

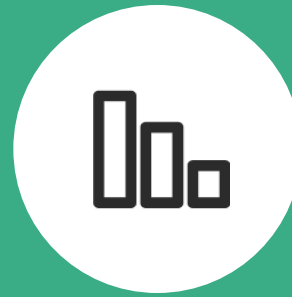
Analyzing Credit Card Limits



About



Analyze



Results



Questions?

About

BDA503: Default Of Credit Card Clients

Group Name: Paranormal Distribution

Instructor: Associate Prof. Özgür Özlük

Group Members:

- Burak Yıldırım
- Hayrettin Konuk
- Serkan Ökter
- Yıldırım Murat Şimşek

Kaggle:

<https://www.kaggle.com/ymuratsimsek/d/uciml/default-of-credit-card-clients-dataset/bda503-defaultofcreditcardclients-project>

Analyze: Roadmap

**Tidying &
Reshaping**

**Which data set
analyzed?**

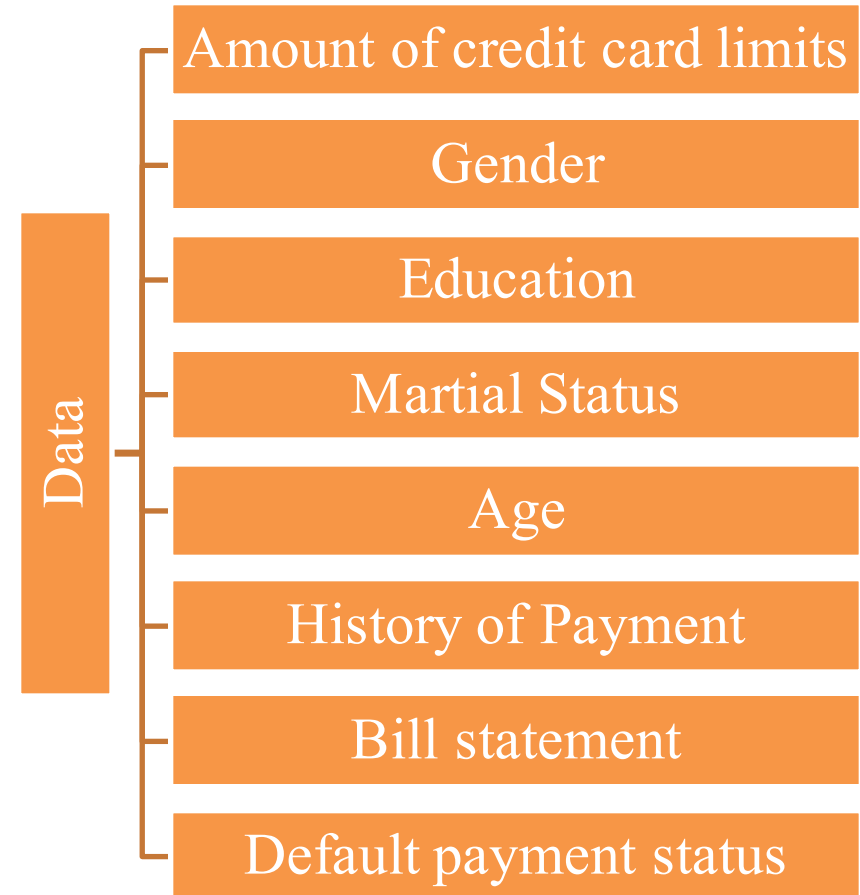
**Variable
interaction &
Correlation**

**Determining factors
of credit card
limits?**

**Does the bank
determine correct
limits to their
customers?**

Analyze: Data Set Summary

- We analyzed credit card data from <https://archive.ics.uci.edu/ml/datasets/default+of+credit+card+clients>
- The bank try to find probability of default payments on credible and non-credible customers.



Analyze: Data Set Summary

- Demographic Data:

Age Groups	
(10,20]	0
(20,30]	11013
(30,40]	10713
(40,50]	6005
(50,60]	1997
(60,70]	257
NA's	15

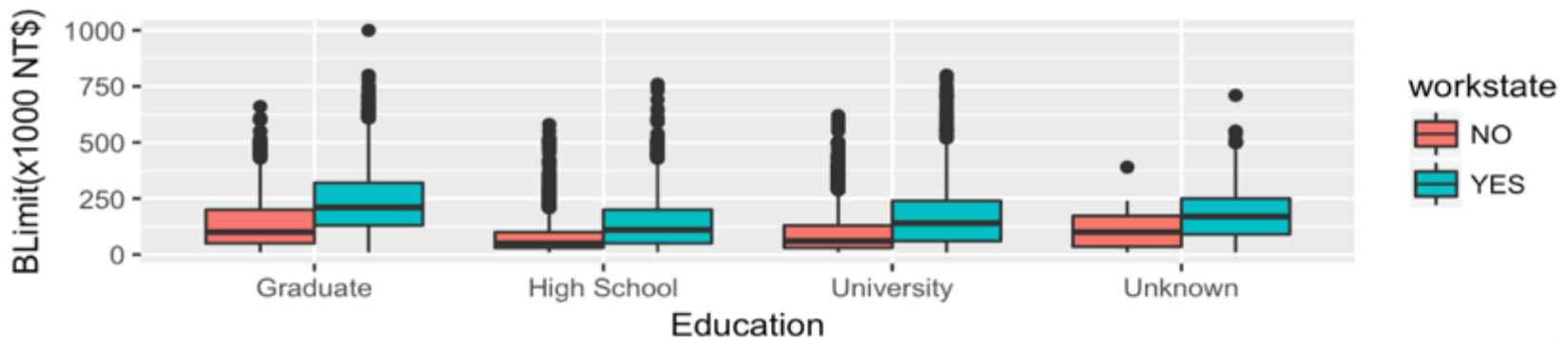
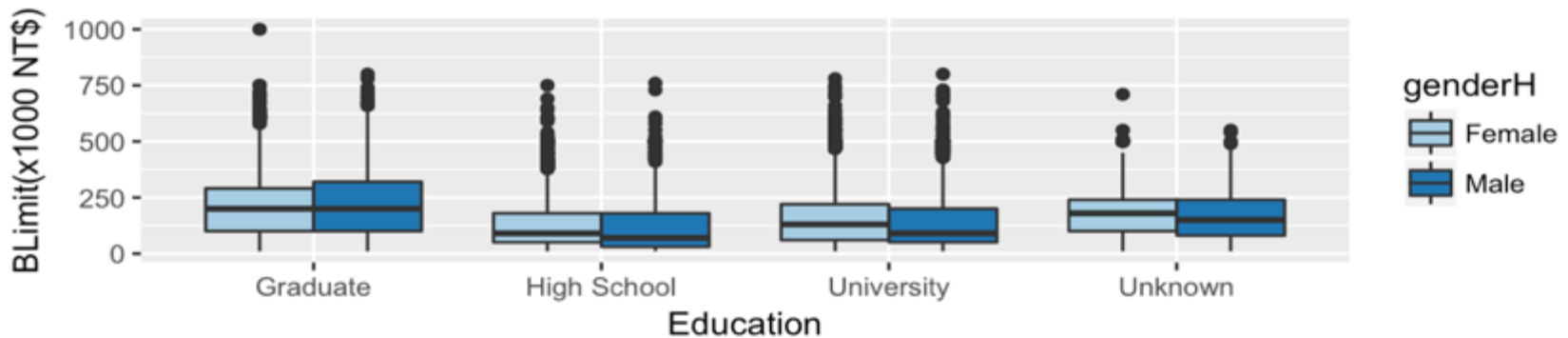
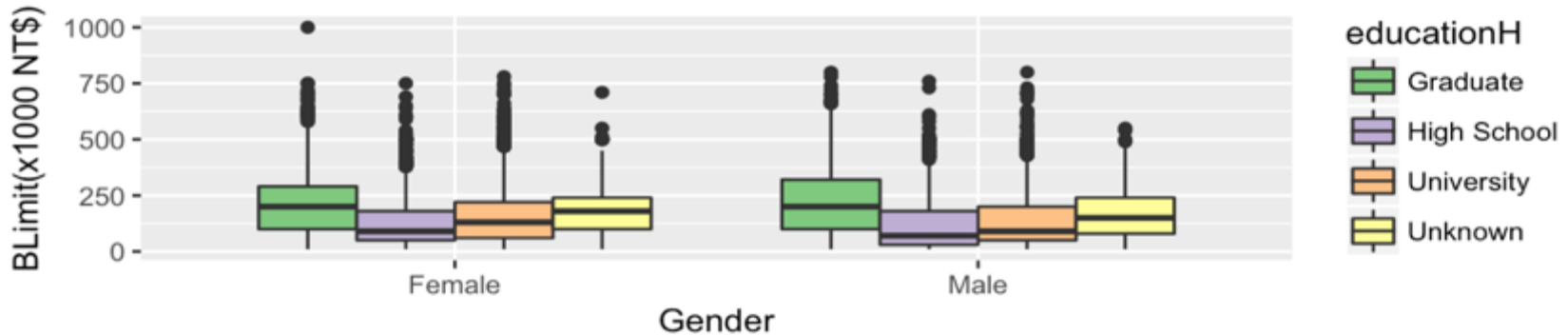
Education	
Graduate	10585
High School	4917
University	4917
Unknown	468

Marital Status	
Married	13659
Single	15964
Other	377

Gender	
Female	18112
Male	11888

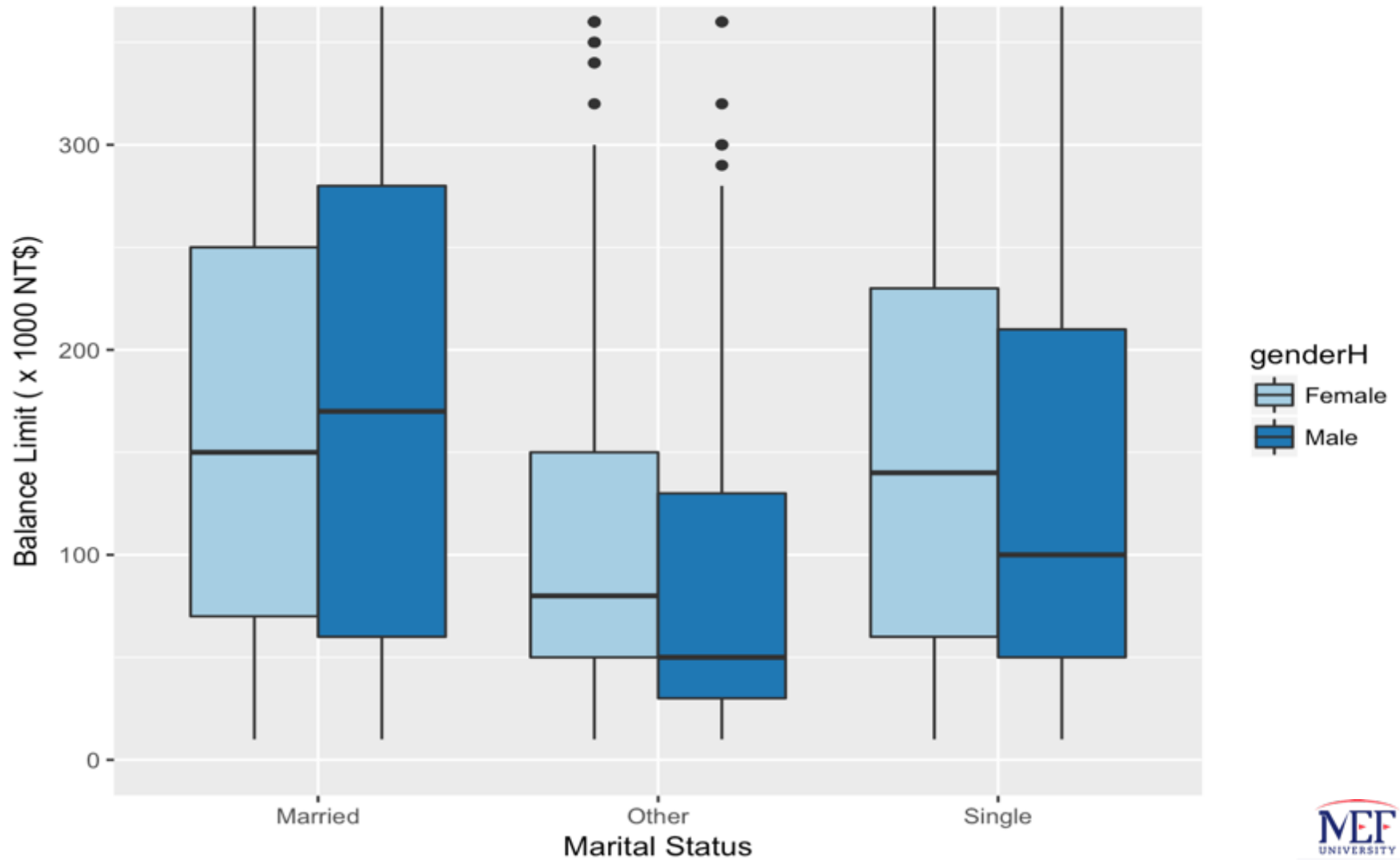
Results

Balance Limit by Gender, Education, Work State



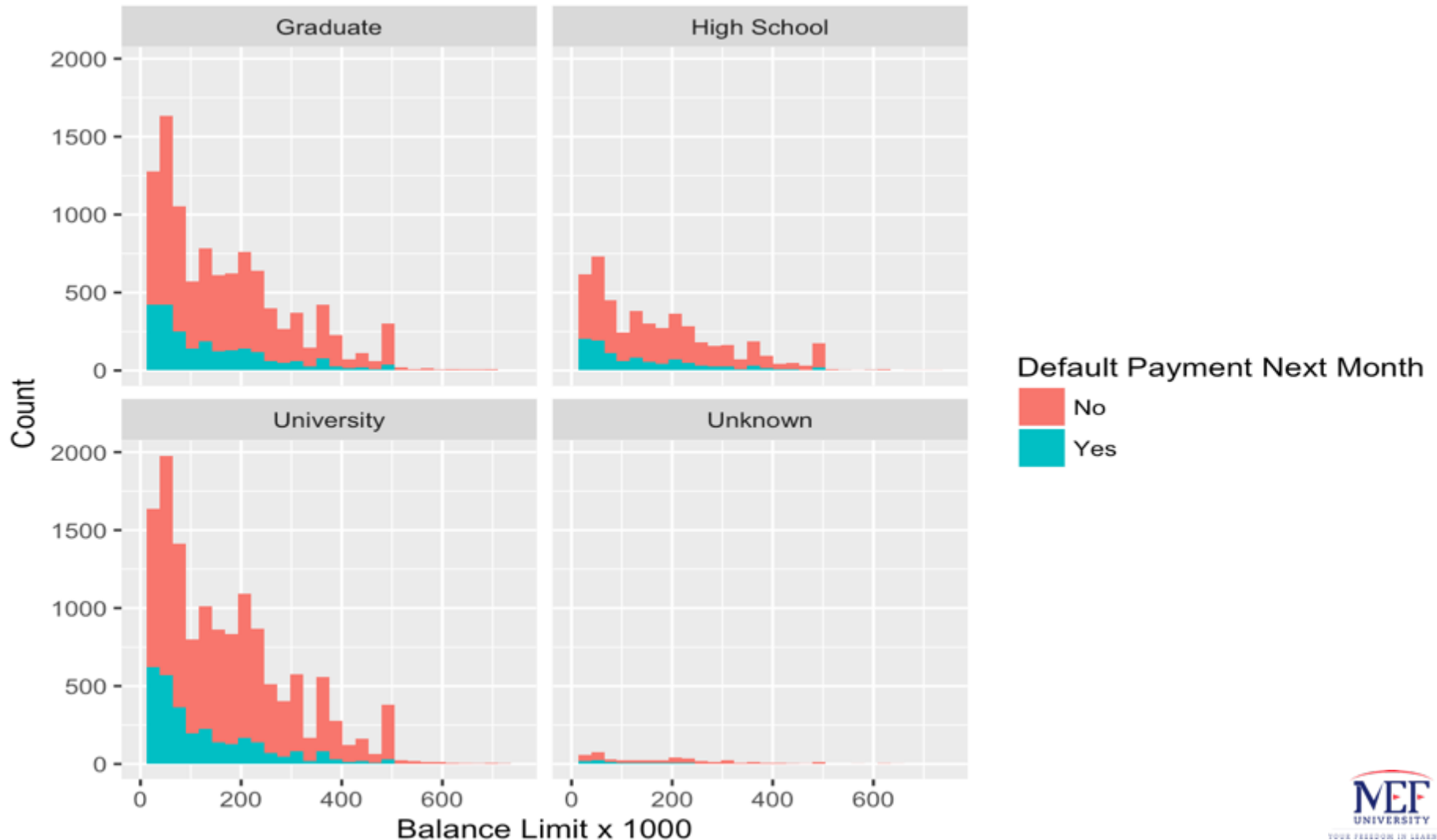
Results

Relation Between Marital Status & Balance Limits By Gender



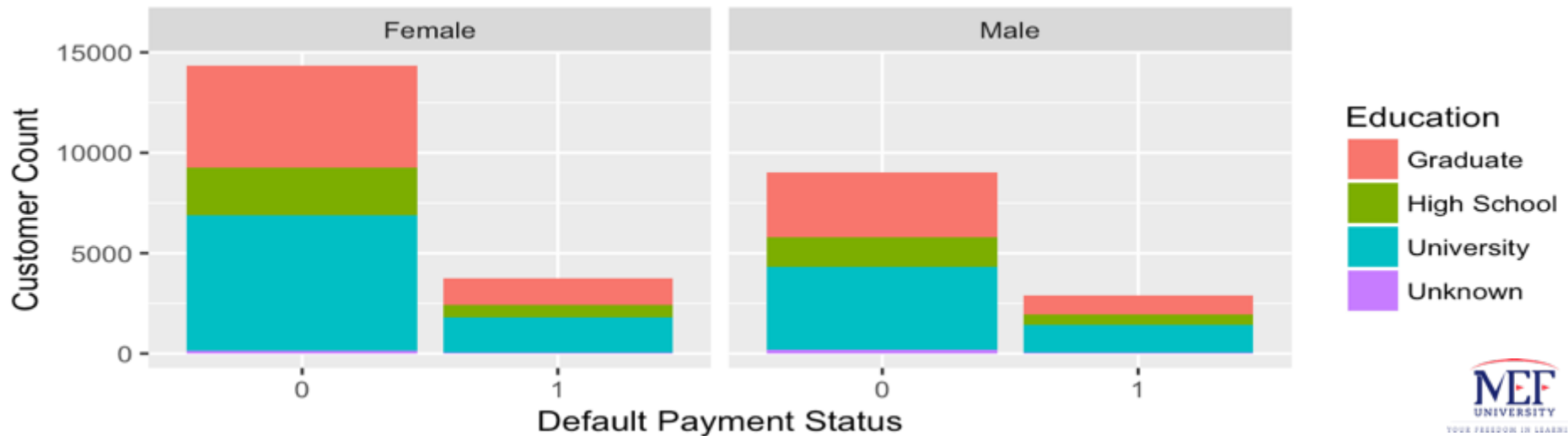
Results

Histogram of Limit Balance & Default Payment



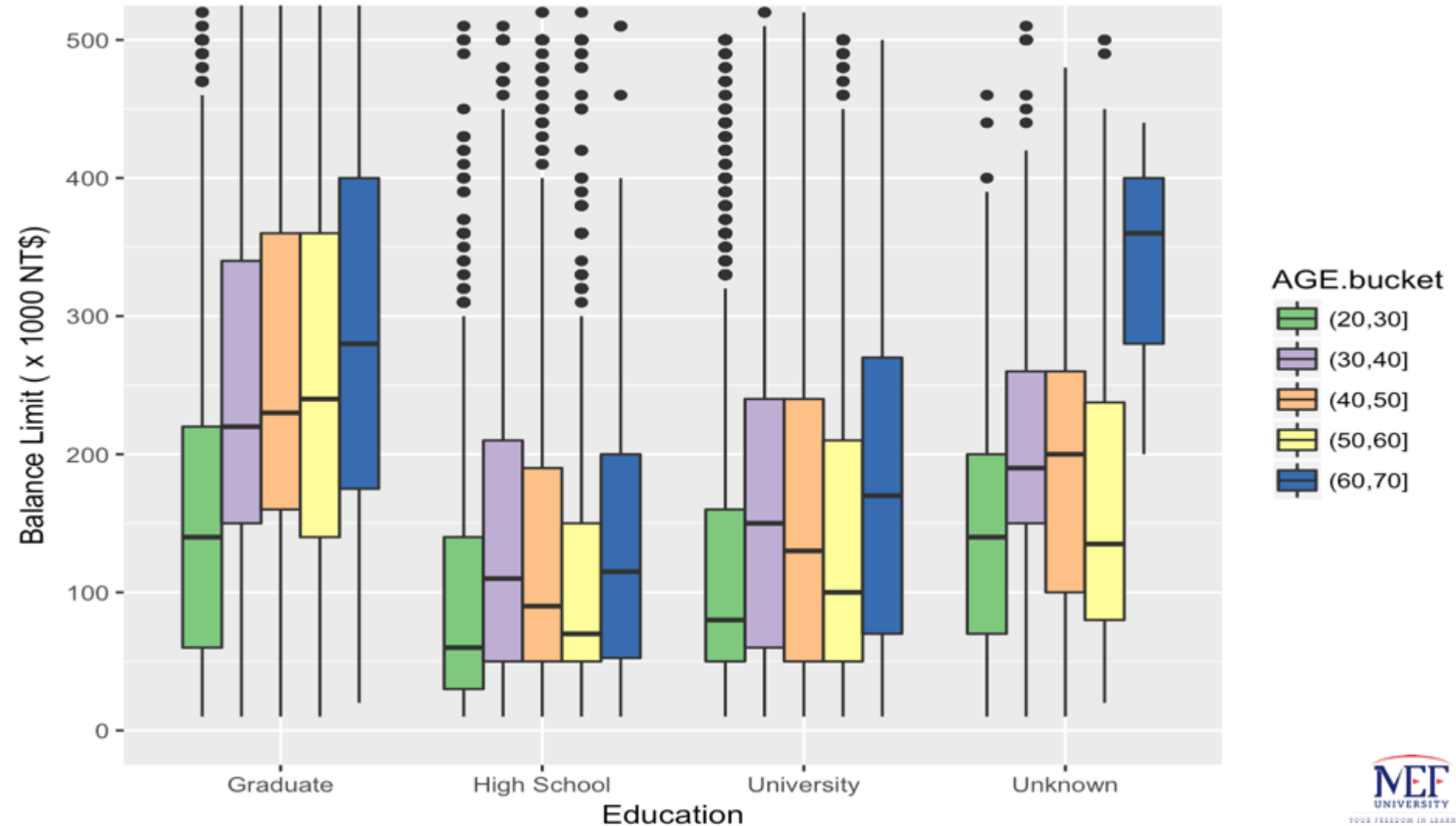
Results

Relation Between Education & Default Payment



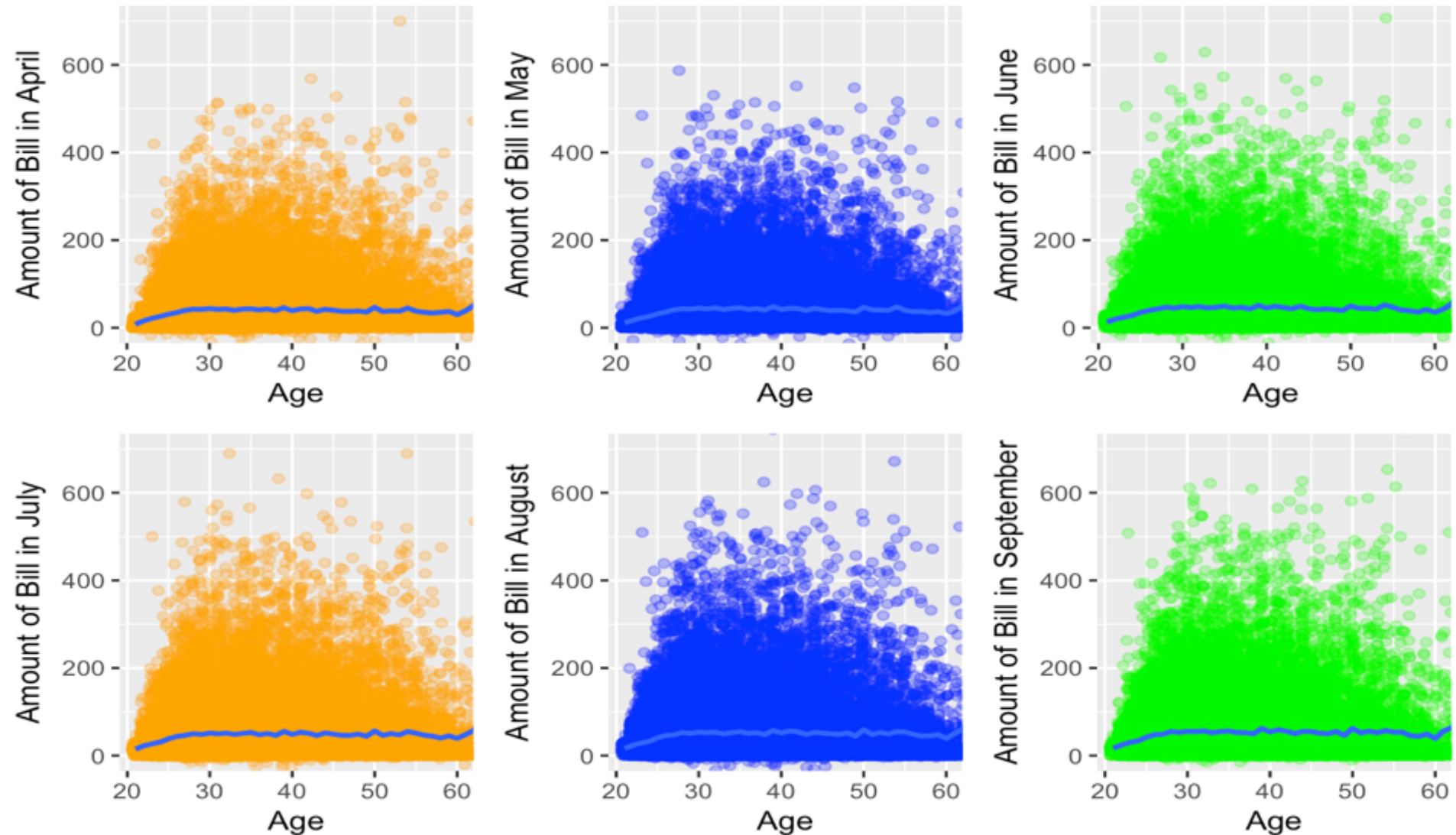
Results

Balance Limits By Age Groups & Education



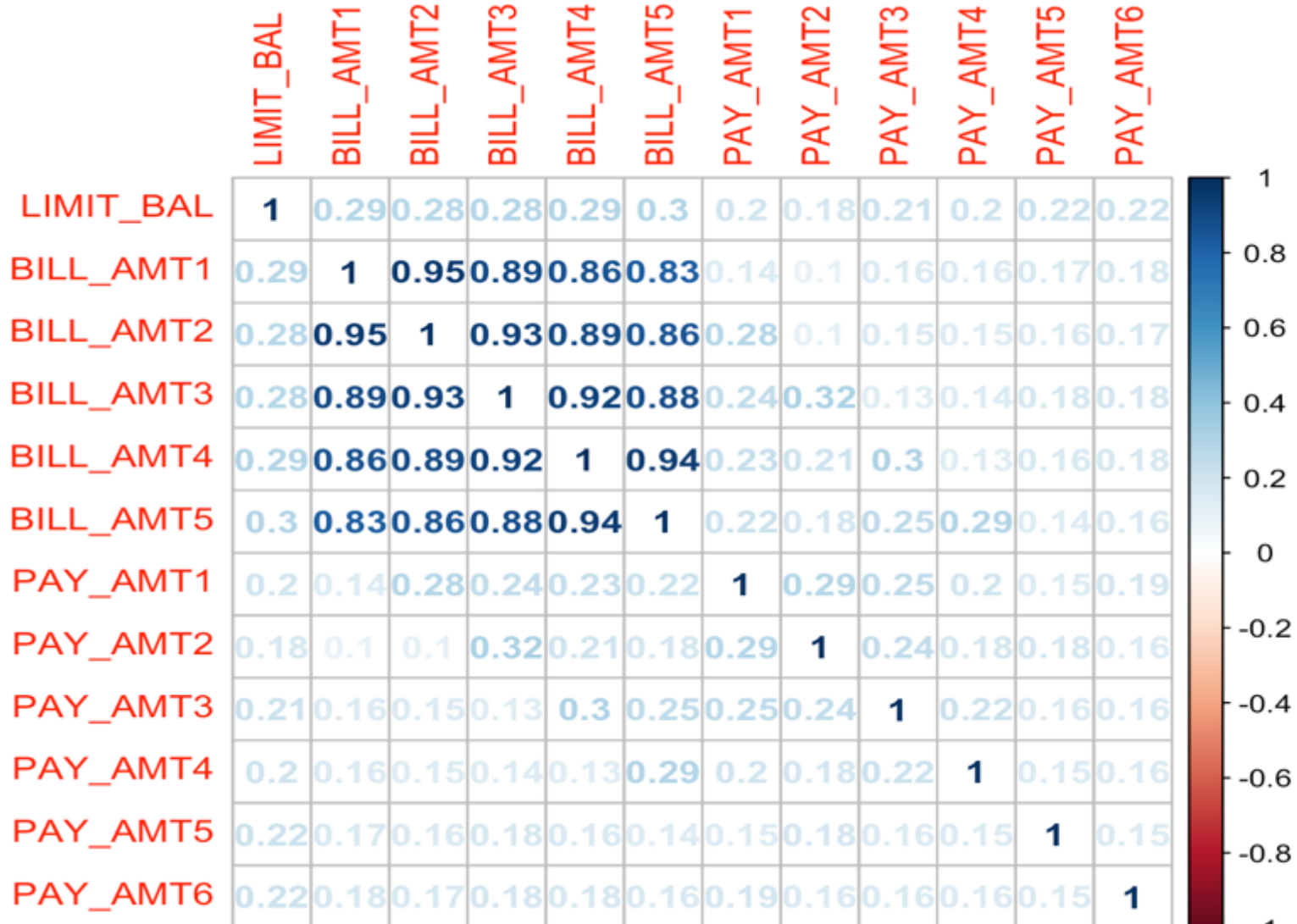
Results

Expenditure By Months



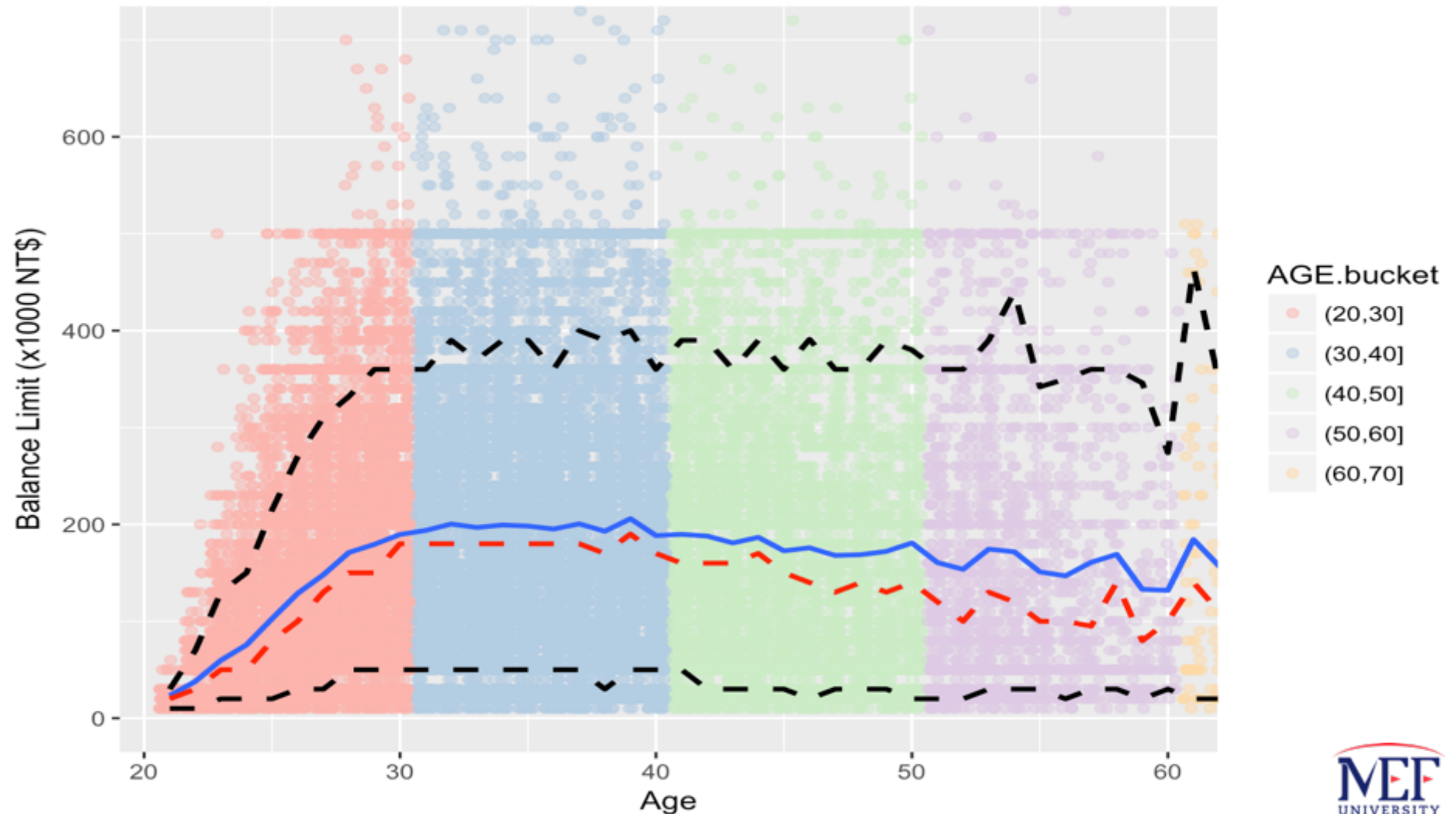
Results

Correlations Btw. Limit Balance, Bill Amounts & Payments



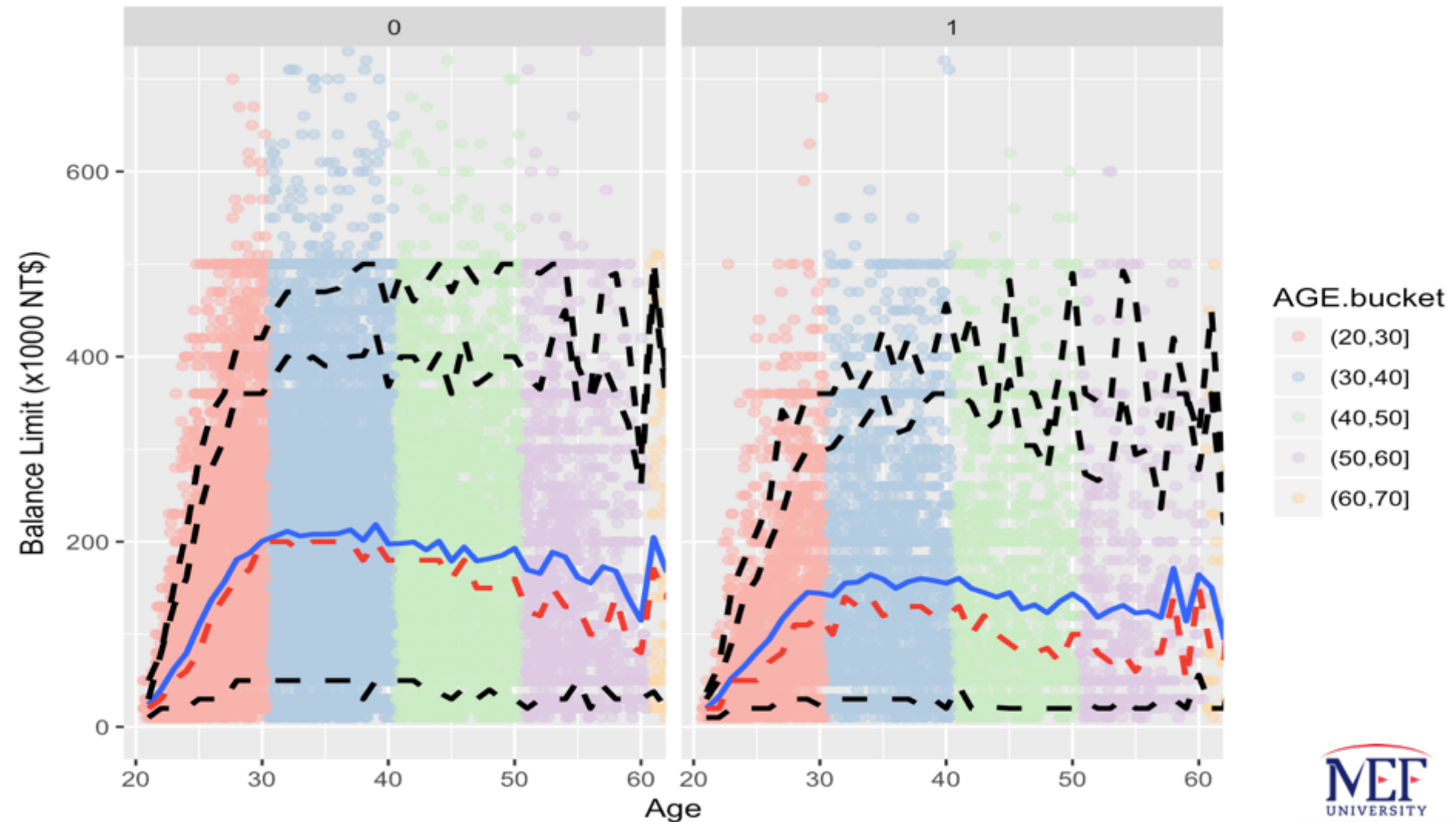
Results

Personal Balance Limits Probabilities & Given Limits By Age



Results

Personal Balance Limits Probabilities & Given Limits By Age



Questions?

