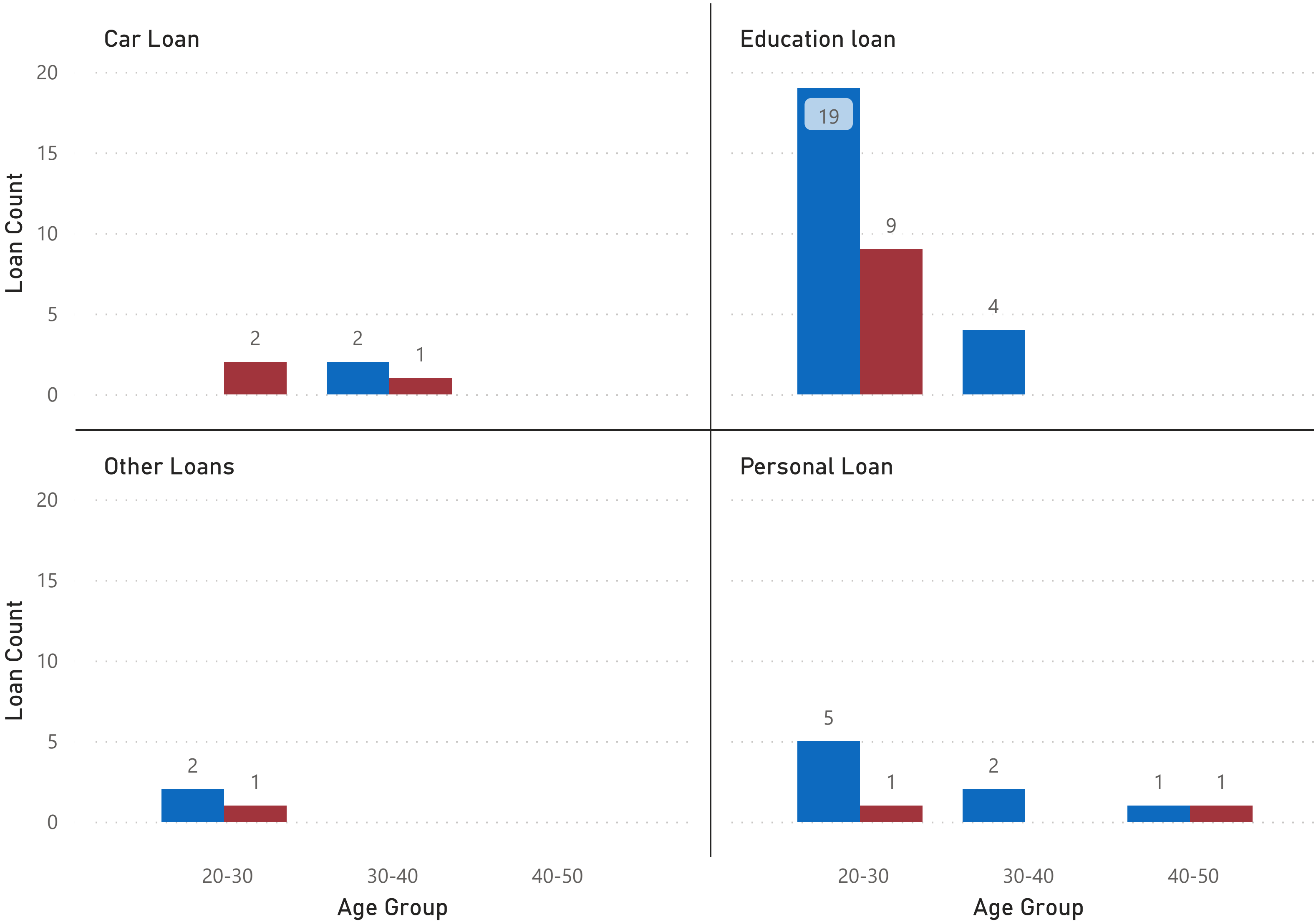




Google Survey Analysis Report

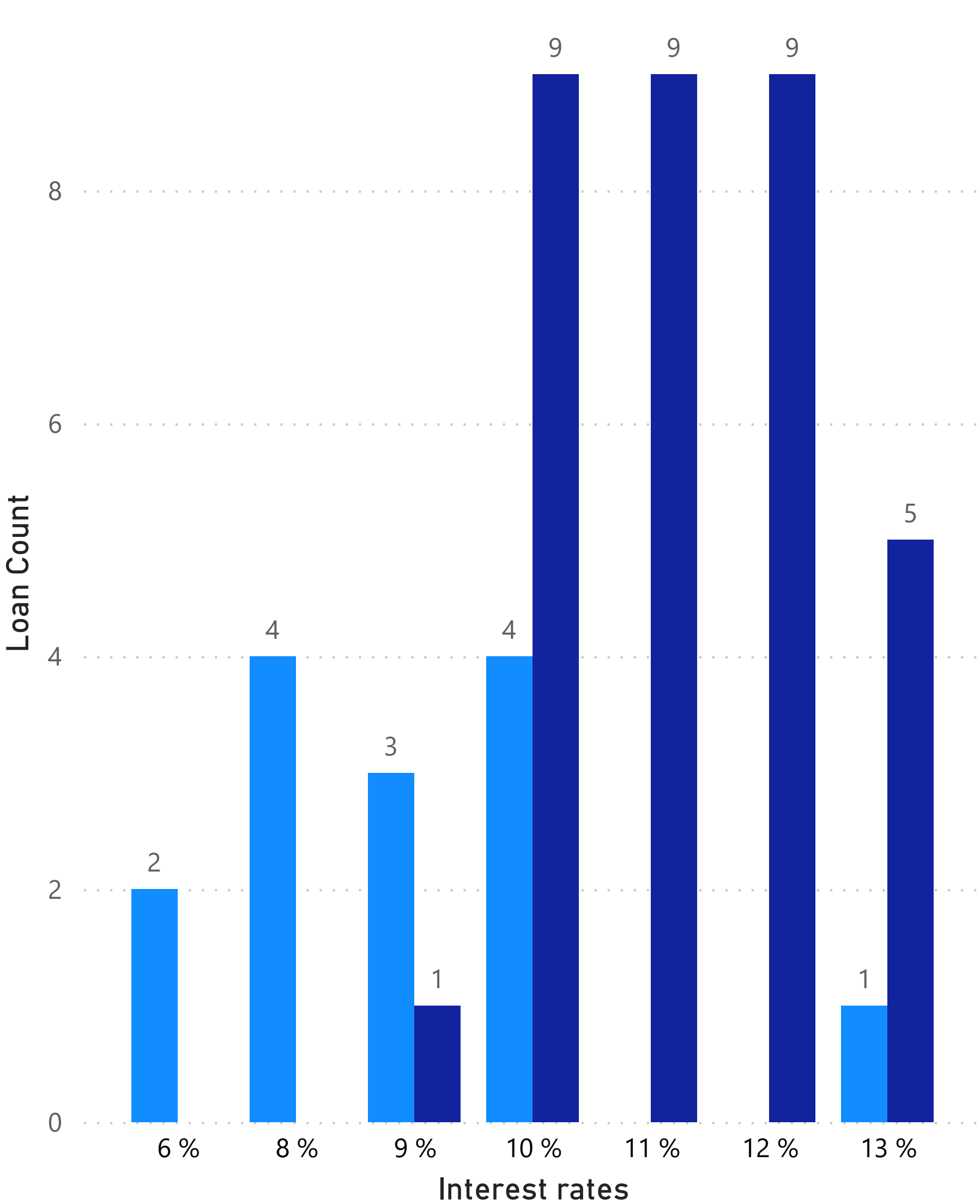
Loan count by Age Group and Type, Across Multiple Sources

Loan source ● Commercial ● Credit Union



Loan count per Interest rate by Loan Source

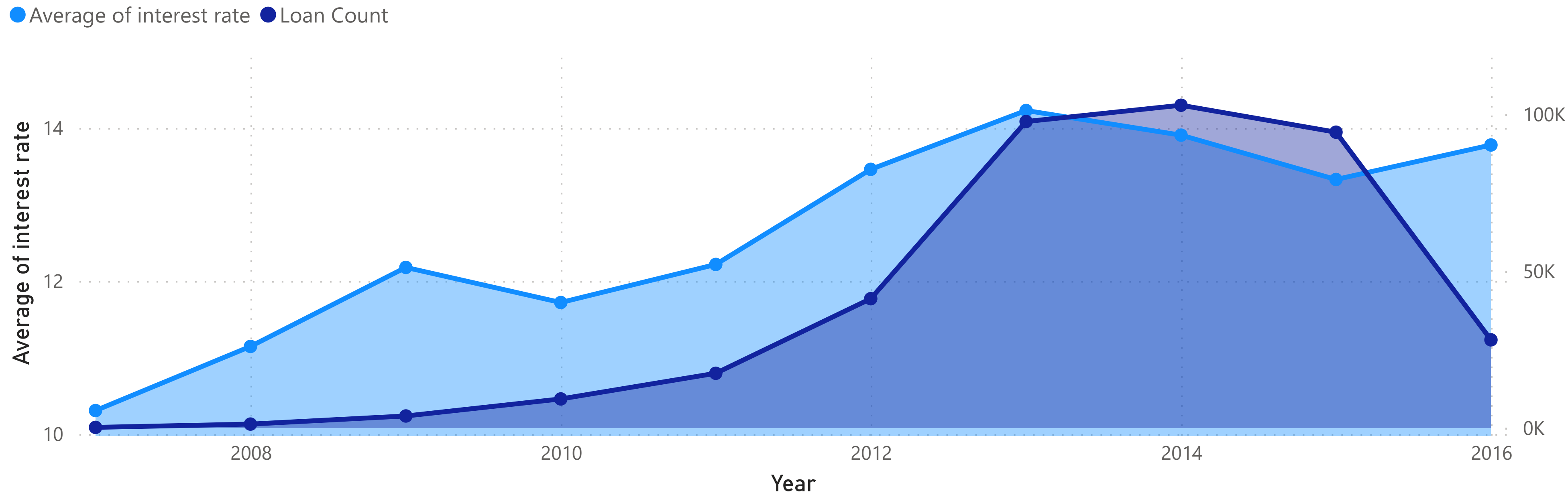
Loan source ● Credit Union ● Commercial





Loan Analysis Reports

Average of interest rate, loan count per year



Loan Issue Date

6/1/2007



12/1/2016

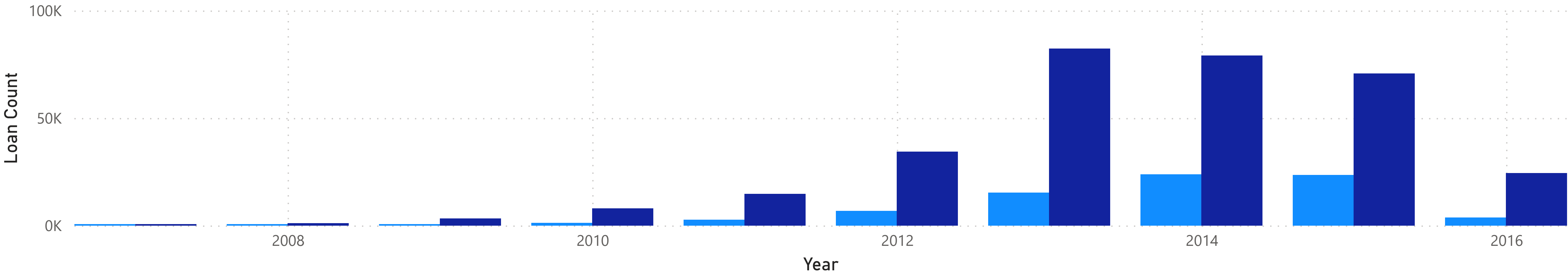


Loan Purpose

- ☐ car
- ☐ credit_card
- ☐ debt_consolidation
- ☐ educational
- ☐ home_improvement
- ☐ house
- ☐ major_purchase
- ☐ medical
- ☐ moving

Loan Count per Year by Loan Status

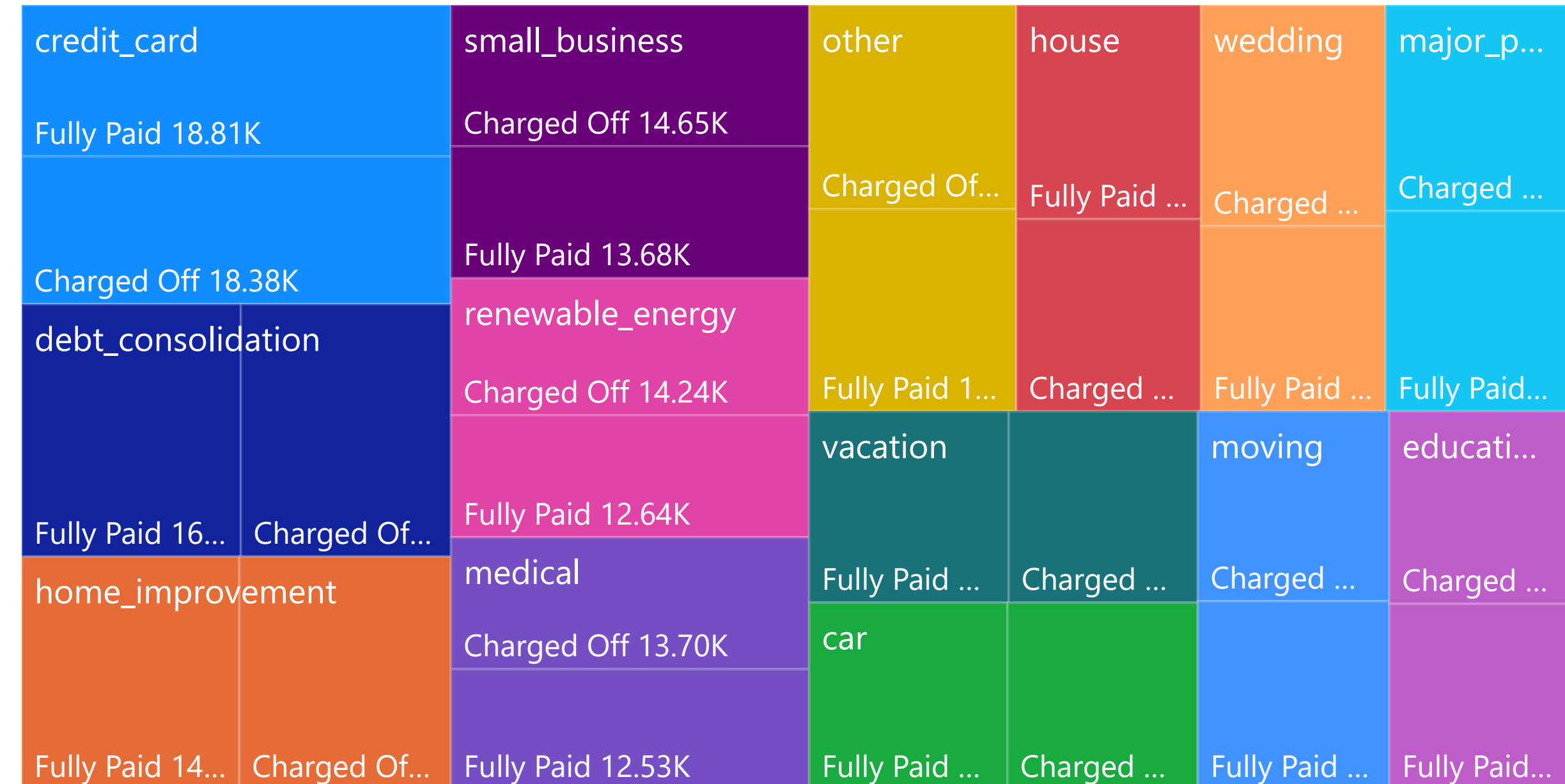
loan_status ● Charged Off ● Fully Paid



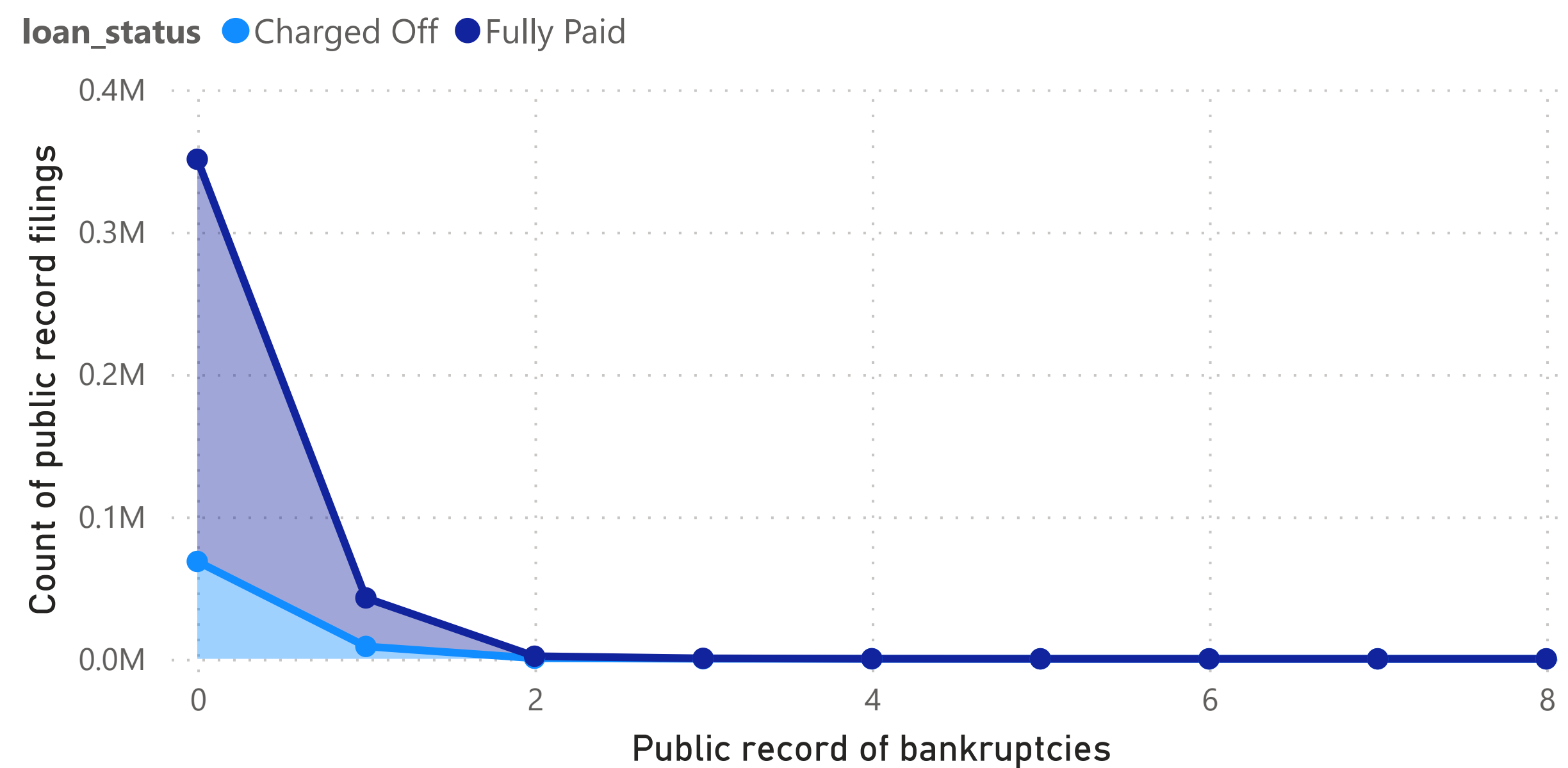


Average revolving balance and loan status by loan purpose

credit_card	small_business	other	house	wedding	major_p...
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Count of public record filings per bankruptcies by loan status





Key influencers

Top segments



What influences Interest rate to

Decrease



?

When...

...the average of Interest rate decreases by

Average of term is 36

4.51

purpose is credit_card

1.73

Average of loan amount is 4975 - 15000

1.35



Interest rate is more likely to decrease when Average of term is 36 than otherwise (on average).

Average of Interest rate

20

10

0

40

60

term

Average (excluding selected): 17.12



Only show values that are influencers

Average Interest rate per loan grade

100%

G

25.90

F

23.70

E

20.28

D

17.48

C

14.32

B

11.22

A

7.39

28.5%

purpose



small_business

grade



G

sub_grade



G5

term



60

verification_status



Source Verified

loan_status



Average of int_rate
13.64

small_business
15.96

moving
15.67

house
15.62

G
25.16

F
23.34

E
20.12

G3
25.67

G5
25.60

G2
25.02

60
26.50

36
22.57

Verified
26.90

Source Verified
25.12

Fully Paid
26.06

Charged Off
24.65