We have four numeric and four categorical features.

The average age of people in our dataset is 35.54

The average credit amount borrowed is 3271

Theres 2x more males than females in our dataset.

Most females that applied for a credit loan were less than 30 .

Most of the males that applied for a loan ranged from their 20s-40s

Females were more likely to apply for a credit loan tobuy furniture and equipment. (10% more than males)

Males applied 2x more than females for a credit loan to invest in a business.

2x of females were unemployed compared to males.

2x of males worked 3 jobs compared to females.

Suprisingly, most people that applied for a credit loan have two jobs!

The younger age group tended to ask slightly for higher loans compared to the older age groups.

The young and elederly groups had the highest ratio of high risk loans. With 45.29% of all the clients that belong to the young age group being considered of high risk.

The number of loans that were considered of high risk within the elderly group is 44.28% of the total amount of people considered in the elderly group.

Interesting enough these are the groups that are most likely to be unemployed or working part-time, since the youngest group either don't have the experience to have a job or they are studying in a university so they don't have enough time to work in a full-time job.

In the elderly group side, this is the group that are most likely receiving their money from their pensions, meaning the elderly group is most likely unemployed or working part-time.

Individuals belonging to the "little wealth" group, had a higher probability of being bad risk loans than other types fo groups.

The higher the wealth, the lower the probability of being a bad risk loan.

The higher the credit amount borrowed, the most likely the loan will end up bad.

The higher the duration of the loan, the most likely the loan will turn out to be bad

Senior and Elders that asked for loans over 12k, have a high chance of becoming bad loans

If the credit amount borrowed is equivalent to 11,000 or more, the probability for the loan to be a bad one increases drastically. (Observe the Correlation of Risk with Credit Amount Borrowed.)

Cars, Radio/TV and Furniture and Equipment made more than 50 % of the total risk and has the highest distribution of credit issued

The rest of the purposes were not frequent purposes in applying for a loan.

Cars and Radio/TV purposes were the less risky from the operative perspective since it had the widest gap between good and bad risk.