

EXPLORATORY DATA ANALYSIS

Lowend Mahardika
Nathanael Junico Odi Perdana

Region	Issue Date	Expected End Date	Days Overdue	Term Months	Current Term Months	Installment	Outstanding	Loan Status
Bago	13/05/2022	13/05/2025	108,00	36	39	270000	810000	5
Bago	13/05/2022	13/05/2025	108,00	36	39	315000	945000	5
Magway	13/05/2022	13/05/2025	108,00	36	39	90000	270000	5
Mandalay	13/05/2022	13/05/2025	108,00	36	39	270000	810000	5
Bago	13/05/2022	13/05/2025	108,00	36	39	315000	945000	5
...
Shan	4/29/2023	29/07/2025	31,00	27	28	225000	225000	4

feature engineering

0. Fully paid
1. Current
2. In Grace Period
3. 16 - 30 days
4. 31 - 90 days
5. Charge off

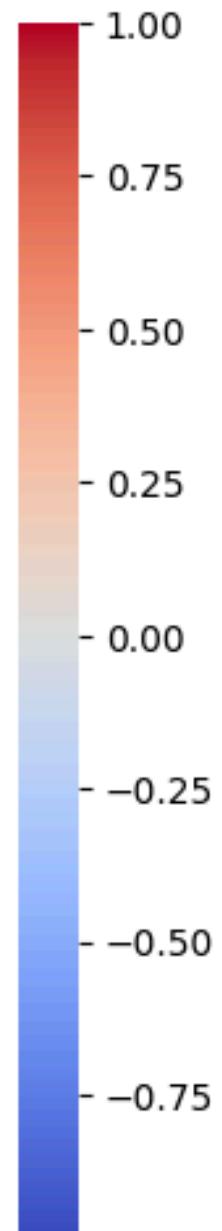
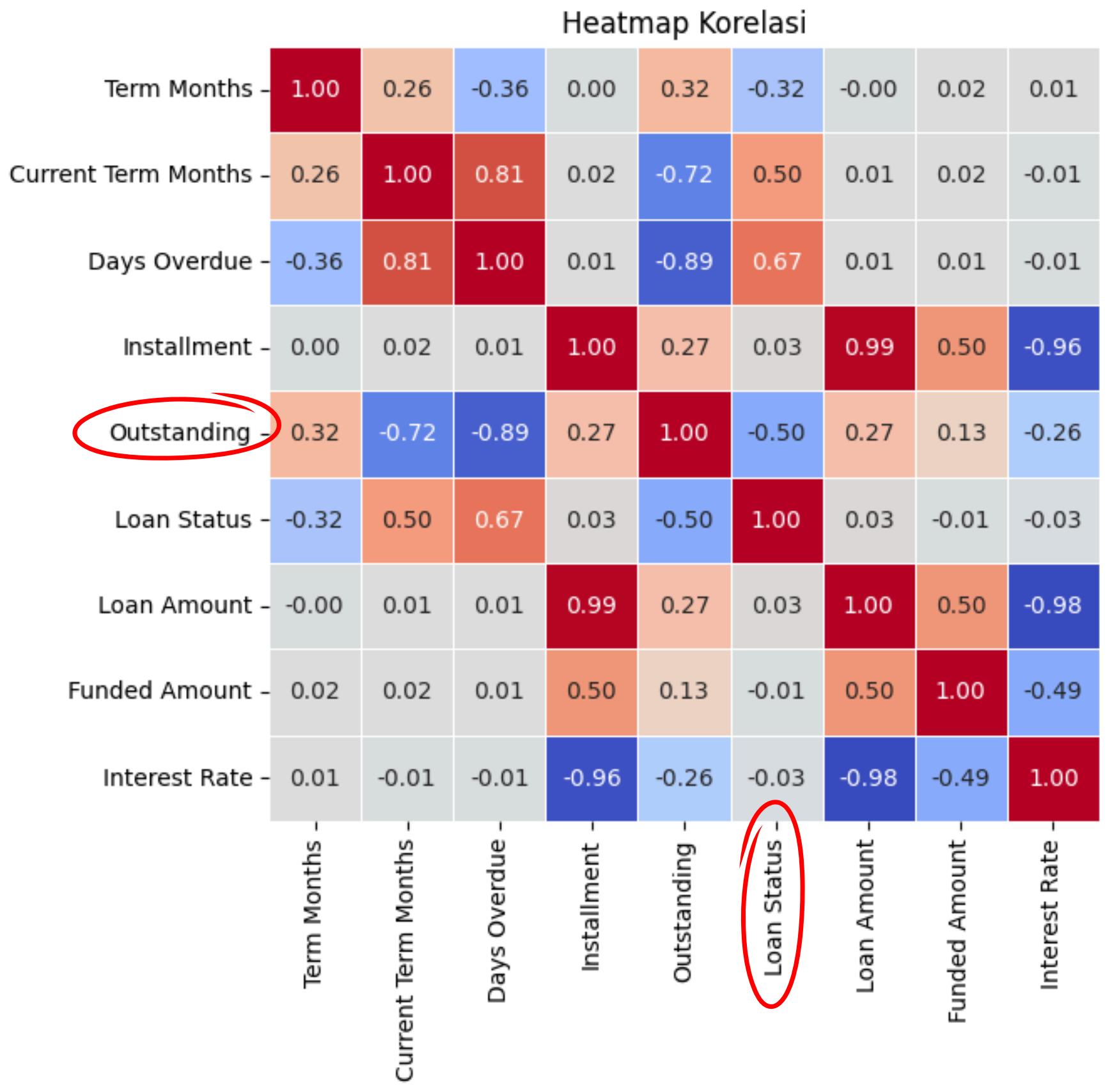
PROJECT GOALS

01

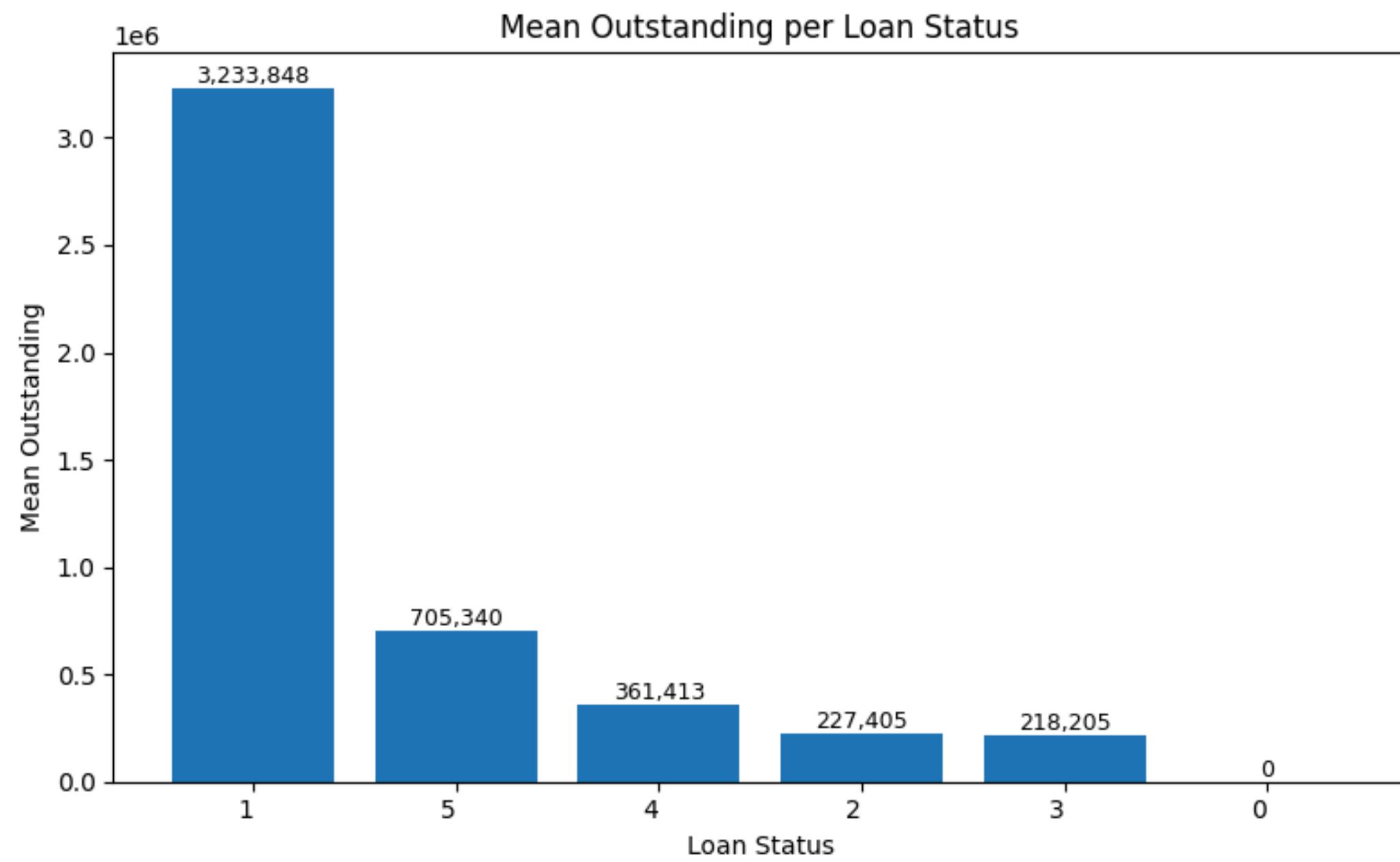
Mengidentifikasi distribusi transaksi kredit (Loan Status 0,1,2,3,4,5) dan transaksi kredit bermasalah (Loan Status 3,4,5) secara umum.

02

Menggali lebih dalam ke region dengan jumlah transaksi bermasalah terbanyak.



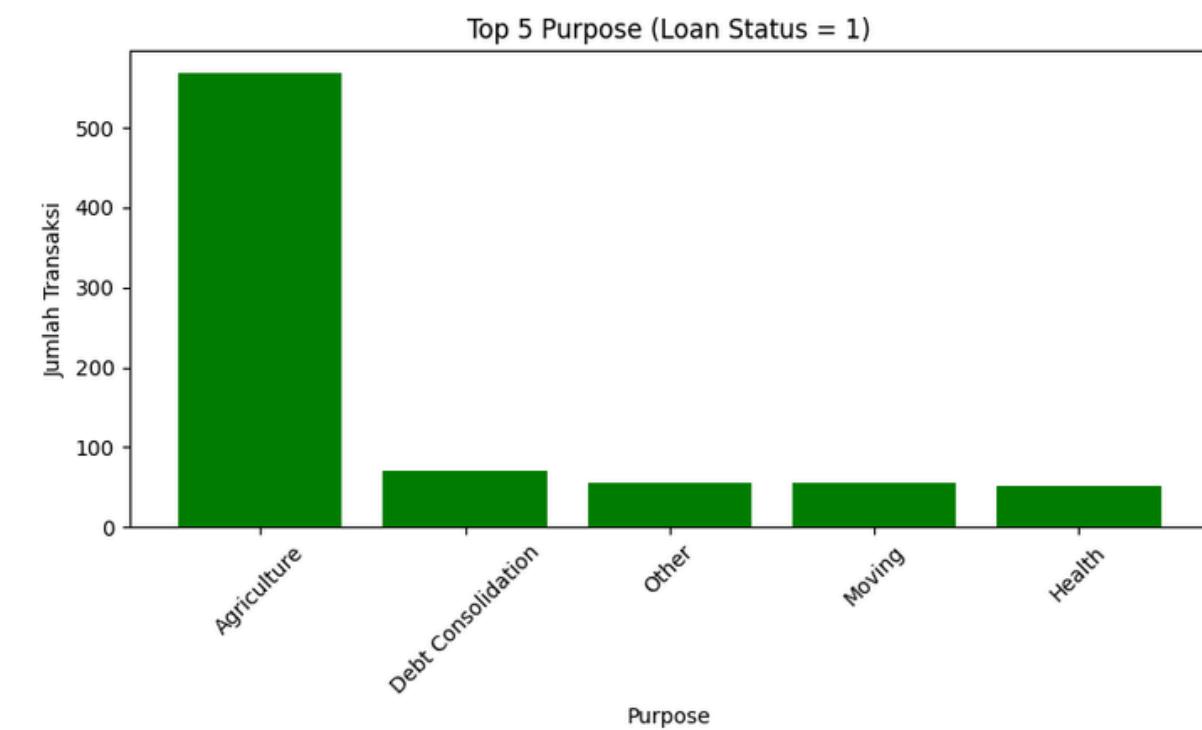
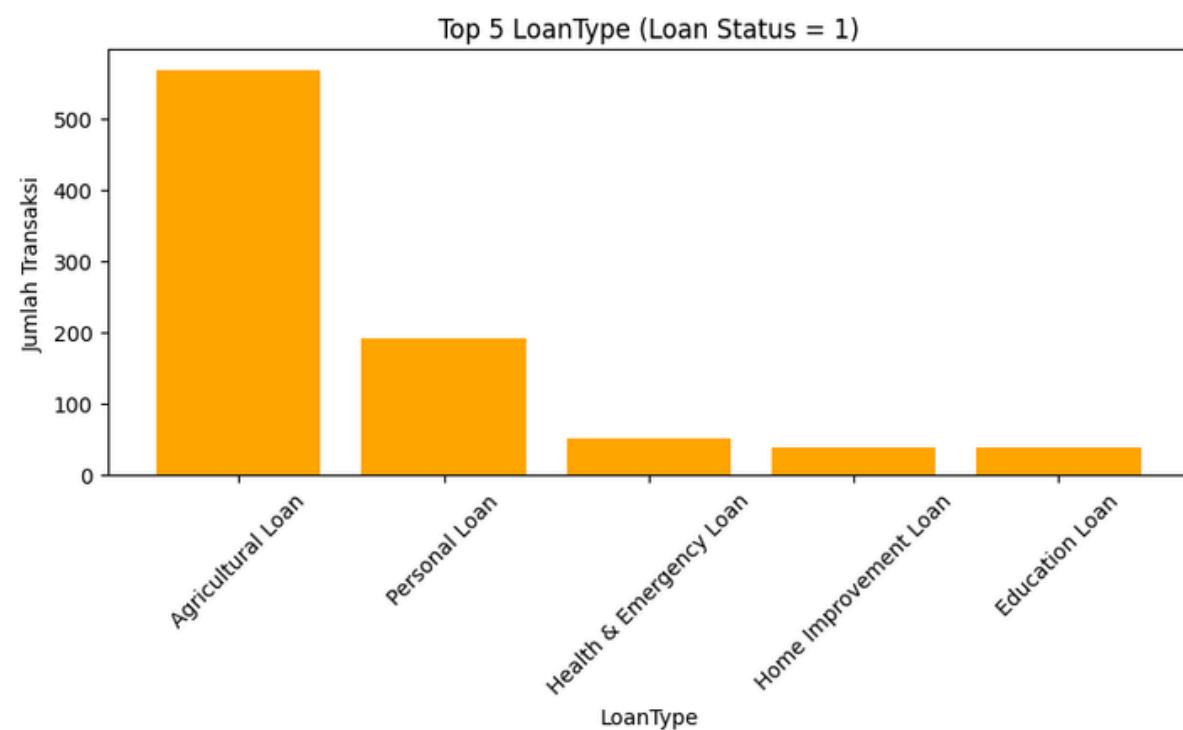
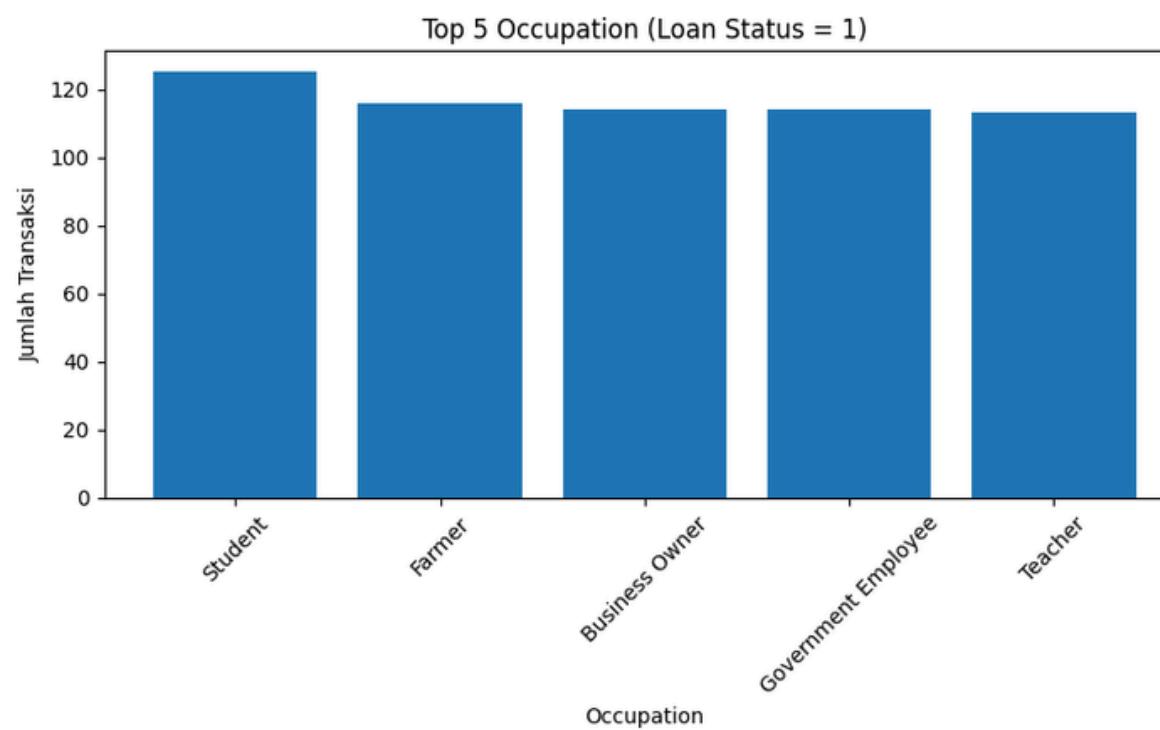
CORRELATION



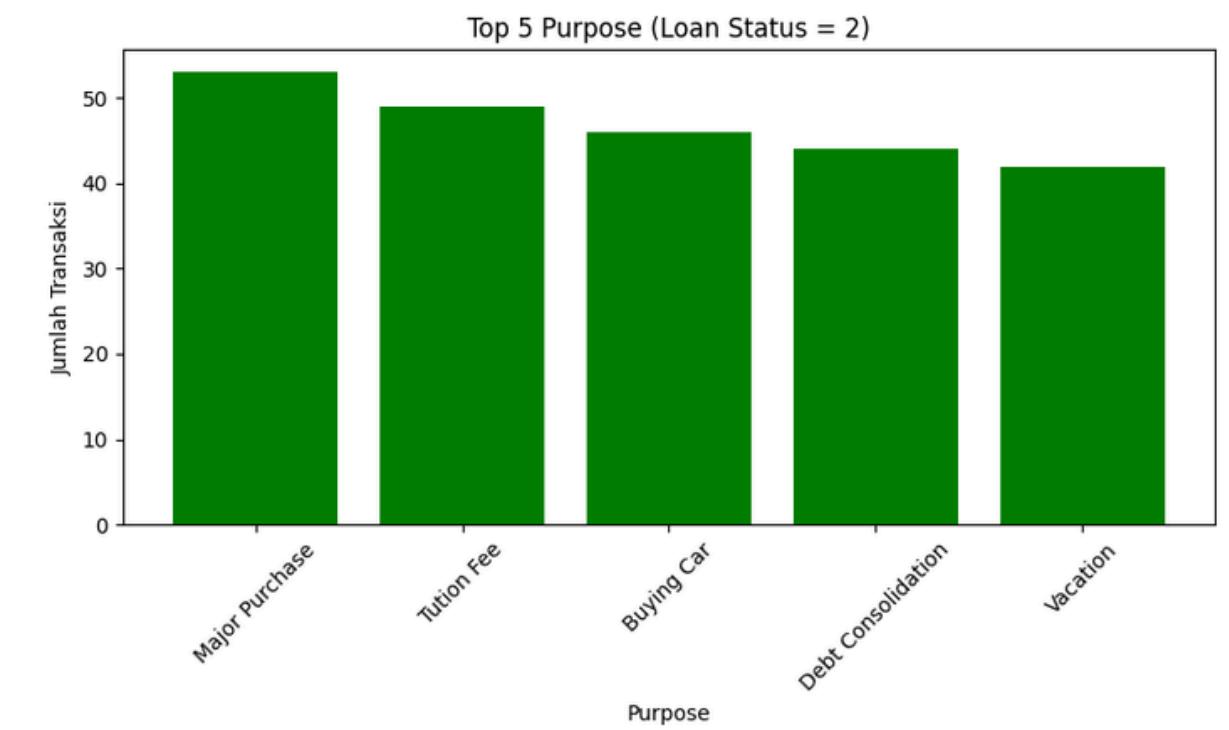
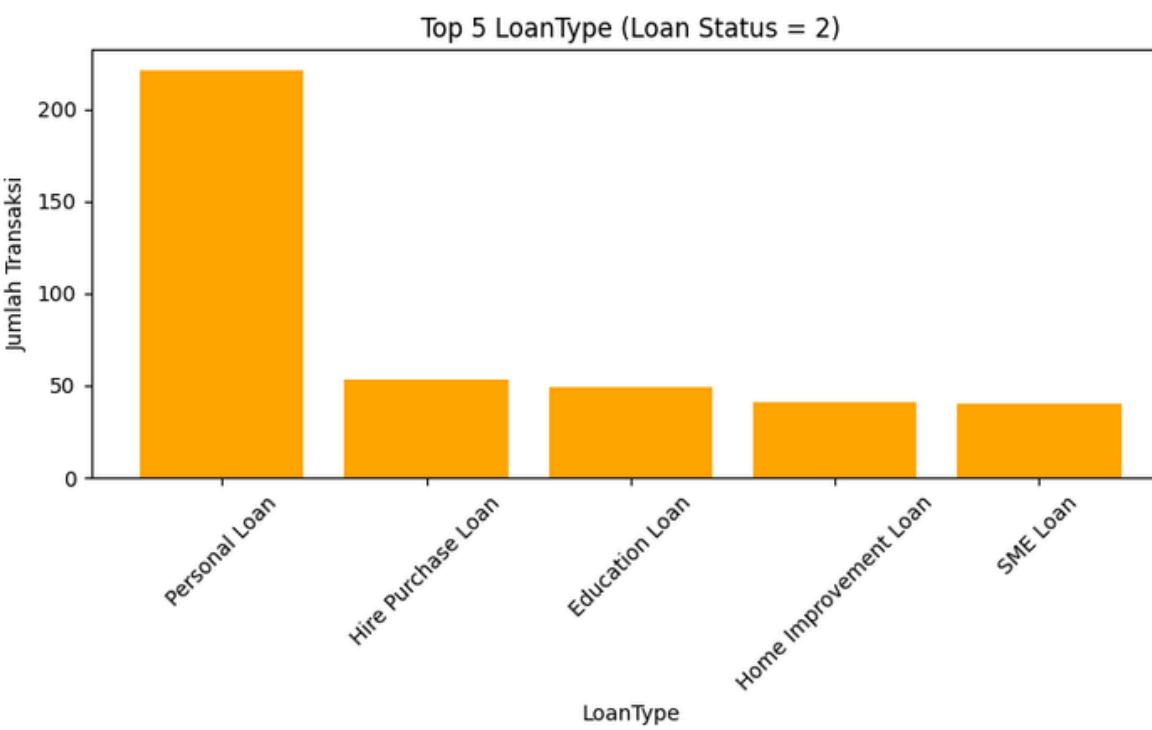
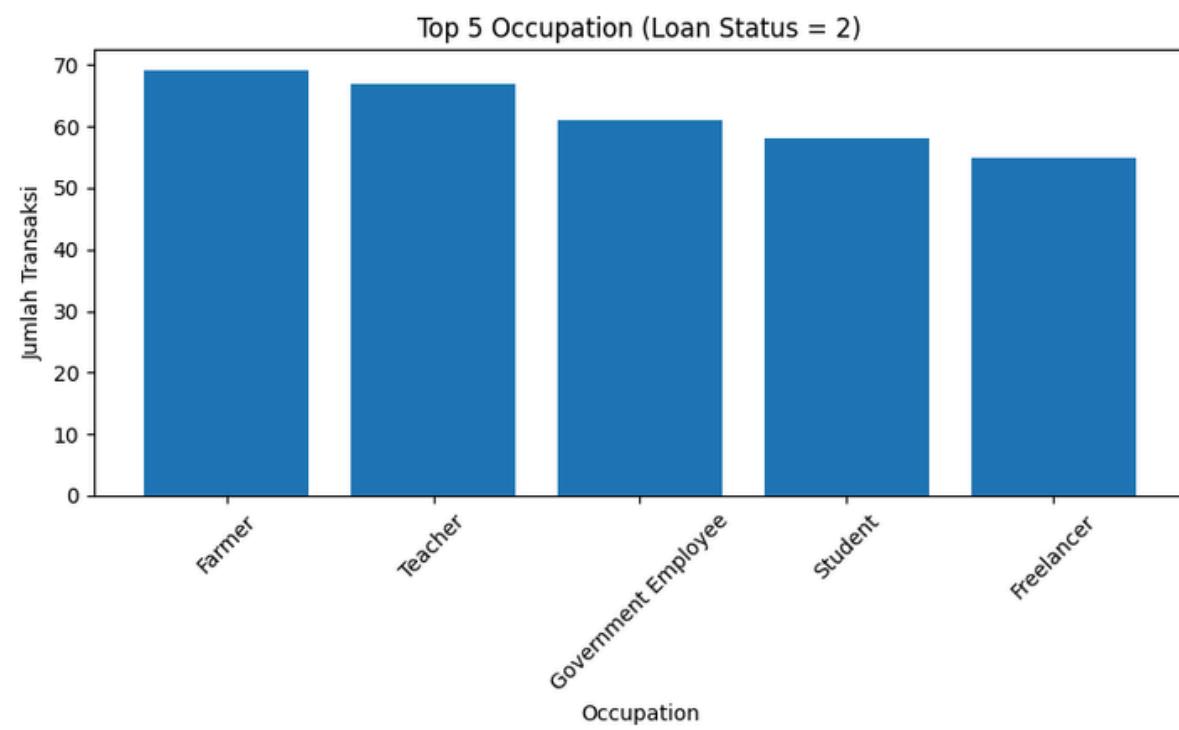
**RATA-RATA
OUTSTANDING DARI
TIAP LOAN STATUS**

RINCIAN LOAN STATUS BY OCCUPATION, LOAN TYPE, DAN PURPOSE

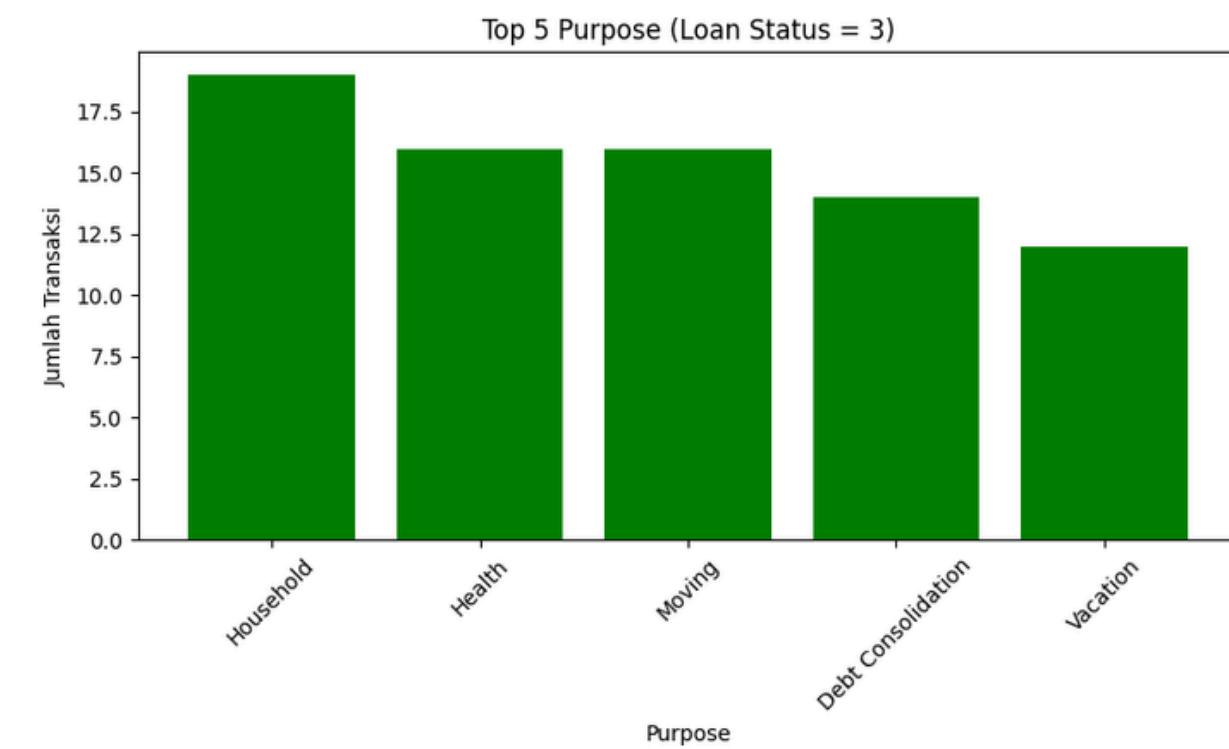
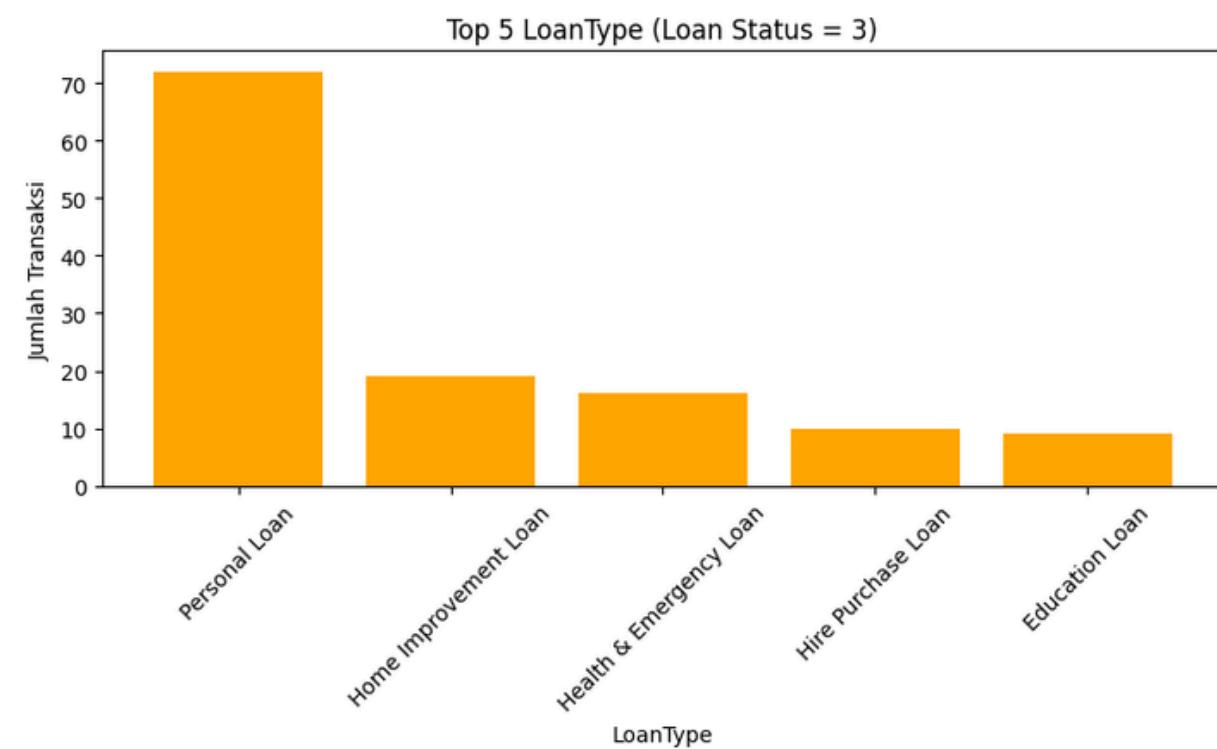
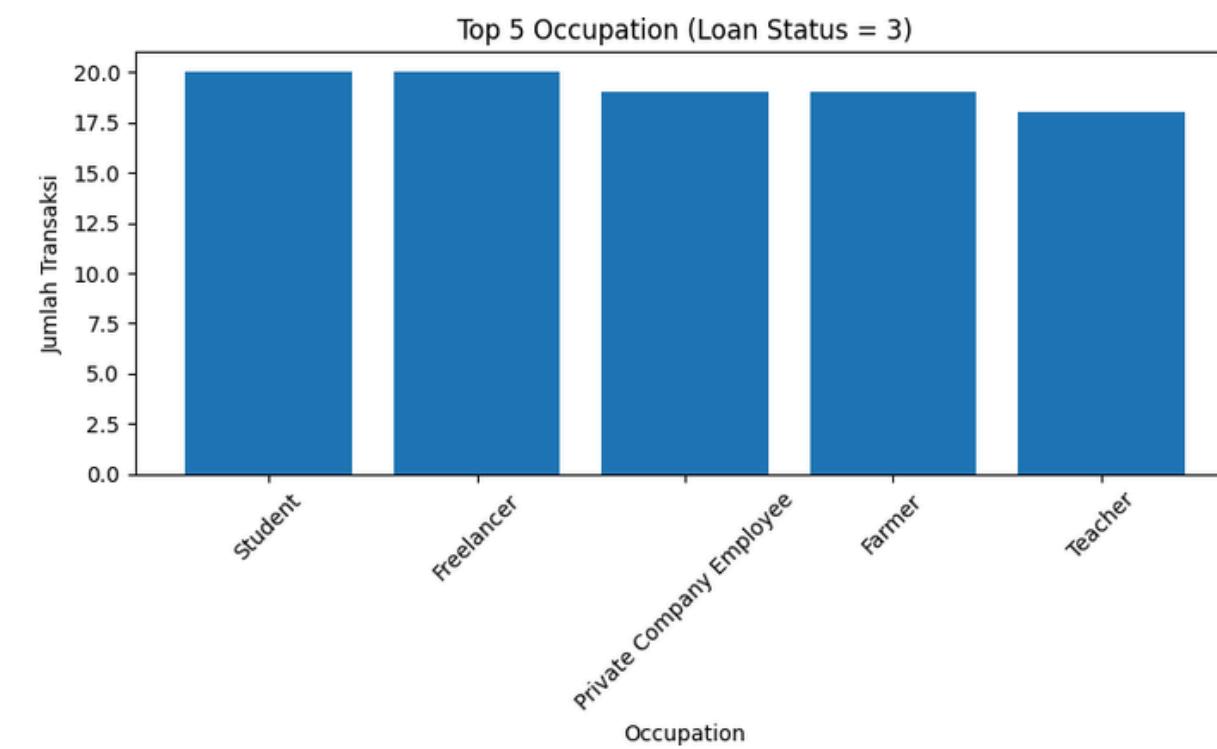
LOAN STATUS 1 (CURRENT)



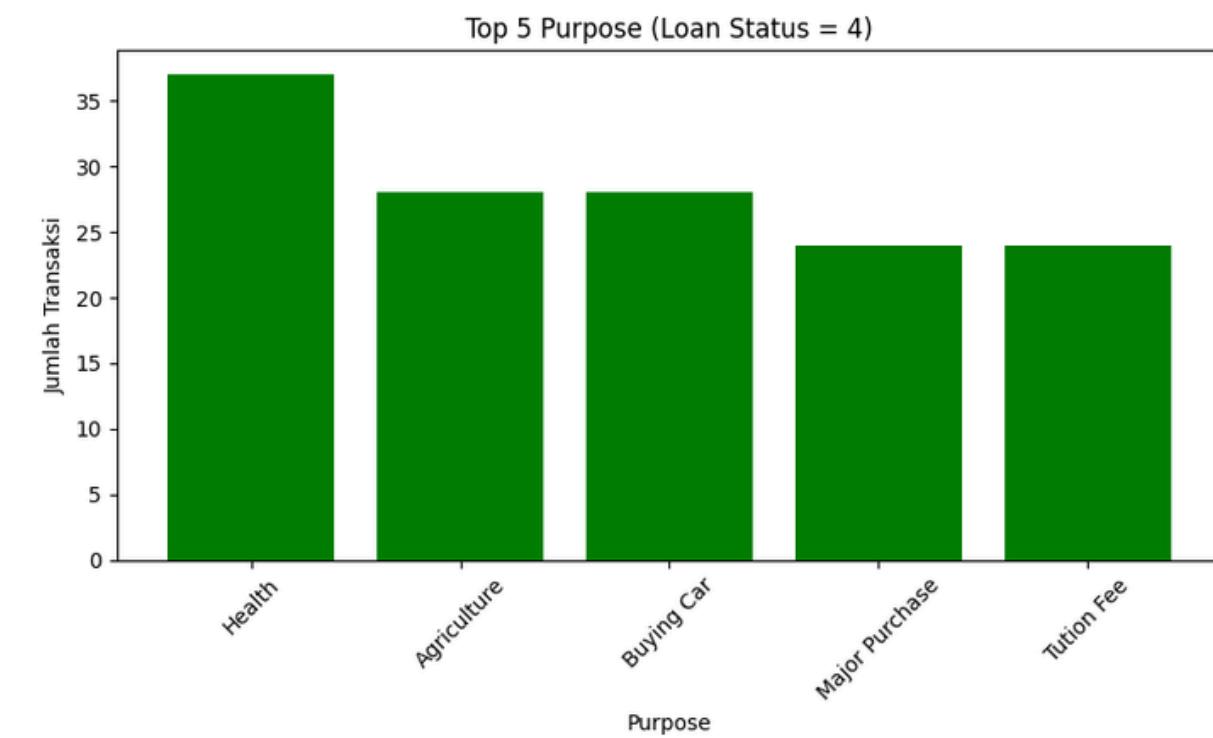
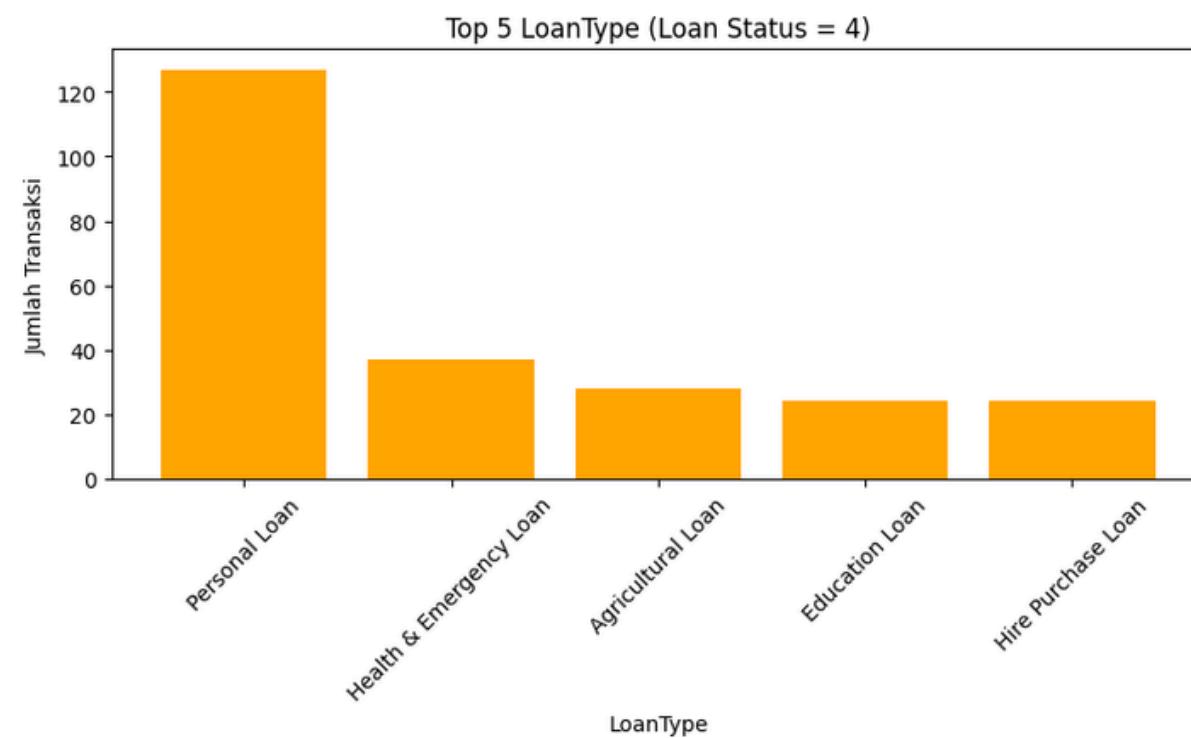
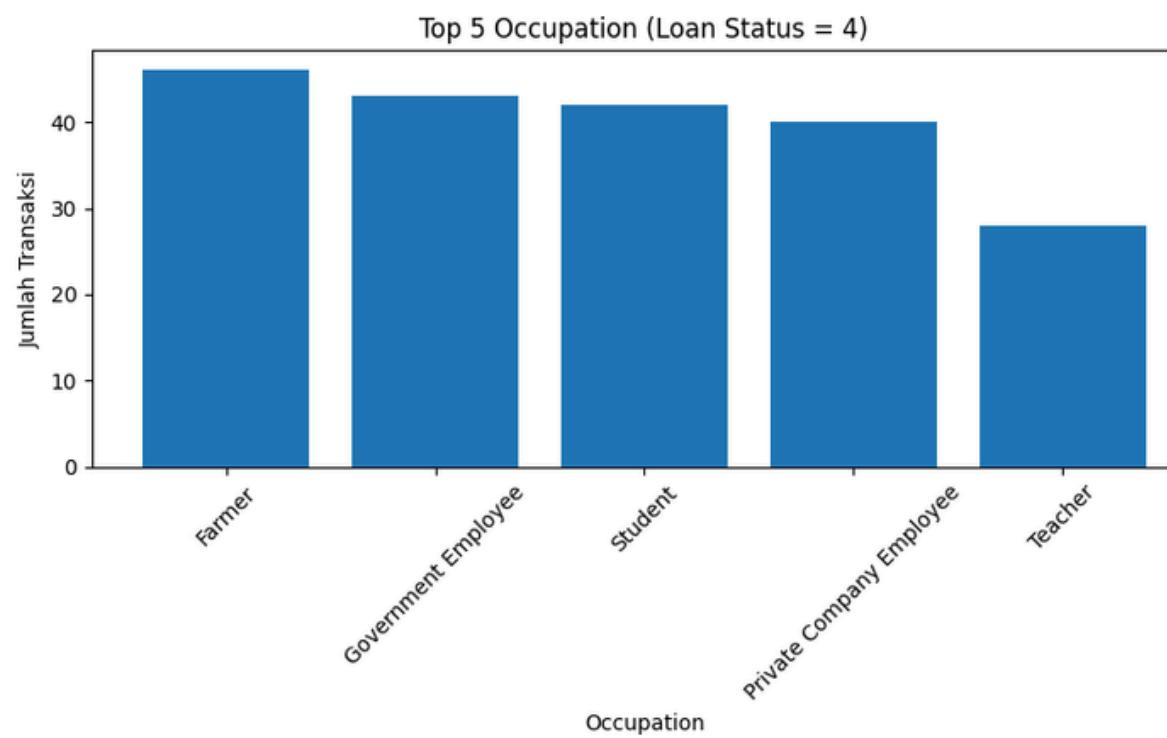
LOAN STATUS 2 (IN GRACE PERIOD)



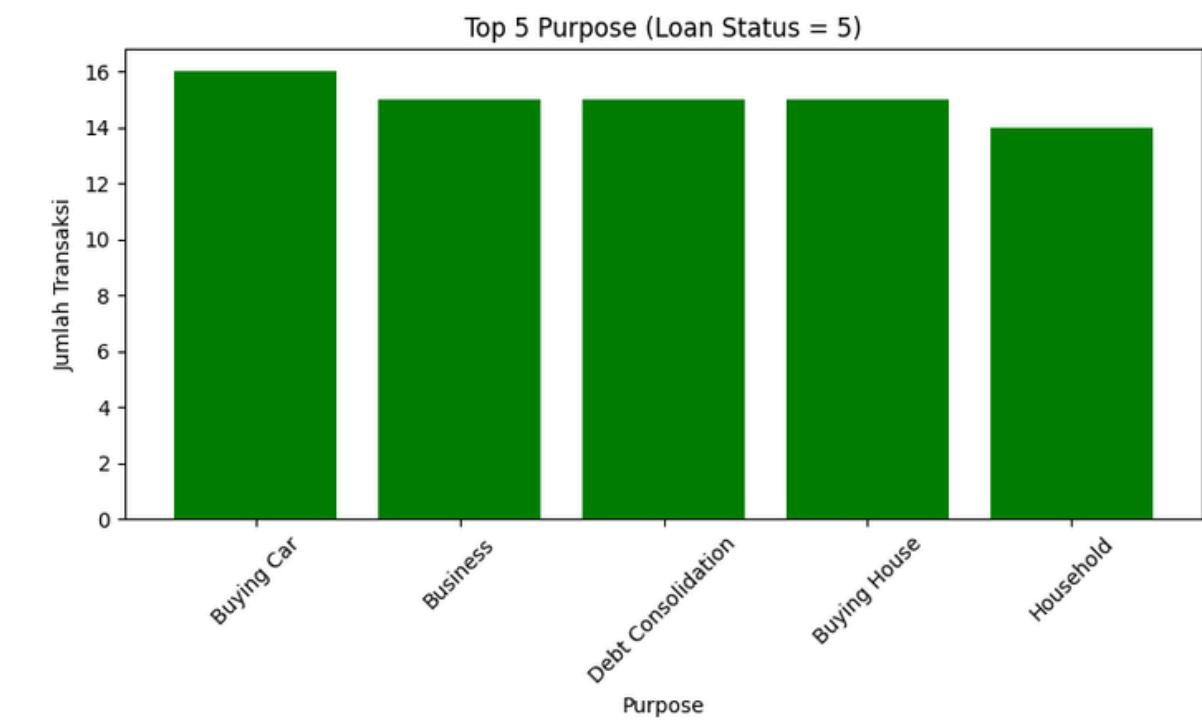
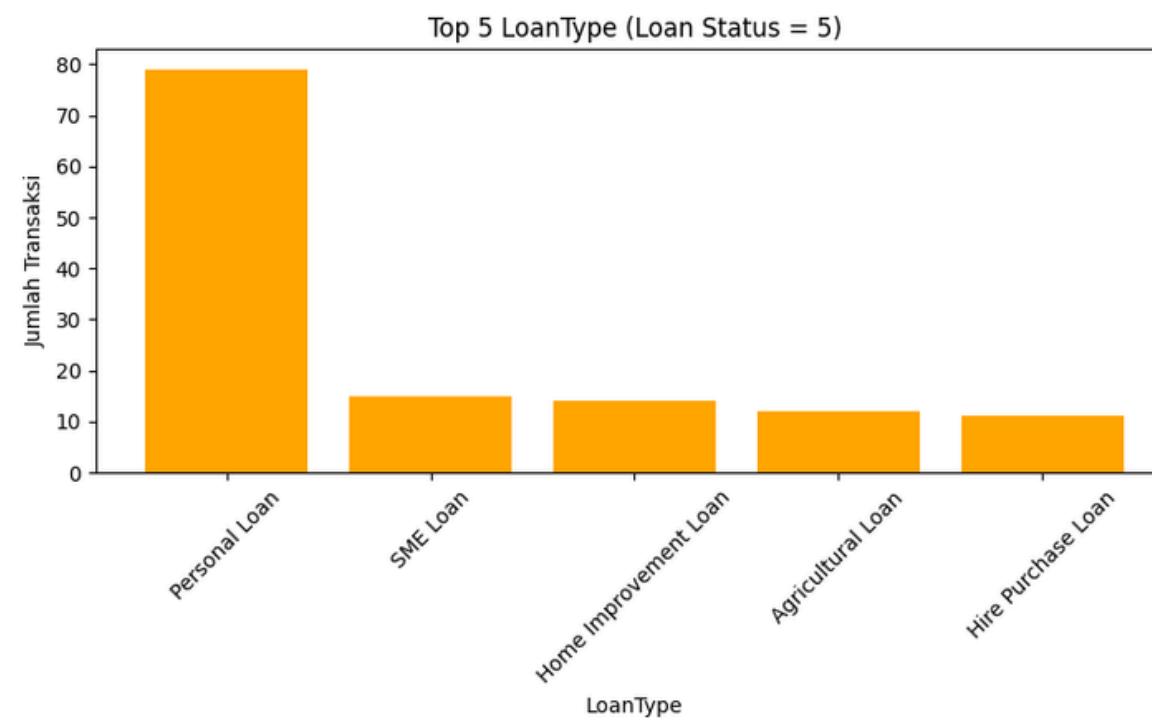
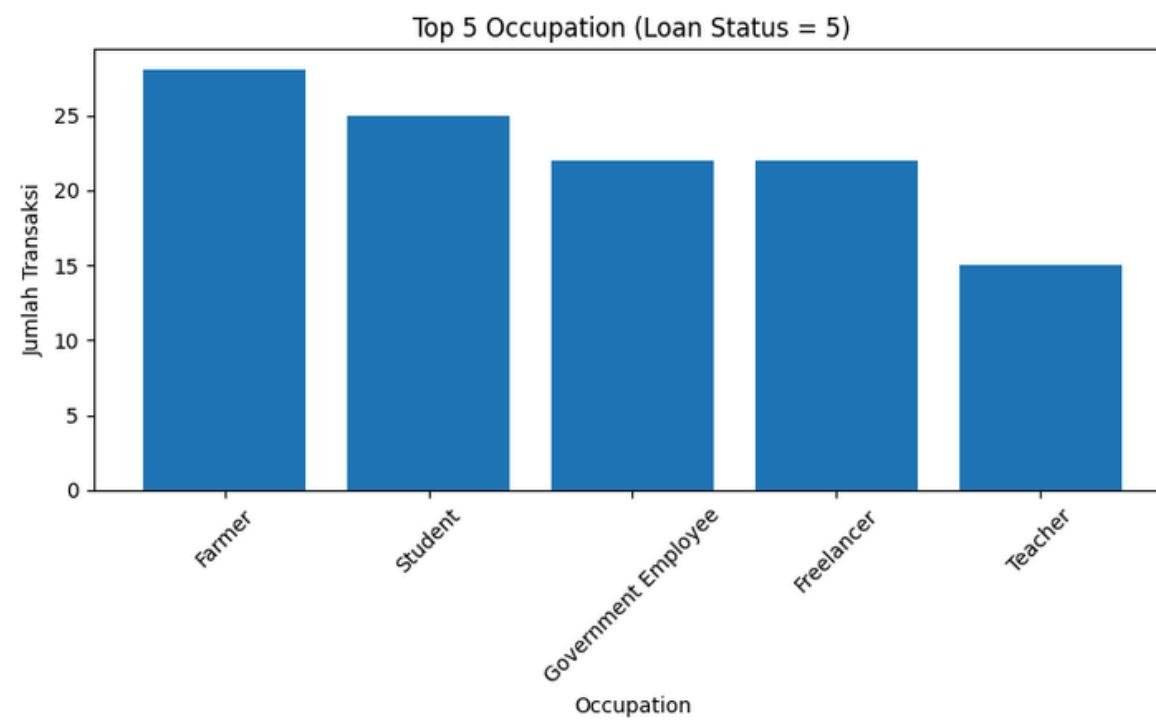
LOAN STATUS 3 (16 - 30 DAYS)



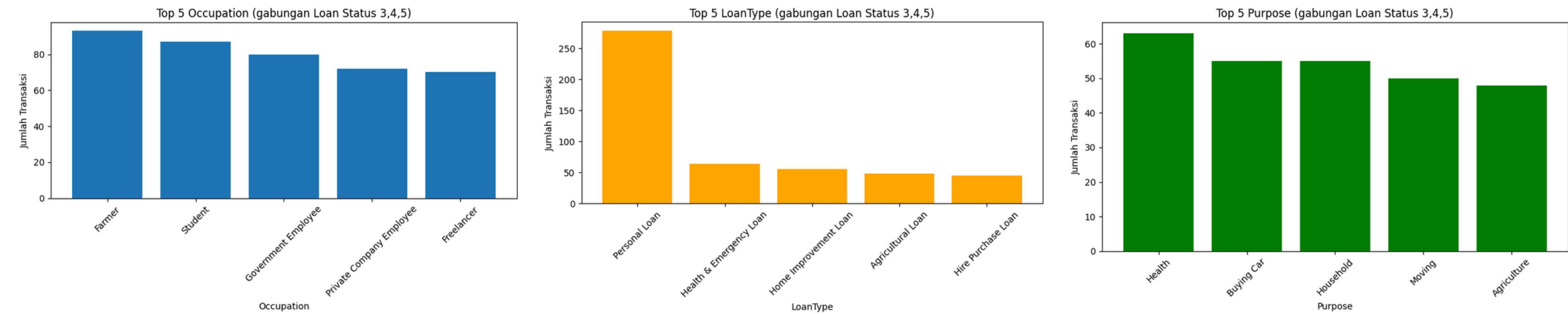
LOAN STATUS 4 (31 - 90 DAYS)



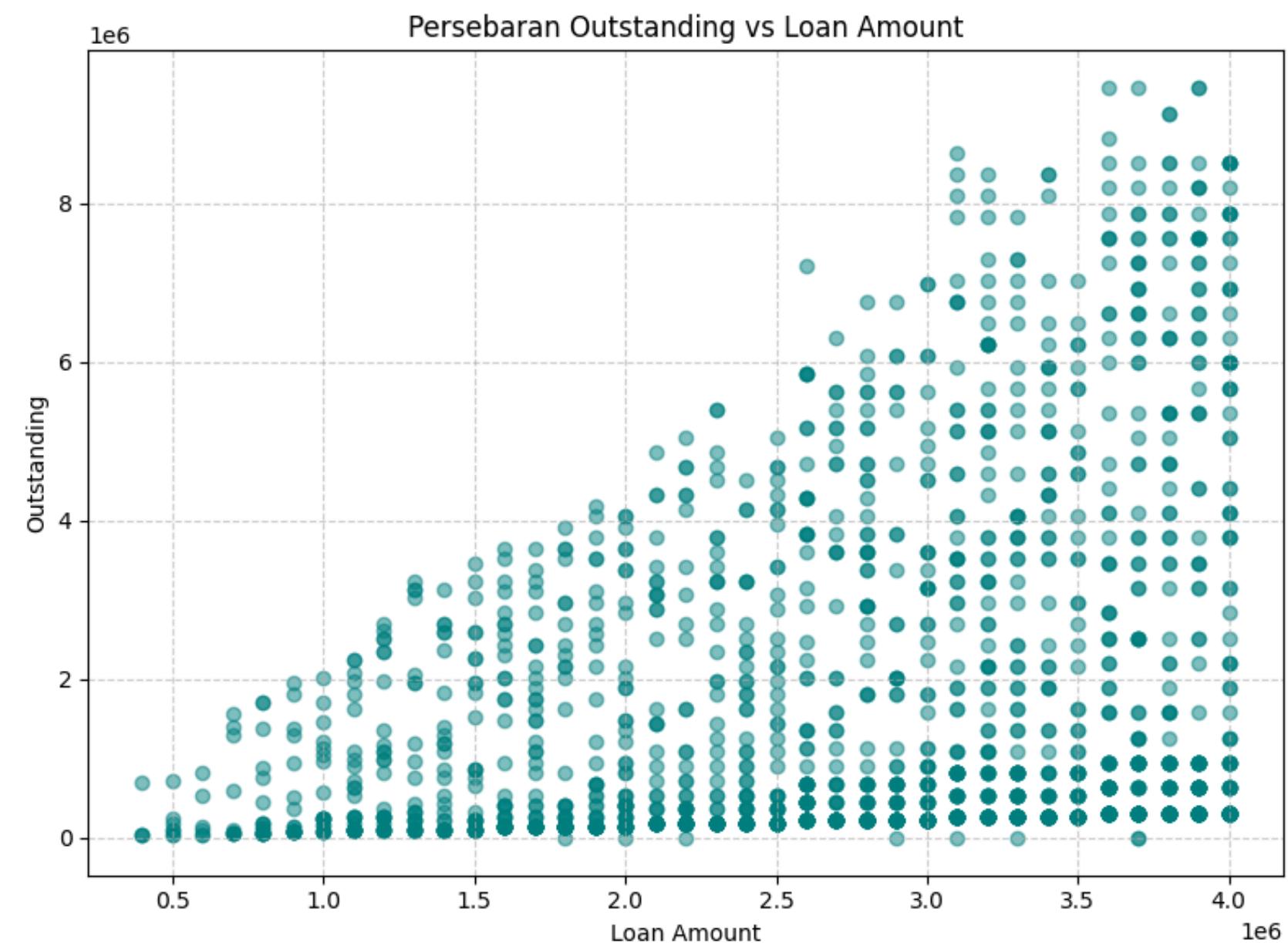
LOAN STATUS 5 (CHARGE OFF)



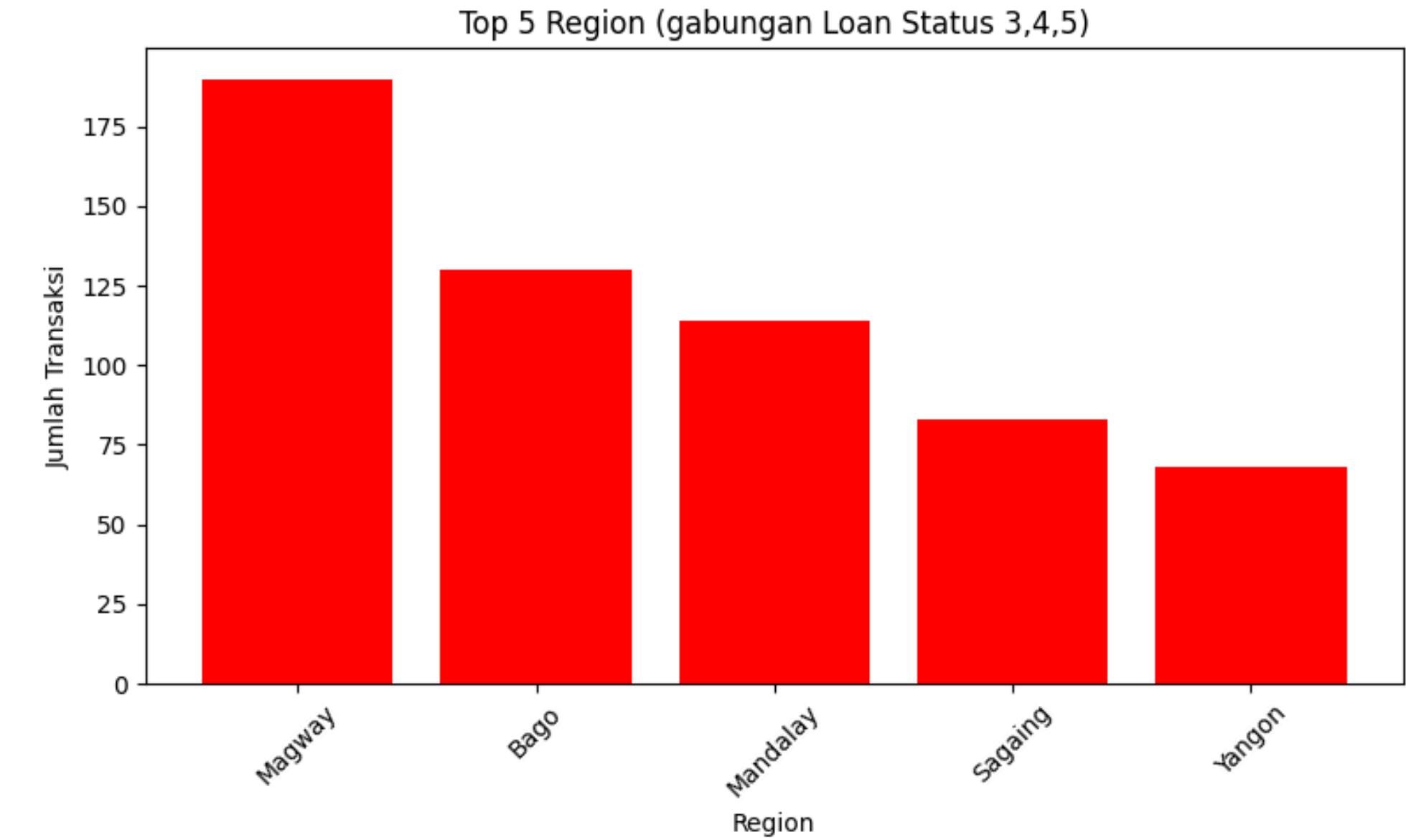
TOTAL LOAN STATUS 3,4,5 (YANG BERMASALAH) BY OCCUPATION, LOANTYPE, DAN PURPOSE



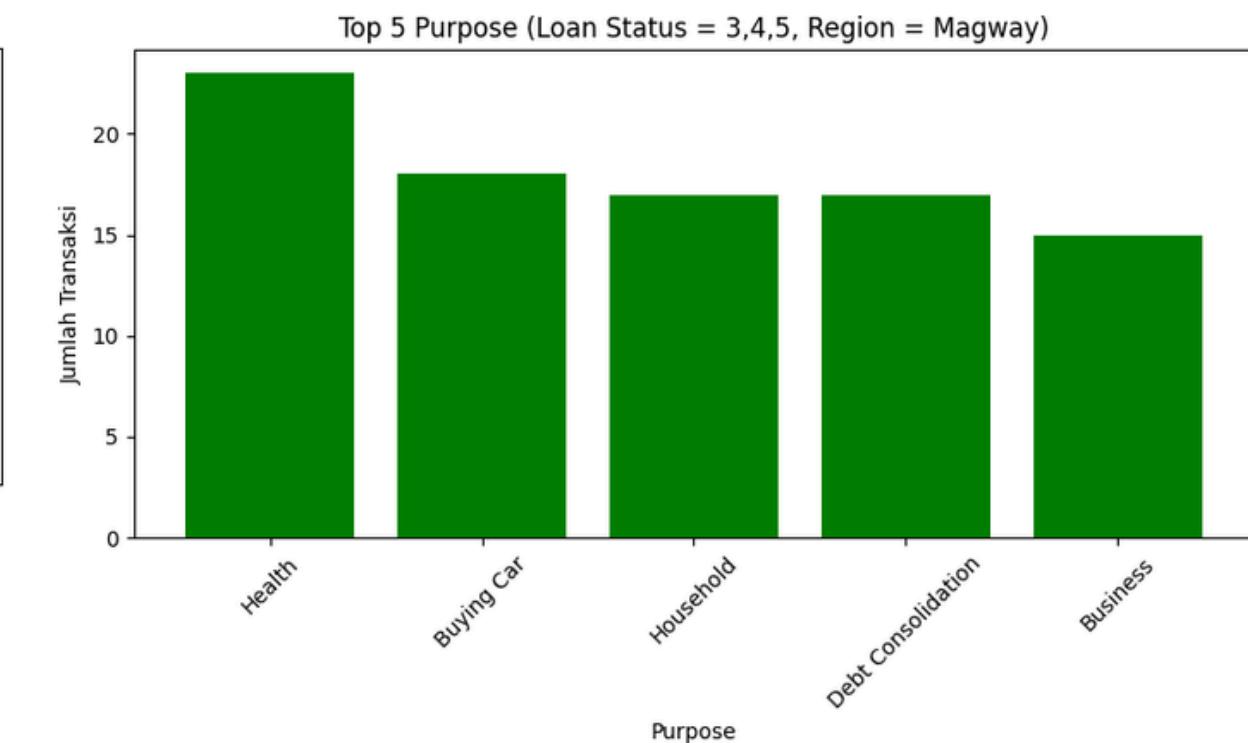
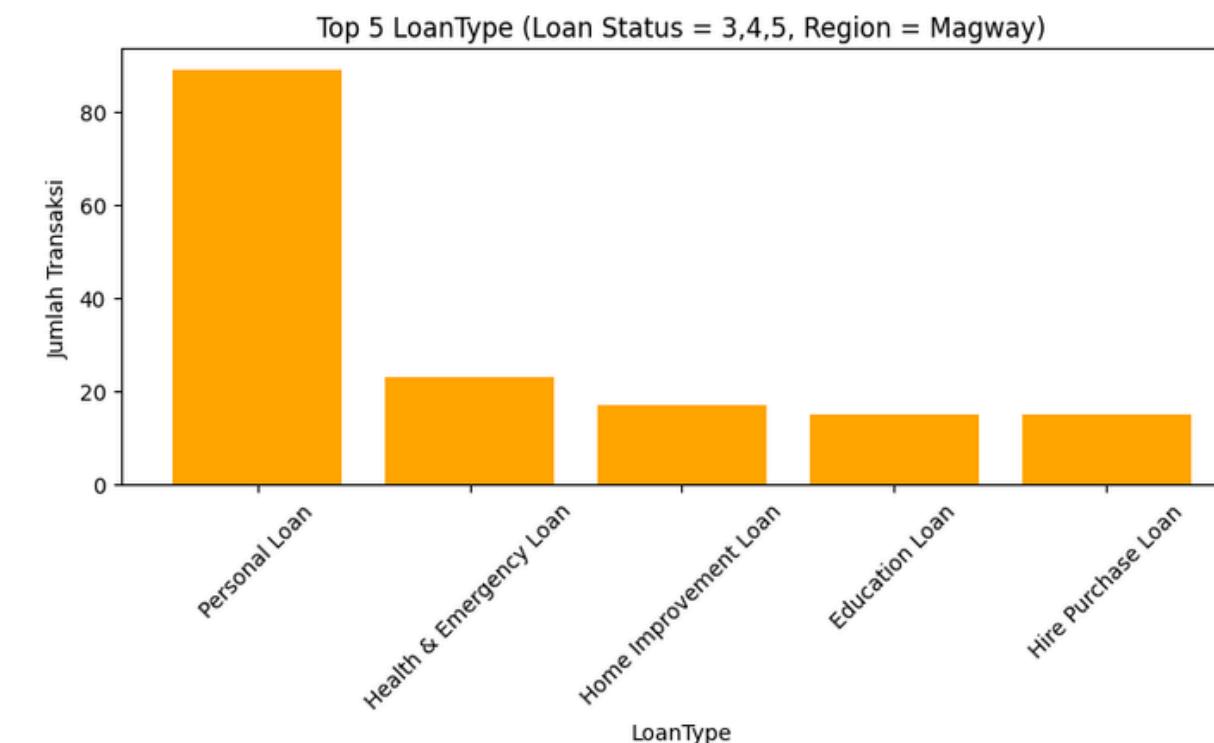
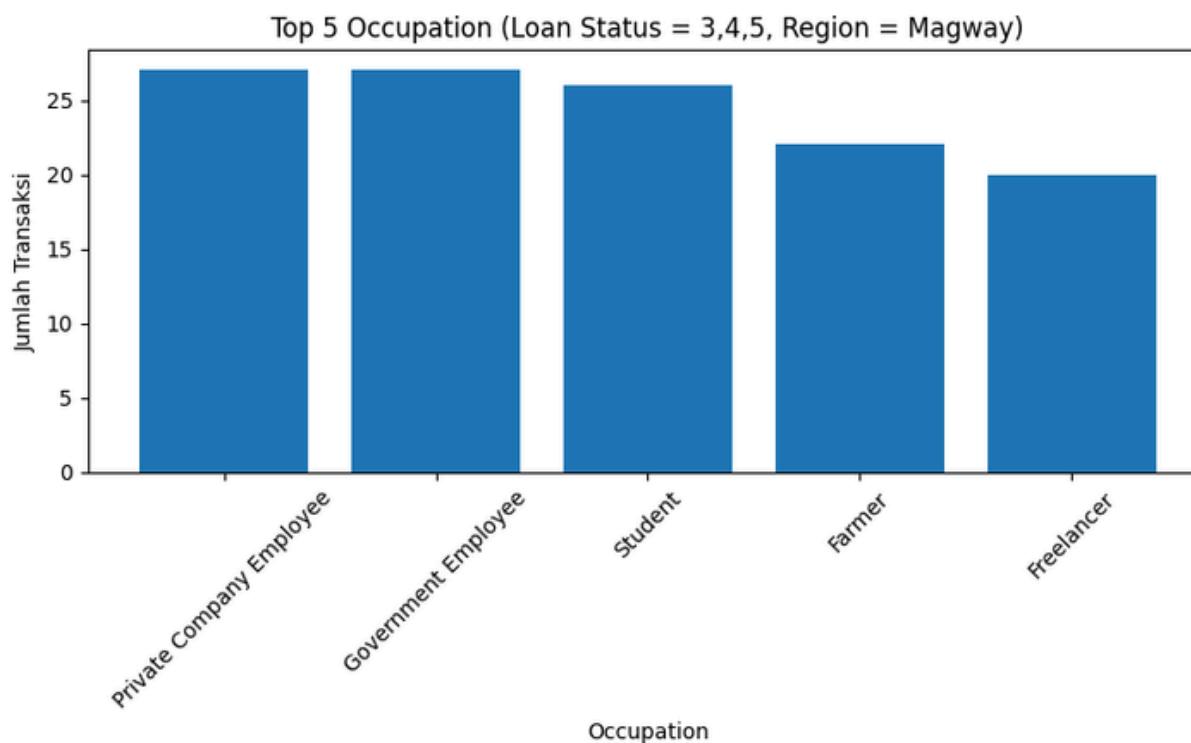
OUTSTANDING VS LOAN STATUS

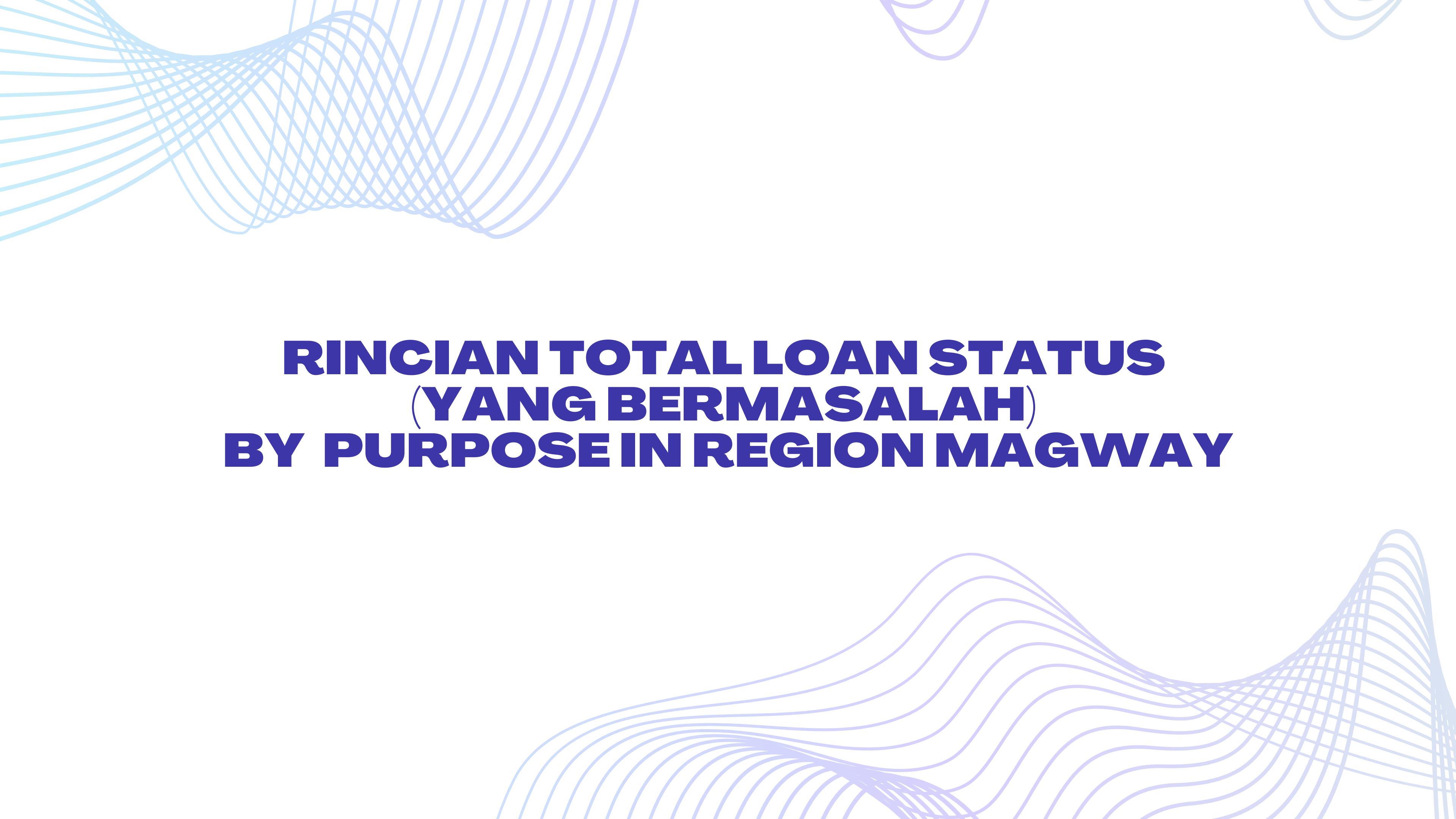


TOP 5 REGION DENGAN LOAN STATUS 3,4,5 (YANG BERMASALAH)



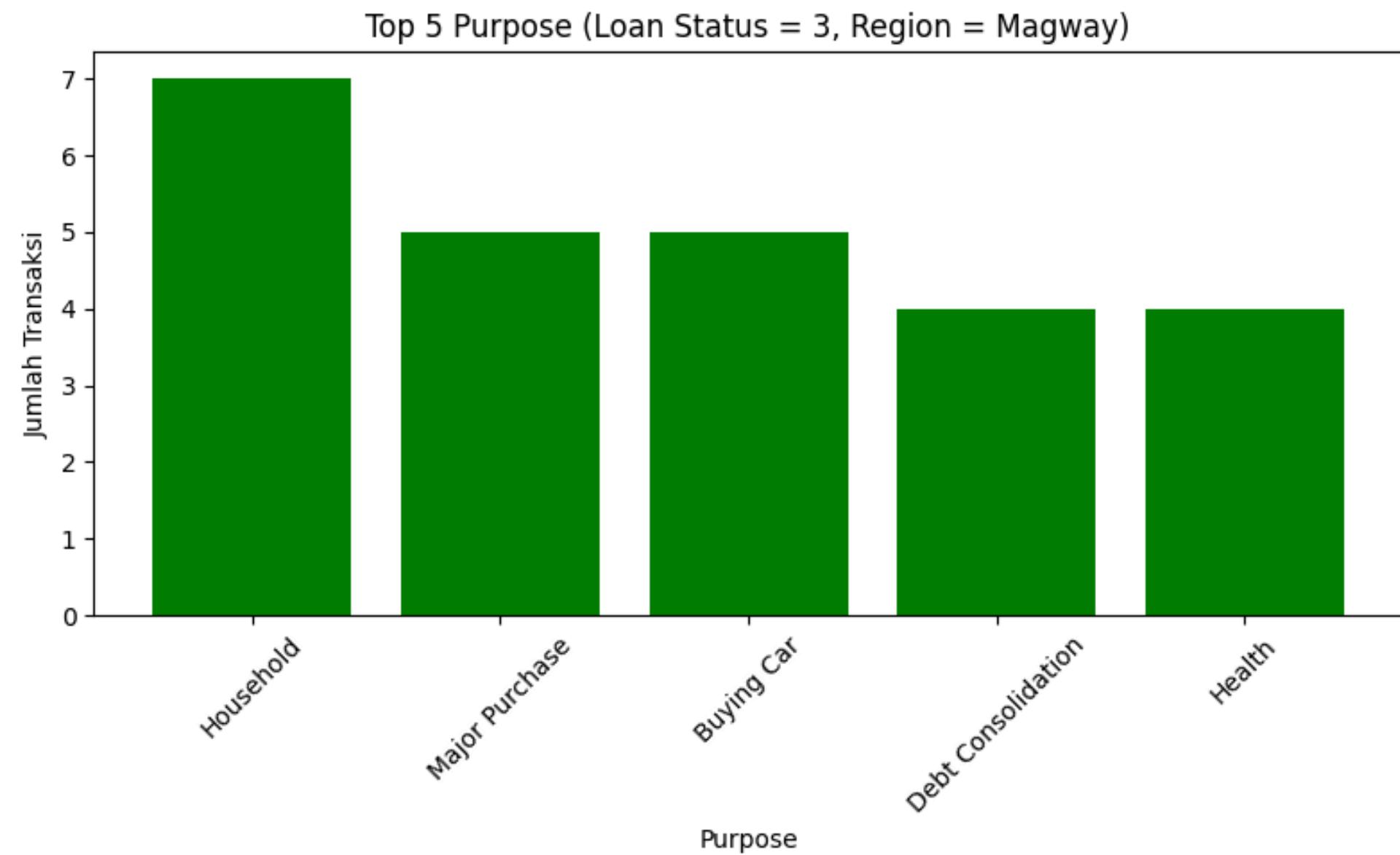
TOTAL LOAN STATUS 3,4,5 (YANG BERMASALAH) BY OCCUPATION, LOANTYPE, DAN PURPOSE DI REGION MAGWAY



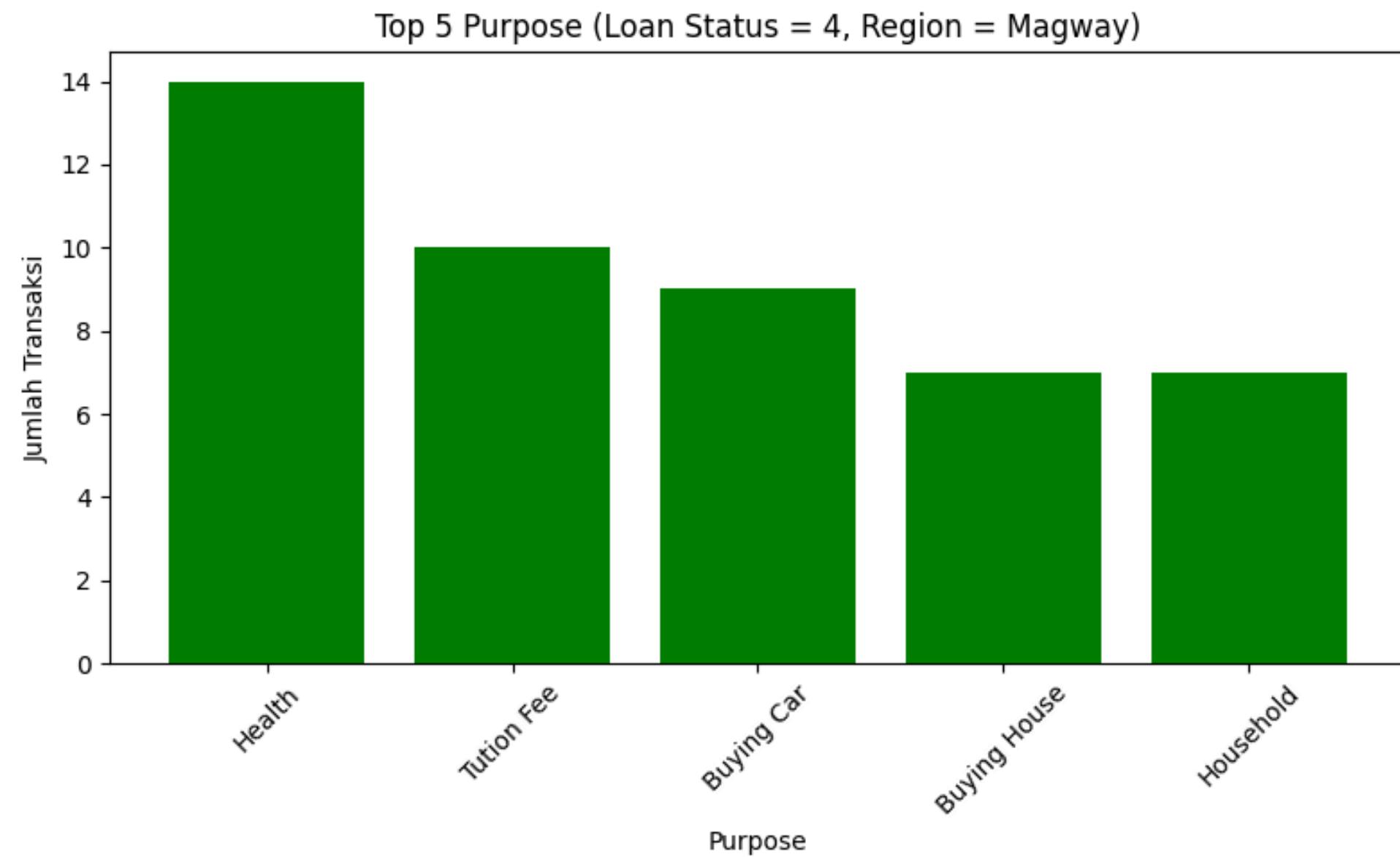


RINCIAN TOTAL LOAN STATUS (YANG BERMASALAH) BY PURPOSE IN REGION MAGWAY

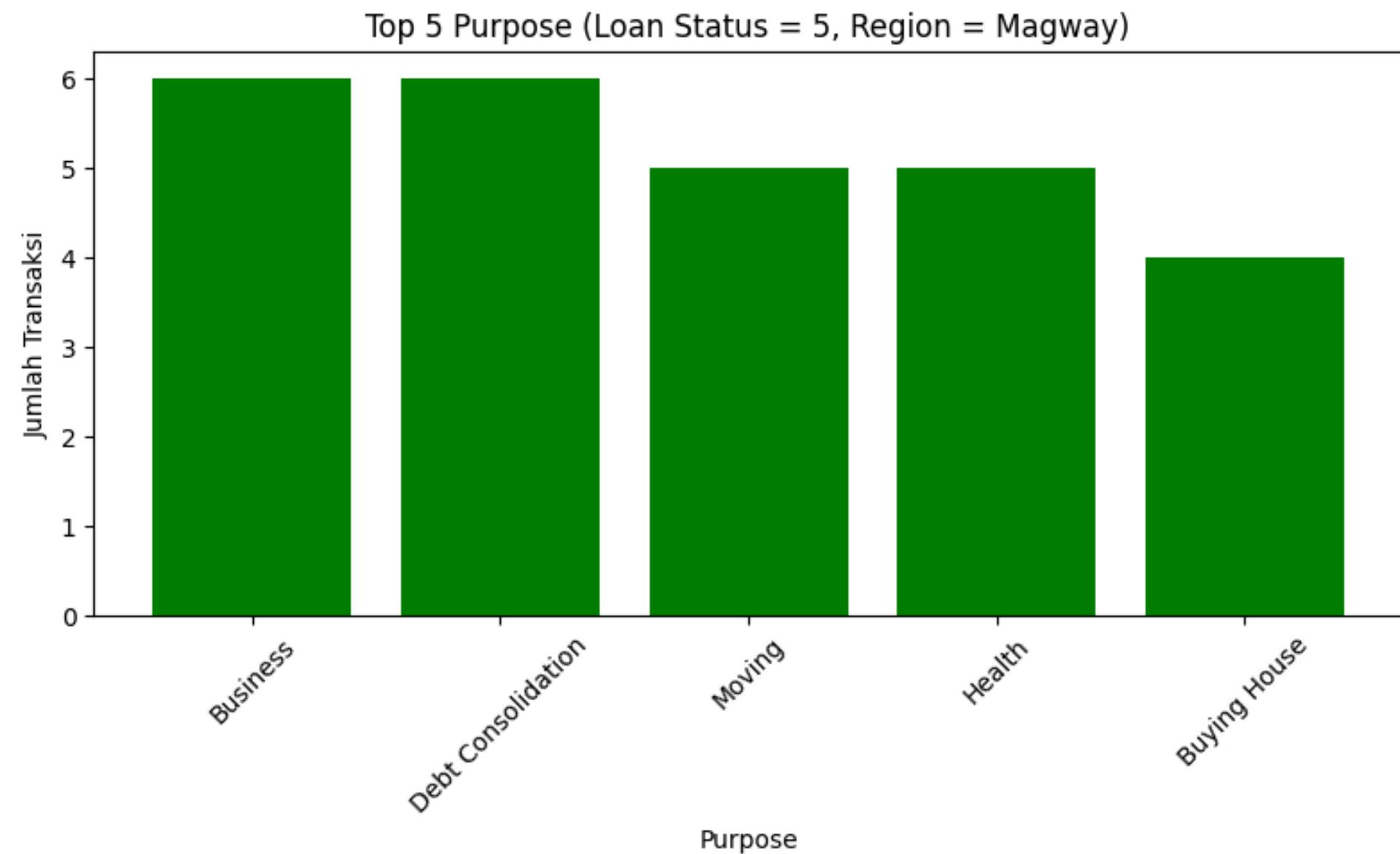
LOAN STATUS 3 (16 - 30 DAYS) IN MAGWAY



LOAN STATUS 4 (31 - 90 DAYS) IN MAGWAY



LOAN STATUS 5 (CHARGE OFF) IN MAGWAY



SUMMARY

- Semakin kecil **outstanding** maka semakin banyak status loan yang macet (kategori 3,4,5) yang di mana memiliki arti bahwa segmen borrower dengan loan amount kecil yang paling rawan macet.
- Berdasarkan data “late”, secara overall purpose untuk **Health** memiliki kemungkinan paling besar untuk macet.
- Berdasarkan data “late”, region yang paling banyak menyumbang status macet adalah region **Magway**.
- Berdasarkan data “late”, di region Magway purpose untuk **Health** yang paling banyak muncul.
- **Top 5 occupation** untuk overall status macet dan status macet di region Magway yang paling dominan yaitu private company employee, goverment employee, farmer, student, dan freelancer.

THANK YOU

For your attention