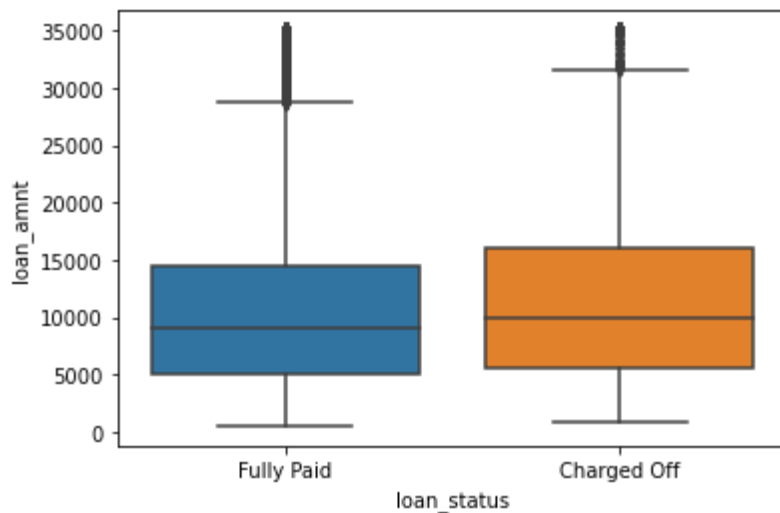
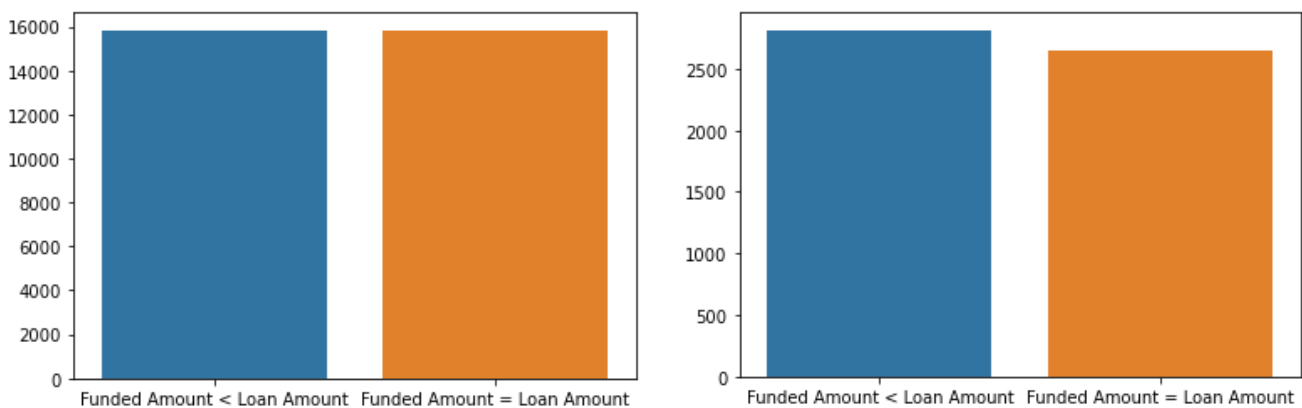


Insights derived from the Lending Club Case Study

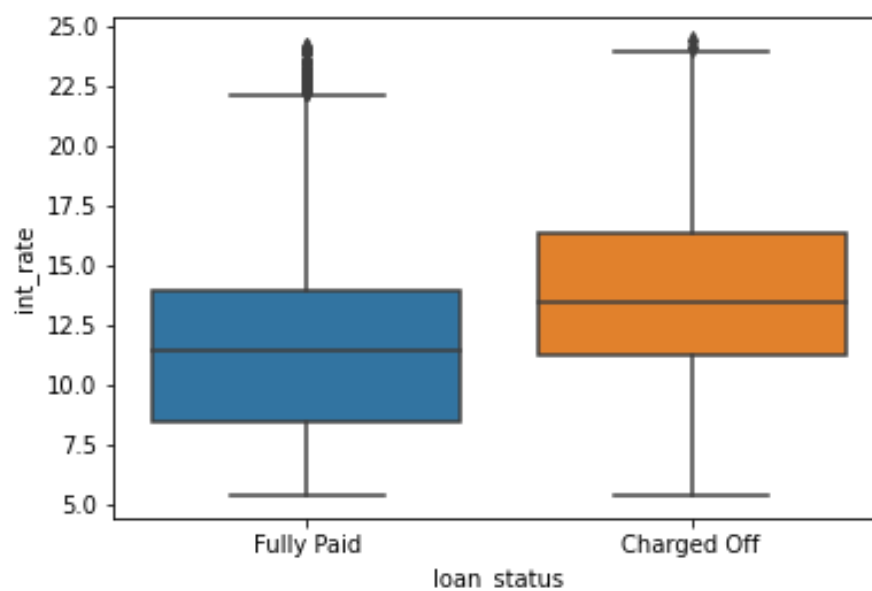
1. If the applied loan amount is high there's a slight chance that the person will default.



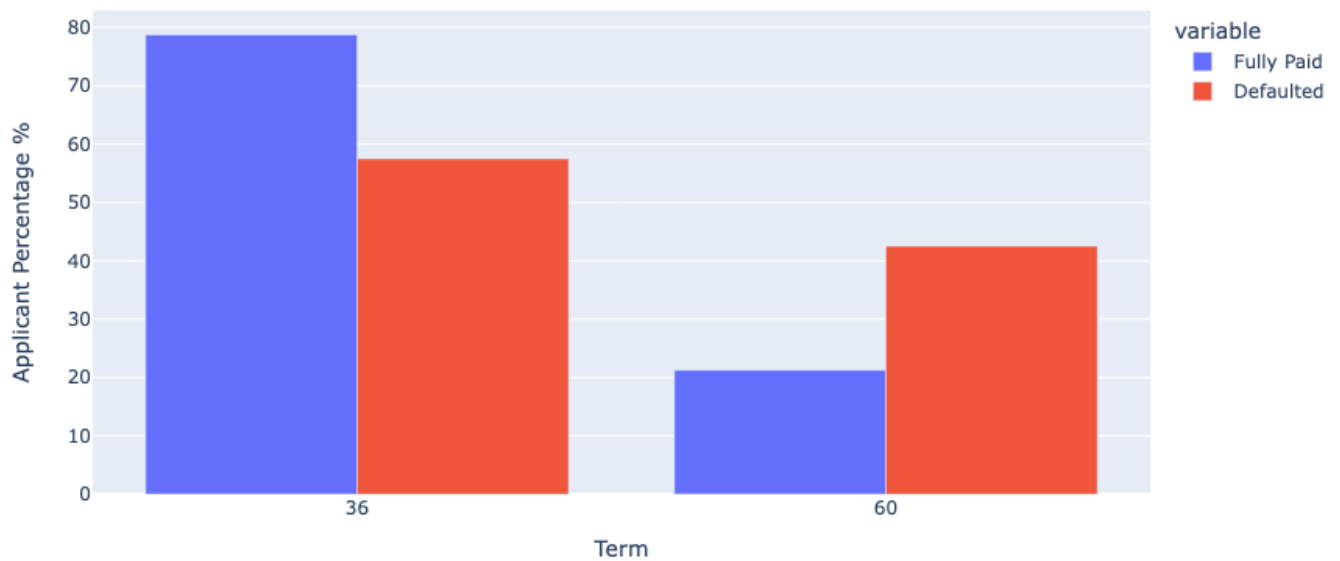
2. Chances of defaulting slightly increases when funded amount is less than applied loan amount.



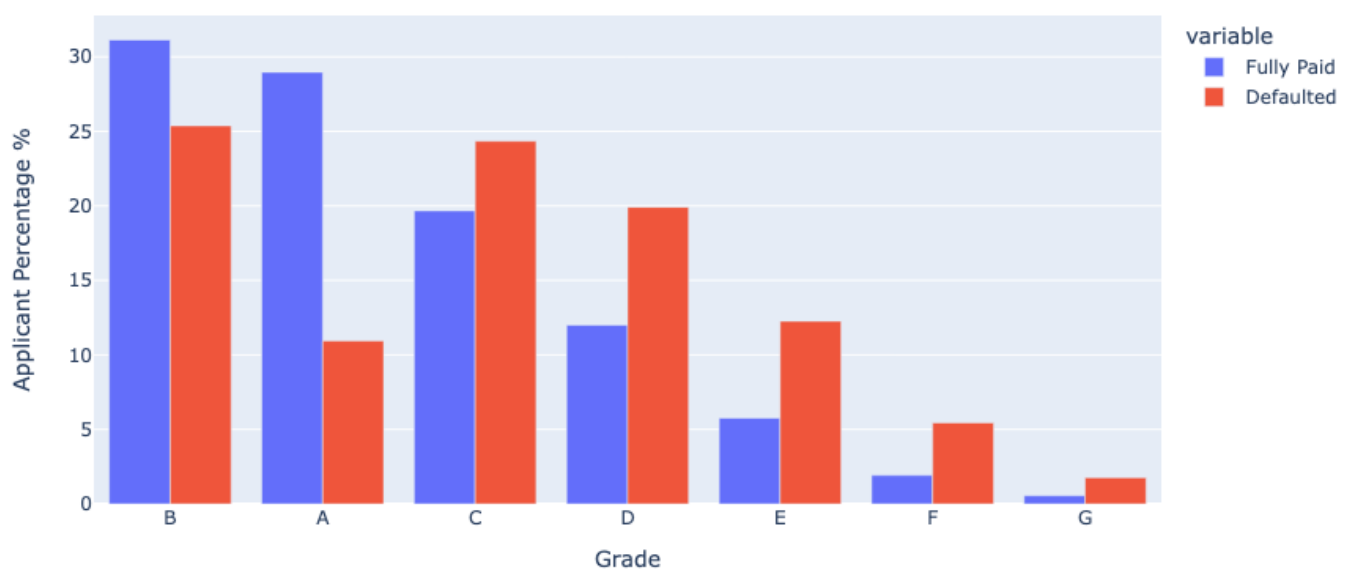
3. A lower rate of interest is likely to be fully paid than charged off.



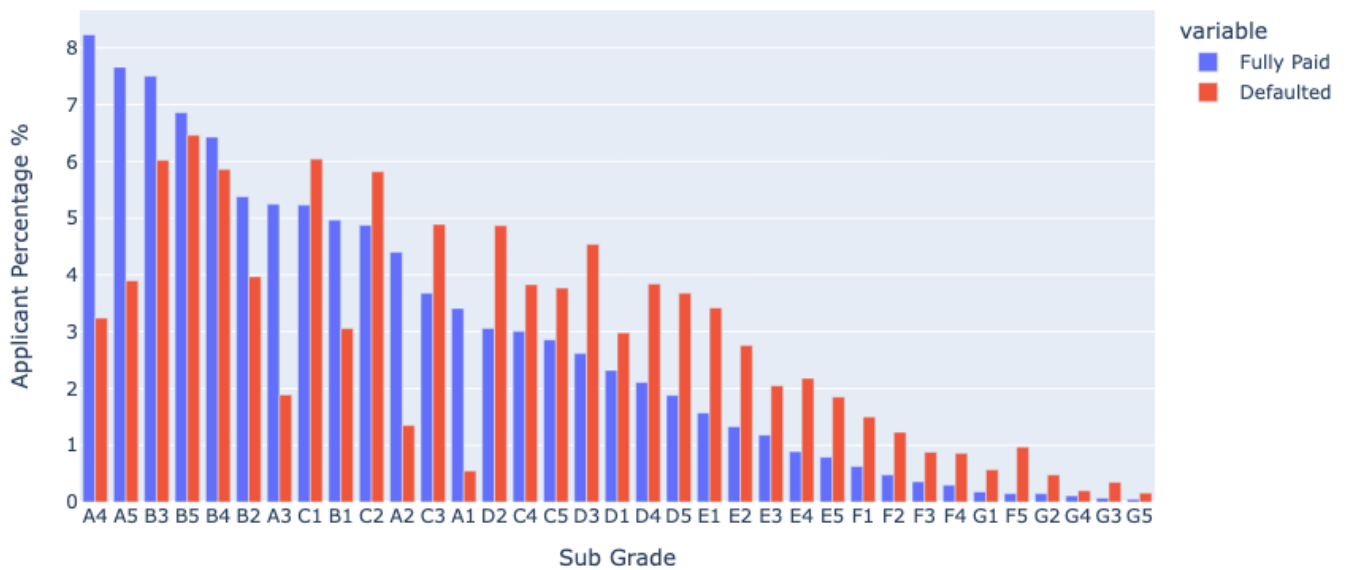
4. Chances of defaulting increases when the loan repayment term is 60 months.



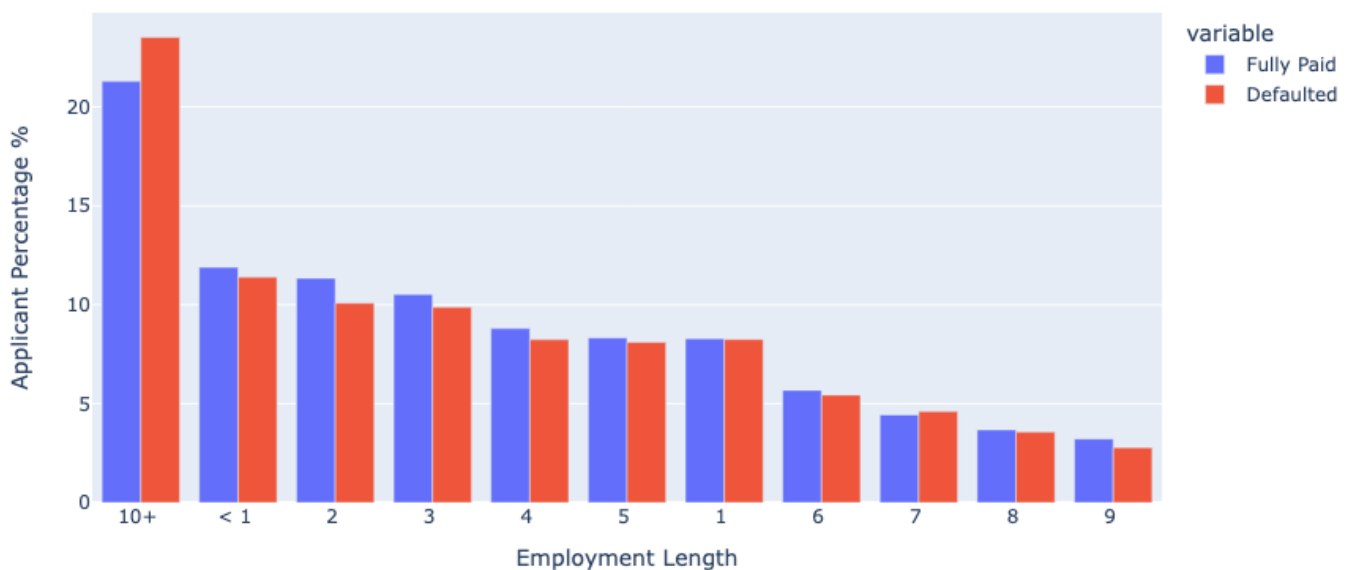
5. Chances of defaulting are much higher for grades B and C followed by D compared to other grades. Also, chances of Fully paying is comparatively higher for grades B and A whose corresponding default percentage is lower. Therefore Grade A followed by B has lower chance of defaulting.



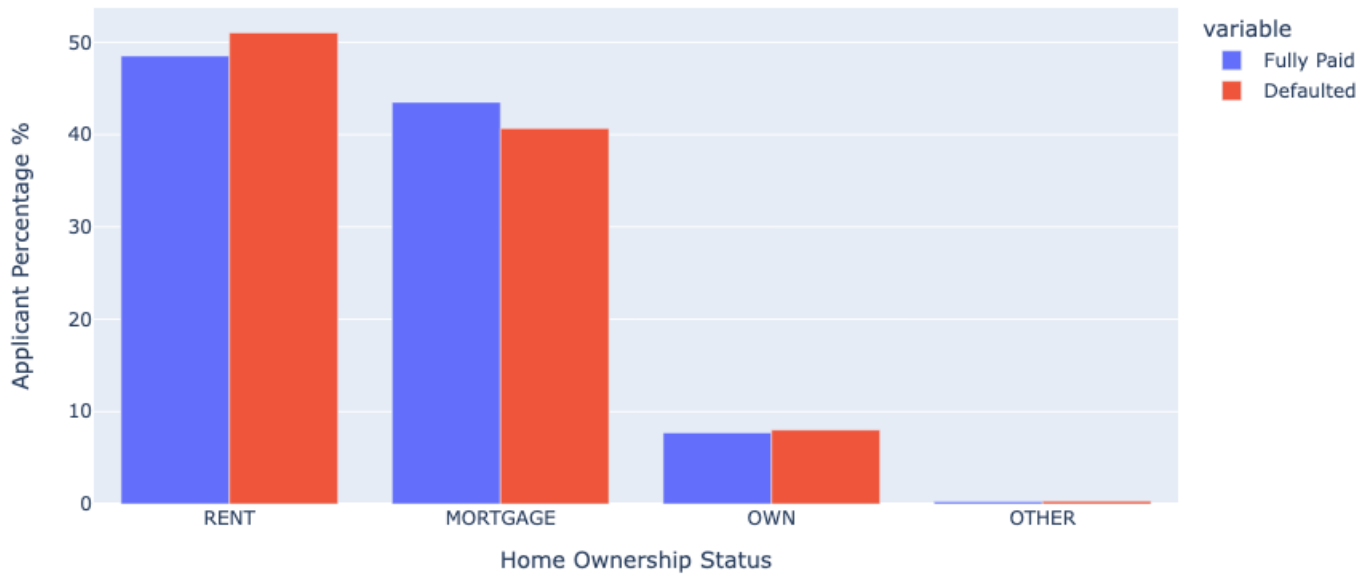
6. Ratio of Applicants fully paying to defaulting is much higher at sub grades A4, A5, A3, B1, A2. Therefore this five sub grades has lower risk of defaulting.



7. Chances of defaulting is comparatively the same as chances of paying fully based on employment length, except applicant with 10+ and 7 years of employment length where the risks of defaulting is slightly higher.

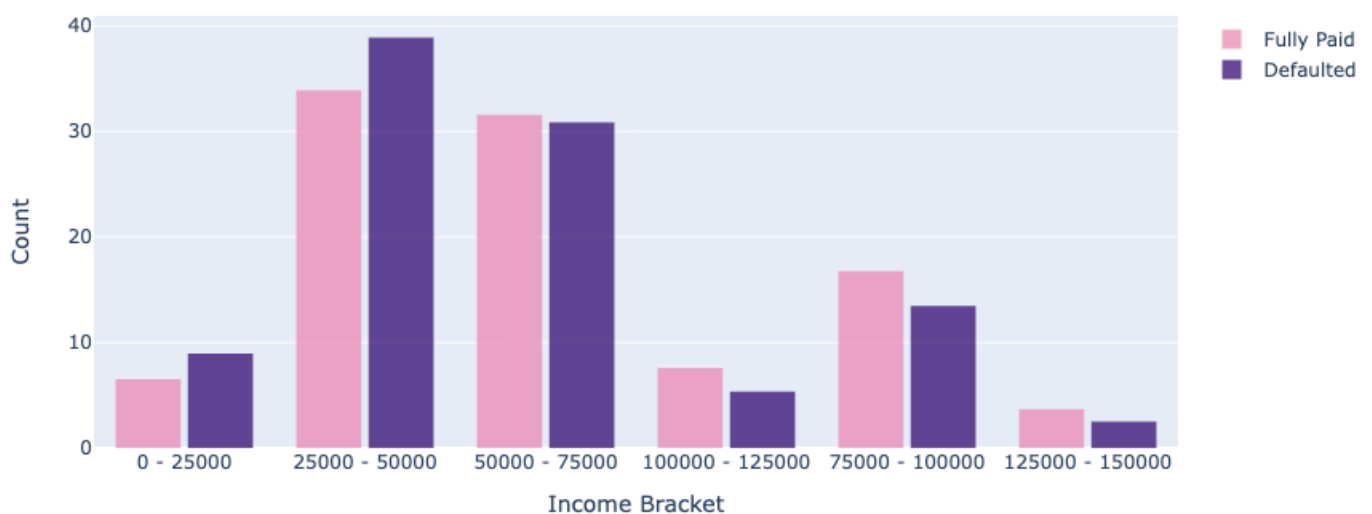


8. Chances of defaulting is slightly higher for applicants who have home as rented.



9. Applicants with annual income of 100000 and higher is likely to pay the loan amount whereas applicants with annual income of 50000 and lesser is likely to default. Applicants with a annual income ranging from 50000 - 75000 has 50-50 chances of paying and defaulting.

Distribution of Annual Income



10. Applicants with verification status as not verified are likely to pay the loan amount, whereas applicants with a verification status of verified are likely to default. Applicants with verification status as Source Verified has 50-50 chances to pay or default.

