

Obs	Id	Age	Income	Home	Emp_length	Intent	Amount	Rate	Status	Percent_income	PREVIOUS LOANS	Cred_length	DATE
1	0	22	59000	RENT	123	PERSONAL	35000	16.02	1	59.00%	Y	3	10/05/2025
2	1	21	9600	OWN	5	EDUCATION	1000	11.14	0	10.00%	N	2	31/12/2025
3	2	25	9600	MORTGAGE	1	MEDICAL	5500	12.87	1	57.00%	N	3	10/11/2025
4	3	23	65500	RENT	4	MEDICAL	35000	15.23	1	53.00%	N	2	02/05/2023
5	4	24	54400	RENT	8	MEDICAL	35000	14.27	1	55.00%	Y	4	11/04/2024
6	5	21	9900	OWN	2	VENTURE	2500	7.14	1	25.00%	N	2	27/11/2023
7	6	26	77100	RENT	8	EDUCATION	35000	12.42	1	45.00%	N	3	29/03/2023
8	7	24	78956	RENT	5	MEDICAL	35000	11.11	1	44.00%	N	4	21/05/2025
9	8	24	83000	RENT	8	PERSONAL	35000	8.9	1	42.00%	N	2	11/05/2023
10	9	21	10000	OWN	6	VENTURE	1600	14.74	1	16.00%	N	3	08/02/2025

The CONTENTS Procedure

Data Set Name	CC.CREDIT_CARD_DATA	Observations	1000
Member Type	DATA	Variables	13
Engine	V9	Indexes	0
Created	03/11/2025 23:01:30	Observation Length	104
Last Modified	03/11/2025 23:01:30	Deleted Observations	0
Protection		Compressed	NO
Data Set Type		Sorted	NO
Label			
Data Representation	SOLARIS_X86_64, LINUX_X86_64, ALPHA_TRU64, LINUX_IA64		
Encoding	utf-8 Unicode (UTF-8)		

Engine/Host Dependent Information	
Data Set Page Size	131072
Number of Data Set Pages	1
First Data Page	1
Max Obs per Page	1258
Obs in First Data Page	1000
Number of Data Set Repairs	0
Filename	/home/u62467441/credit card project/credit_card_data.sas7bdat
Release Created	9.0401M7
Host Created	Linux
Inode Number	14966475922
Access Permission	rw-r--r--
Owner Name	u62467441
File Size	256KB
File Size (bytes)	262144

Alphabetic List of Variables and Attributes					
#	Variable	Type	Len	Format	Informat
2	Age	Num	8	BEST12.	BEST32.
7	Amount	Num	8	BEST12.	BEST32.
12	Cred_length	Num	8	BEST12.	BEST32.
13	DATE	Num	8	DDMMYY10.	DDMMYY10.
5	Emp_length	Num	8	BEST12.	BEST32.
4	Home	Char	8	\$8.	\$8.
1	Id	Num	8	BEST12.	BEST32.
3	Income	Num	8	BEST12.	BEST32.
6	Intent	Char	17	\$17.	\$17.
11	PREVIOUS LOANS	Char	1	\$1.	\$1.

Alphabetic List of Variables and Attributes					
#	Variable	Type	Len	Format	Informat
10	Percent_income	Char	6	\$6.	\$6.
8	Rate	Num	8	BEST12.	BEST32.
9	Status	Num	8	BEST12.	BEST32.

Column Name	Column Type	Column Length
Id	num	8
Age	num	8
Income	num	8
Home	char	8
Emp_length	num	8
Intent	char	17
Amount	num	8
Rate	num	8
Status	num	8
Percent_income	char	6
PREVIOUS LOANS	char	1
Cred_length	num	8
DATE	num	8

Row	Rate	Home	Intent
1	.	MORTGAGE	DEBTCONSOLIDATION
2	.	MORTGAGE	EDUCATION
3	.	MORTGAGE	HOMEIMPROVEMENT
4	.	MORTGAGE	MEDICAL
5	.	MORTGAGE	PERSONAL
6	.	MORTGAGE	VENTURE
7	.	OWN	DEBTCONSOLIDATION
8	.	OWN	EDUCATION
9	.	OWN	HOMEIMPROVEMENT
10	.	OWN	MEDICAL
11	.	OWN	PERSONAL
12	.	OWN	VENTURE
13	.	RENT	DEBTCONSOLIDATION
14	.	RENT	EDUCATION
15	.	RENT	HOMEIMPROVEMENT
16	.	RENT	MEDICAL
17	.	RENT	PERSONAL
18	.	RENT	VENTURE
19	5.42	MORTGAGE	EDUCATION
20	5.42	MORTGAGE	MEDICAL

Id	Age	Income	Home	Emp_length	Intent	Amount	Rate	Status	Percent_income	PREVIOUS LOANS	Cred_length	DATE
15	23	500000	MORTGAGE	7	DEBTCONSOLIDATION	30000	10.65	0	6.00%	N	3	04/04/2024
33	25	306000	RENT	2	DEBTCONSOLIDATION	24250	13.85	0	8.00%	N	3	20/04/2025

Status	Loan_Count
0	447
1	553

avg of income and rate

Avg_Income	Avg_Rate
77704.17	12.16265

max of amount

The MEANS Procedure

Analysis Variable : Amount	
	Maximum
	35000.00

max of amount by home

Home	Max_Amount
MORTGAGE	35000
OTHER	7500
OWN	35000
RENT	35000

sum of amount by intent

Intent	Total_Amount
DEBTCONSOLIDATION	2836750
EDUCATION	3616200
HOMEIMPROVEMENT	1880250
MEDICAL	2884800
PERSONAL	3029000
VENTURE	2996775

min of rate by home

The MEANS Procedure

Analysis Variable : Rate		
Home	N Obs	Minimum
MORTGAGE	193	5.4200000
OTHER	4	11.9700000
OWN	136	5.4200000
RENT	667	5.9900000

avg of income by age

The MEANS Procedure

Analysis Variable : Income		
Age	N Obs	Mean

Analysis Variable : Income		
Age	N Obs	Mean
21	70	34872.51
22	189	56586.53
23	203	76223.60
24	203	78190.43
25	193	91862.79
26	138	107859.91
123	2	79002.00
144	2	225000.00

count of id by card_length

Cred_length	ID_Count
2	334
3	330
4	336

avg of income by years

DATE	Avg_Income
01/01/2023	50800
02/01/2023	53500
04/01/2023	22608
05/01/2023	96750
06/01/2023	74000
07/01/2023	49200
08/01/2023	20280
09/01/2023	69000
10/01/2023	48600
11/01/2023	22296
12/01/2023	68400
13/01/2023	21600
14/01/2023	75000
15/01/2023	86498
17/01/2023	74004
18/01/2023	45067.5
20/01/2023	175000
21/01/2023	95000
22/01/2023	120000
23/01/2023	62047

univariate of income

The UNIVARIATE Procedure
Variable: Income

Moments			
N	1000	Sum Weights	1000
Mean	77704.169	Sum Observations	77704169
Std Deviation	61854.7976	Variance	3826015987
Skewness	1.55983426	Kurtosis	3.26550345
Uncorrected SS	9.86013E12	Corrected SS	3.82219E12

Moments			
Coeff Variation	79.602933	Std Error Mean	1956.02045

Basic Statistical Measures			
Location		Variability	
Mean	77704.17	Std Deviation	61855
Median	62048.50	Variance	3826015987
Mode	60000.00	Range	490400
		Interquartile Range	71000

Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	39.72564	Pr > t	<.0001
Sign	M	500	Pr >= M	<.0001
Signed Rank	S	250250	Pr >= S	<.0001

Quantiles (Definition 5)	
Level	Quantile
100% Max	500000.0
99%	278552.0
95%	200000.0
90%	175000.0
75% Q3	95000.0
50% Median	62048.5
25% Q1	24000.0
10%	18000.0
5%	14400.0
1%	10890.0
0% Min	9600.0

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
9600	3	300000	45
9600	2	300000	46
9900	6	300000	47
10000	878	306000	34
10000	877	500000	16