ)	percent
maturity	Weighted-Average Maturity/Repricing Interval in Days by Time that Pricing Terms Were Set and by Commitment, Before Survey Week, More than 365 Days, All Commercial Banks (EITP365PDNQ)	days
size	Average Loan Size by Time that Pricing Terms Were Set and by Commitment, Before Survey Week, More than 365 Days, All Commercial Banks (EATP365PDNQ)	thousandsUSD
volume	Total Value of Loans by Time that Pricing Terms Were Set and by Commitment, Before Survey Week, More than 365 Days, All Commercial Banks (EVTP365PDNQ)	millionsUSD

Data Exploration

Read in the data.

```
x.data <- read.csv("data/commloans.csv")
head(x.data)
```

```
##      date prepaypenalty maturity rate size volume
## 1 4/1/2003          16.5       124 3.77  449  11406
## 2 7/1/2003          18.1        70 3.09  356  14586
## 3 10/1/2003         44.9        48 2.83  532  21022
## 4 1/1/2004          30.4        87 3.06  602  21472
## 5 4/1/2004          23.5        68 2.97  600  22359
## 6 7/1/2004          20.0        80 3.36  593  23780
```

```
tail(x.data)
```

```
##      date prepaypenalty maturity rate size volume
## 49 4/1/2015          17.8        65 2.47 1151  24620
```

```
## 50 7/1/2015      16.9      76 2.30 1405 30586
## 51 10/1/2015     11.7      77 2.31 1534 36840
## 52 1/1/2016      13.6      66 2.43 1317 36316
## 53 4/1/2016      20.6      93 2.63 1227 24803
## 54 7/1/2016      14.5      66 2.41 1460 40682
```

```
summary(x.data)
```

```
##      date      prepaypenalty      maturity      rate
## 1/1/2004: 1  Min.   : 8.80  Min.   : 40.00  Min.   :2.240
## 1/1/2005: 1  1st Qu.:16.95  1st Qu.: 68.25  1st Qu.:2.482
## 1/1/2006: 1  Median :20.70  Median : 89.00  Median :2.825
## 1/1/2007: 1  Mean    :23.06  Mean    : 95.28  Mean    :3.652
## 1/1/2008: 1  3rd Qu.:29.93  3rd Qu.:112.25  3rd Qu.:4.197
## 1/1/2009: 1  Max.    :51.90  Max.    :396.00  Max.    :7.410
## (Other) :48
##      size      volume
## Min.   : 356.0  Min.   :11406
## 1st Qu.: 639.5  1st Qu.:15451
## Median : 824.5  Median :18670
## Mean    : 881.7  Mean    :20824
## 3rd Qu.:1017.8  3rd Qu.:24258
## Max.    :1715.0  Max.    :40682
##
```

Analysis

Insert analysis here.

Observations & Recommendations

Insert observations and recommendations summary here.