

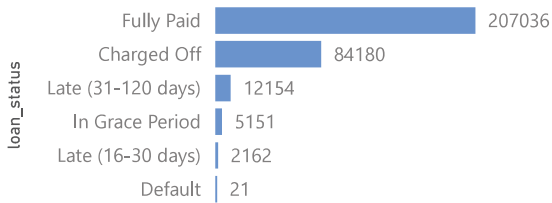


# Data Insights Exploration

Risk Labels

All

# Loan\_status



💡 Most records have the Loan Status is Fully Paid

# Total Records

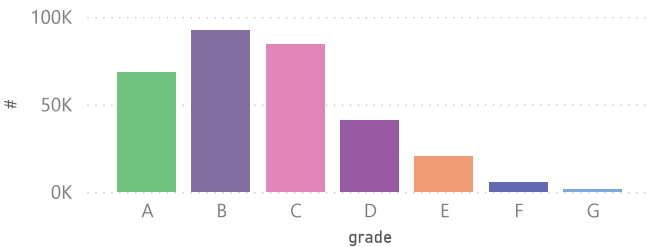
311K

% Share of data labelled "risky"

risk	Not Verified	Source Verified	Verified	Total
0	26.19%	25.95%	14.49%	66.63%
1	8.26%	14.38%	10.72%	33.37%
Total	34.45%	40.33%	25.22%	100.00%

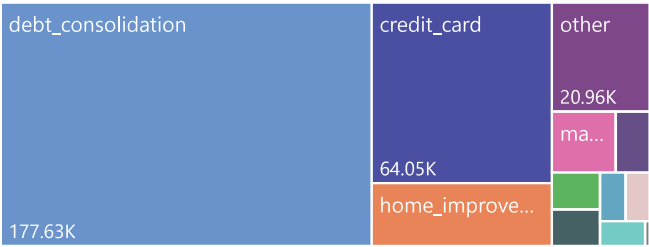
Note 💡 33% of the overall data has been marked as risky

# by grade



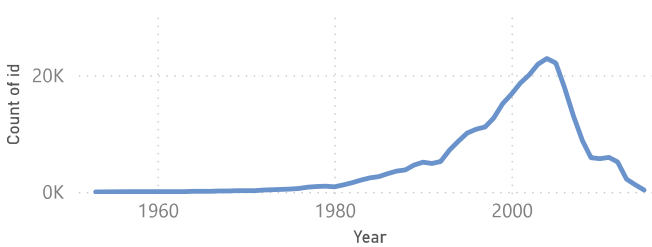
💡 Grade B has highest # of loan records as per overall data

# by purpose



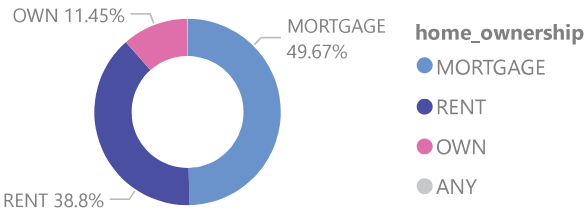
💡 Debt consolidation is the primary purpose most often

# ids by Earliest Credit Year



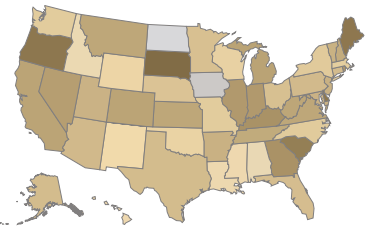
💡 More users have respectable credit history records after 1980s

# home\_ownership



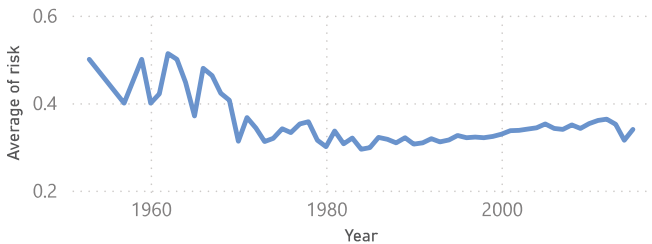
💡 Most Loans are observed home ownership type is "mortgage"

Average of loan\_amnt by addr\_state



💡 Darker colors indicate higher average loan amounts

Average Risk by Earliest Credit Year



💡 The Average Risk seems to be stable after 1980s



## Risk Analysis for Pending/Unpaid Loans

Average Annual Income

78.76K

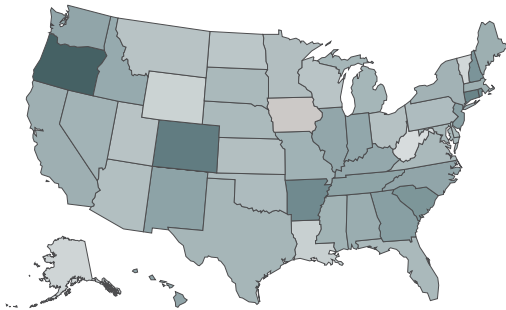
Funded Loan Amount

1.57bn

Average of % DTI

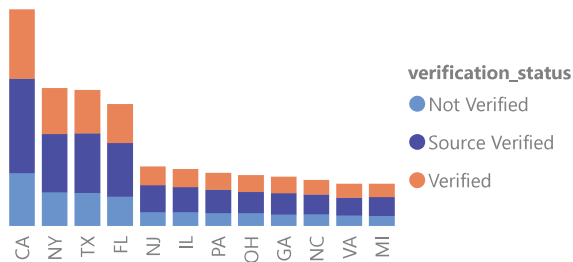
20.66

Average of annual\_inc by addr\_state



💡 Average Income differs across a wide range

Sum of Loan Funded by States

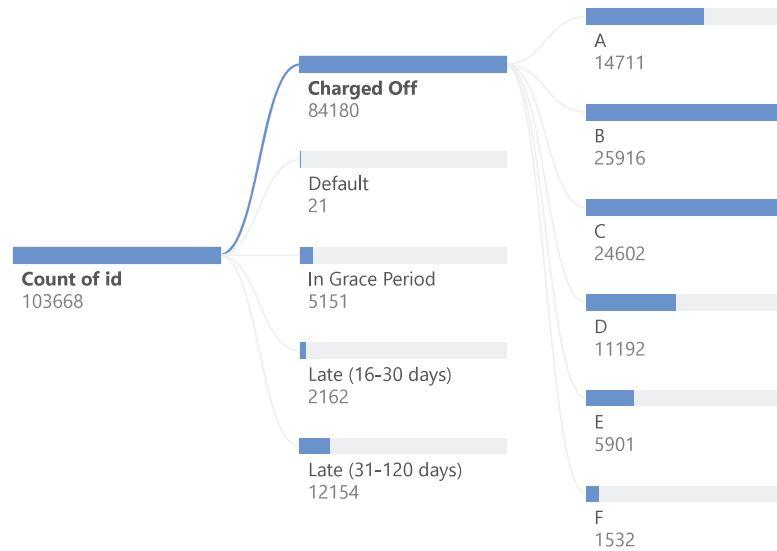


💡 Max Funded Loan value is associated with CA

Problematic Loans

loan\_status ×  
Charged Off

grade ×



💡 A large number of Loans that were Charged off were of grade B, C, does this indicate grading of "Low expected risk" grades were incorrectly assigned?

Key influencers

Top segments



What influences  
loan\_status to be

Late (31-120 days) ▾ ?

When...

...the likelihood of  
loan\_status being Late (31-  
120 days) increases by

addr\_state is NH

2.10x

addr\_state is WV

2.02x

addr\_state is ID

1.93x

purpose is moving

1.58x

purpose is house

1.57x

💡 Delinquency has correlation with some states and purpose; e.g. Status Late(31-120 days) is more common for NH and for purpose "moving"