



## Analysis of Lending Club issued Loans

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# 1. Introduction

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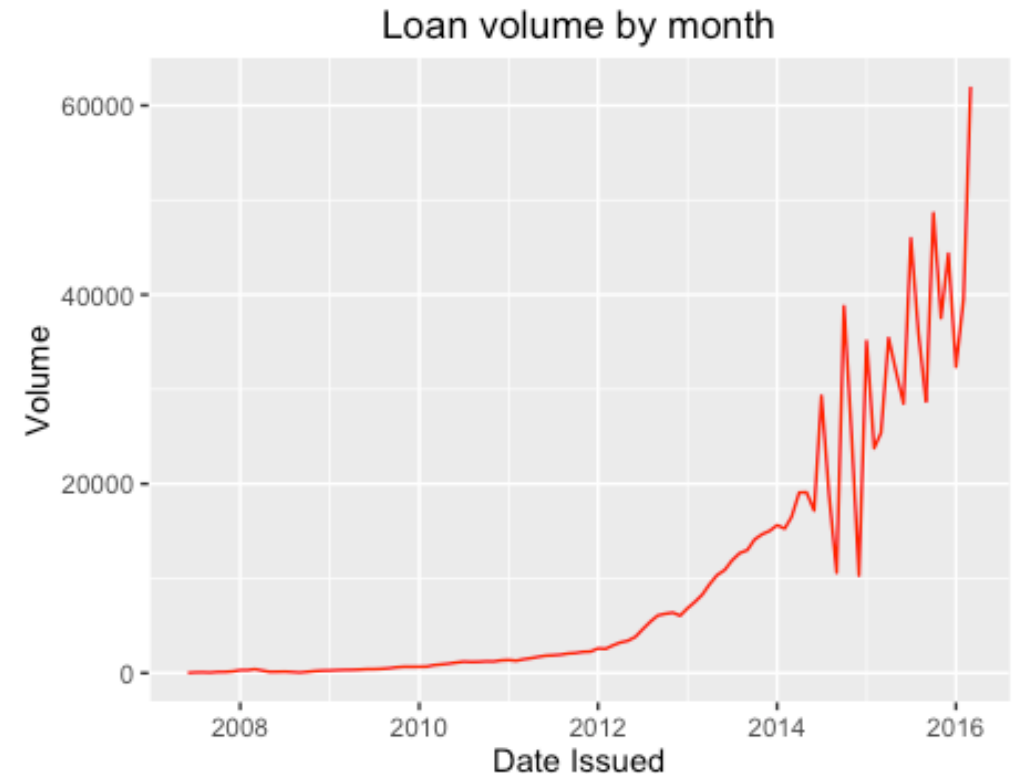
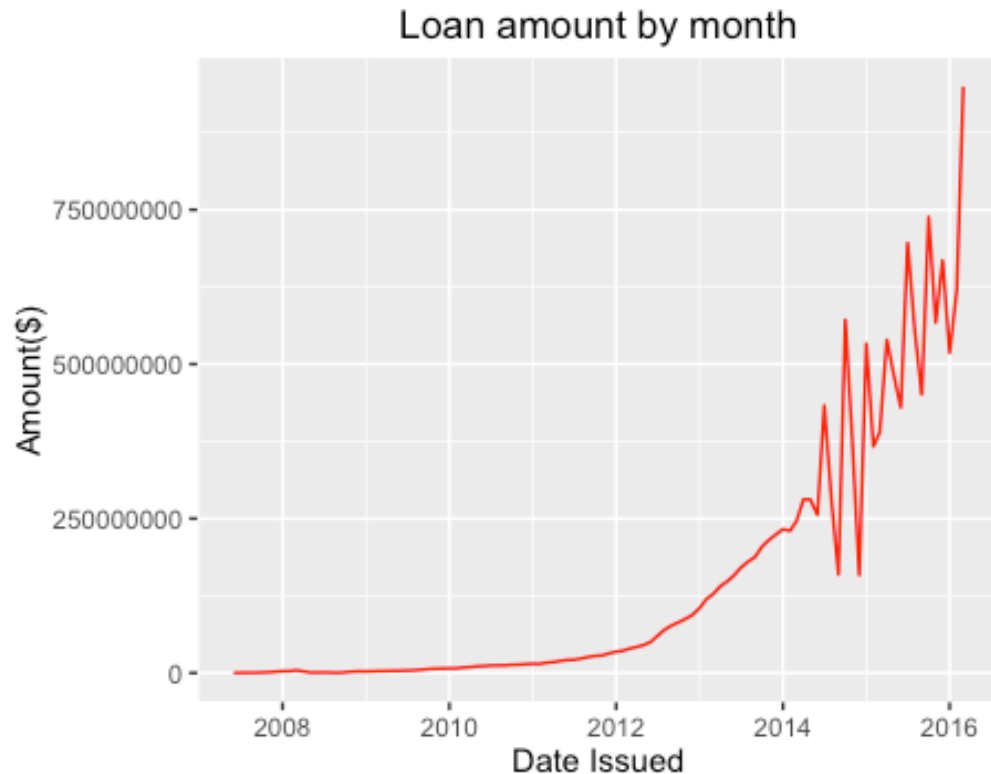
 **LendingClub** is the world's largest peer to peer online platform. It reduced the cost of lending and borrowing for common people.

**Peer-to-Peer lending** is an industry that matches people who have money with people who need to borrow money.

## 2. Growth

I draw three line charts to analyze the growth of lending club.

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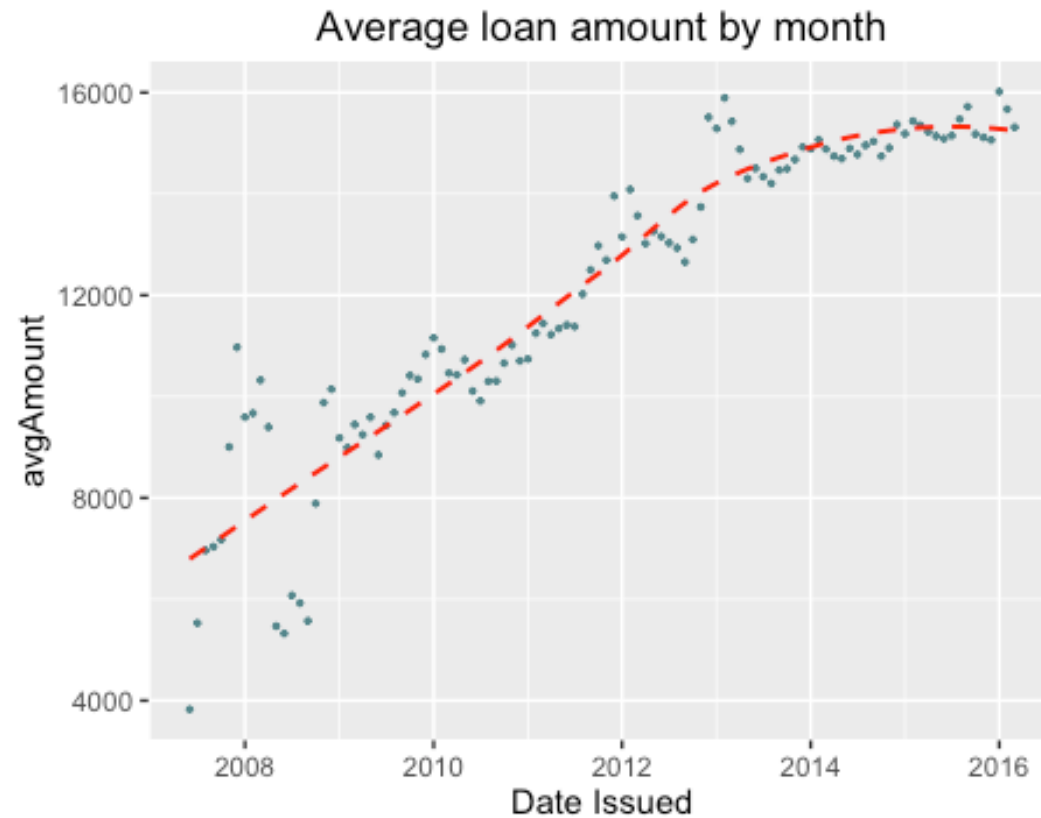


From 2014 to 2016Q1, loans per month issued by lending club has been increasing drastically, but the increasing trend is unstable in the short term.

## 2. Growth

I fit basic linear models for points to figure out the average loan amount changes.

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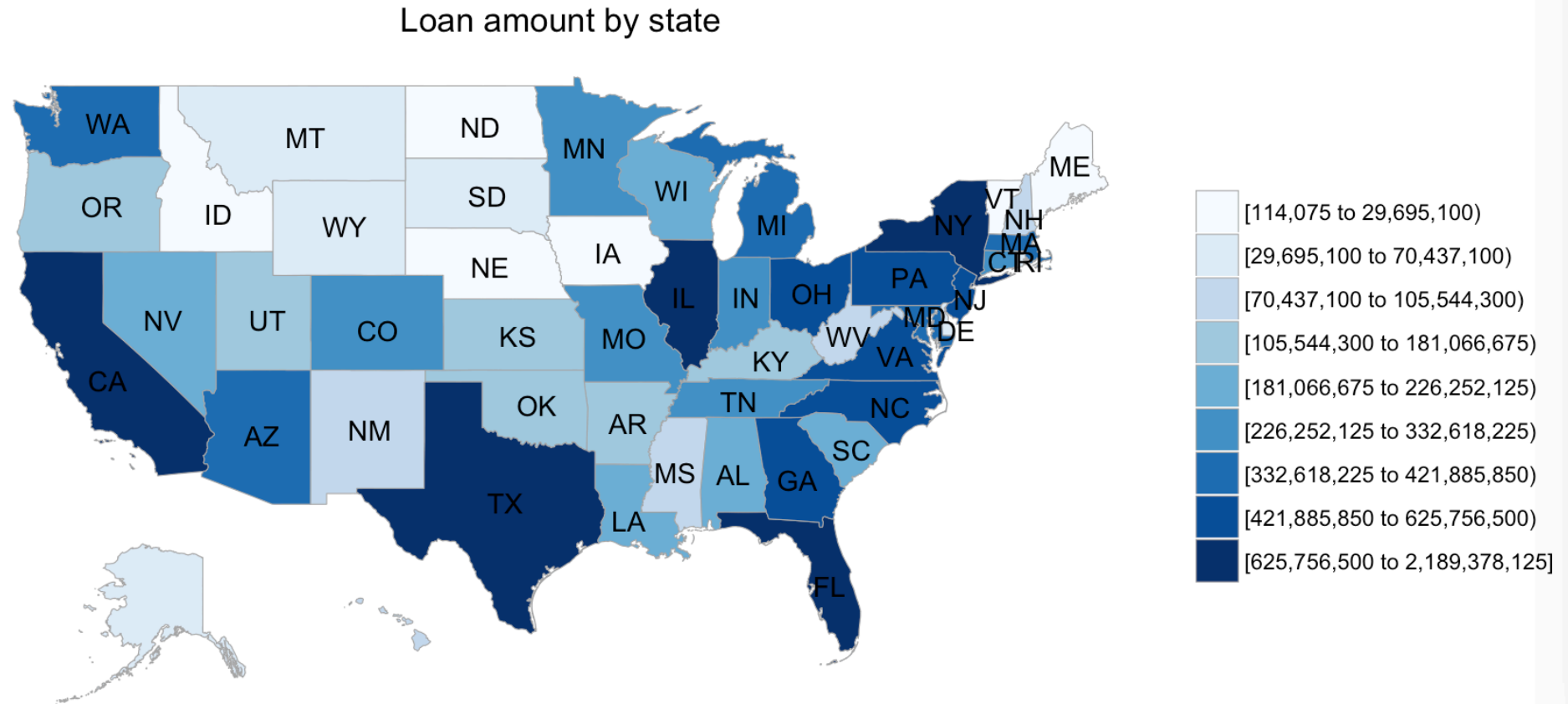


From 2007 to 2012, average loan amount increased at a constant rate.

From 2013 to 2016Q1, average loan amount grew with a descending rate.

# 3. Geographical Distribution

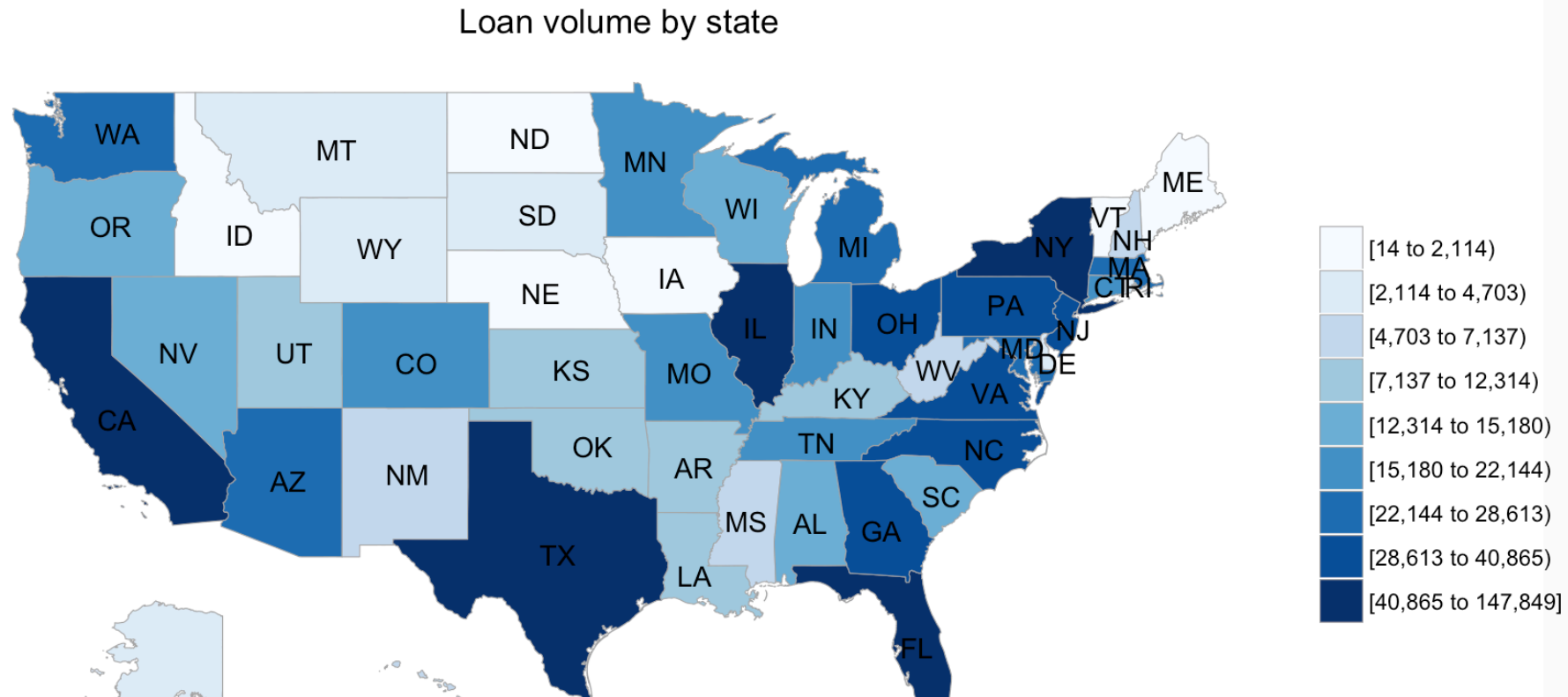
I map 50 states with 10 colors to explore loans' distribution in in geography.



The top tier includes CA, TX, IL, FL, NY. (\$ 626 ~ 2189 million )

### 3. Geographical Distribution

I change the parameter to loan volume in the same graph.



The top tier includes CA, TX, IL, FL, NY. (40,865 ~ 147,849)

This result is same with the one from last graph.

# 4. Loan Status & Loan Grade

I produce three groups of bar charts to explore the relationship between loan status and loan grades evaluated by Lending Club.

## Grade

A

B

C

D

E

F

G

## Interest Rate

5.32% - 8.59%

8.99% - 11.49%

12.79% - 15.59%

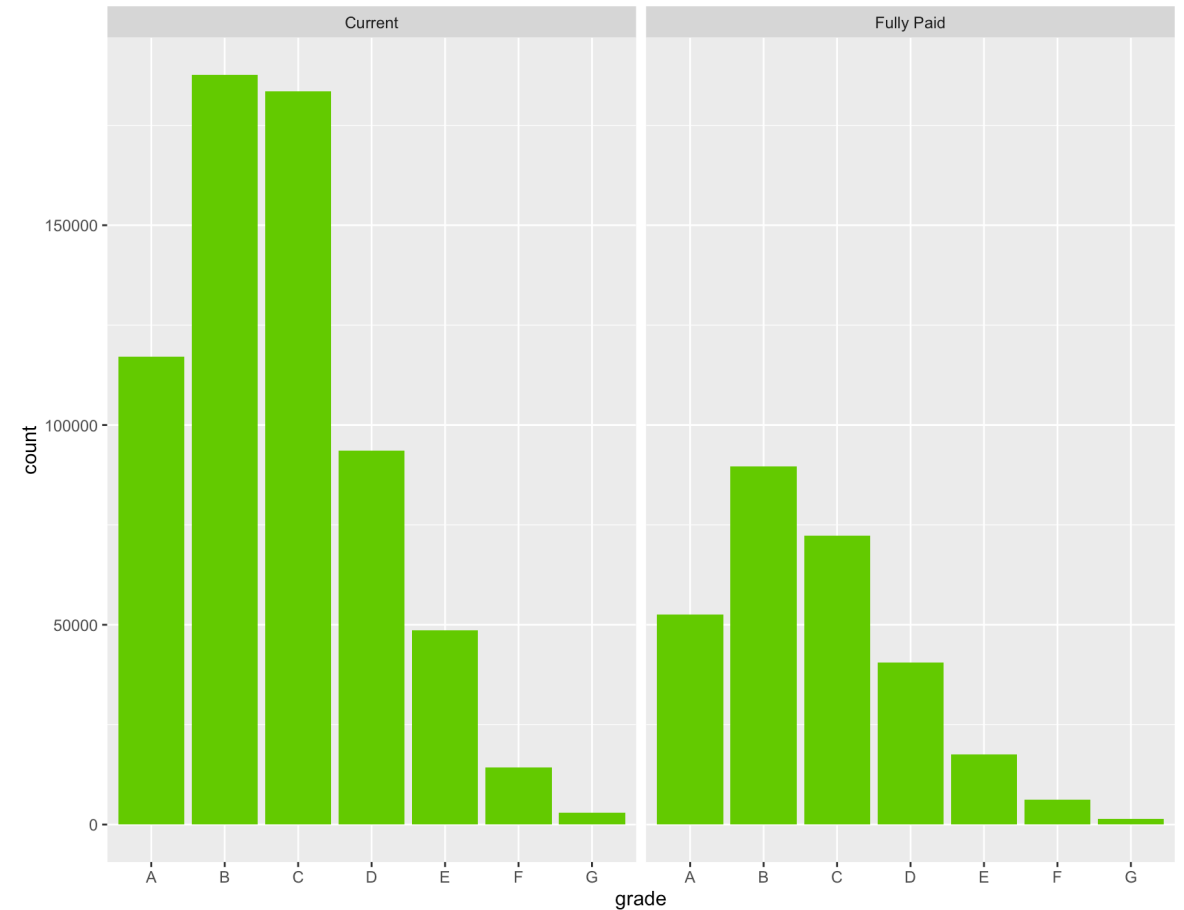
16.99% - 21.49%

19.99% - 25.29%

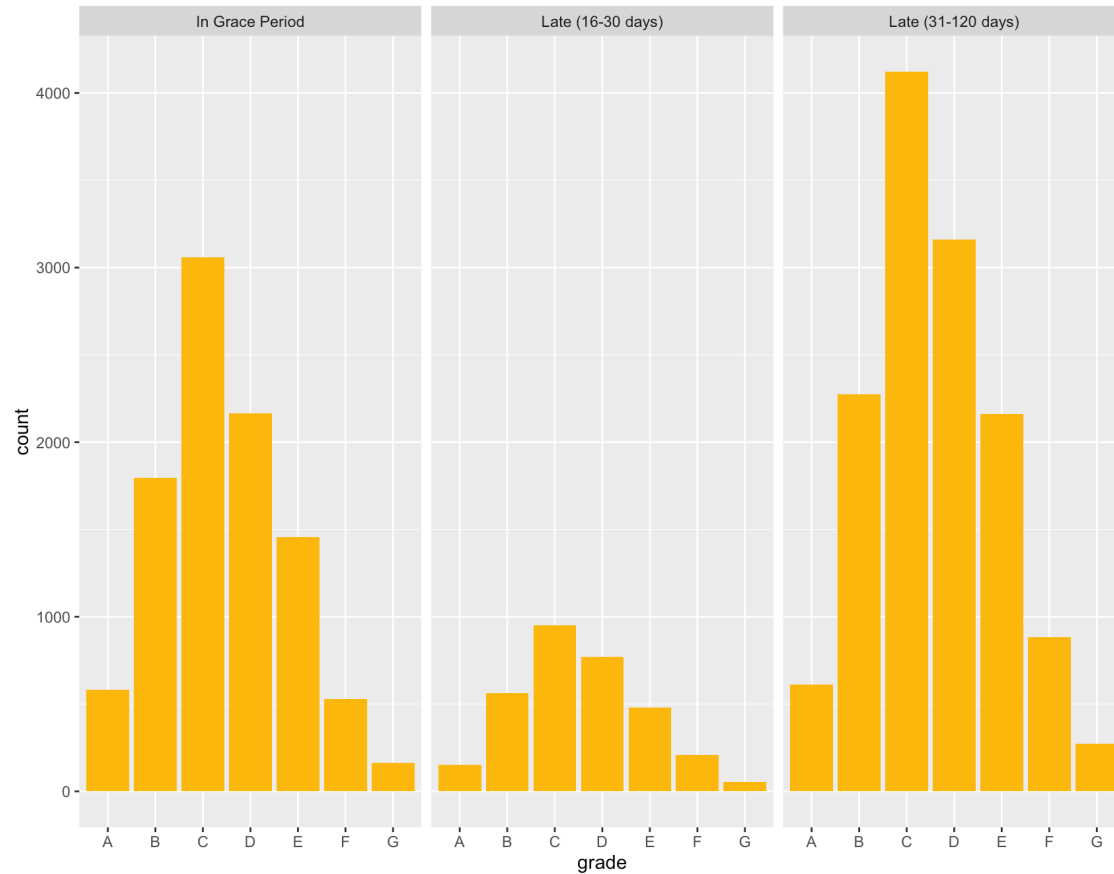
24.24% - 27.96%

28.18% - 30.99%

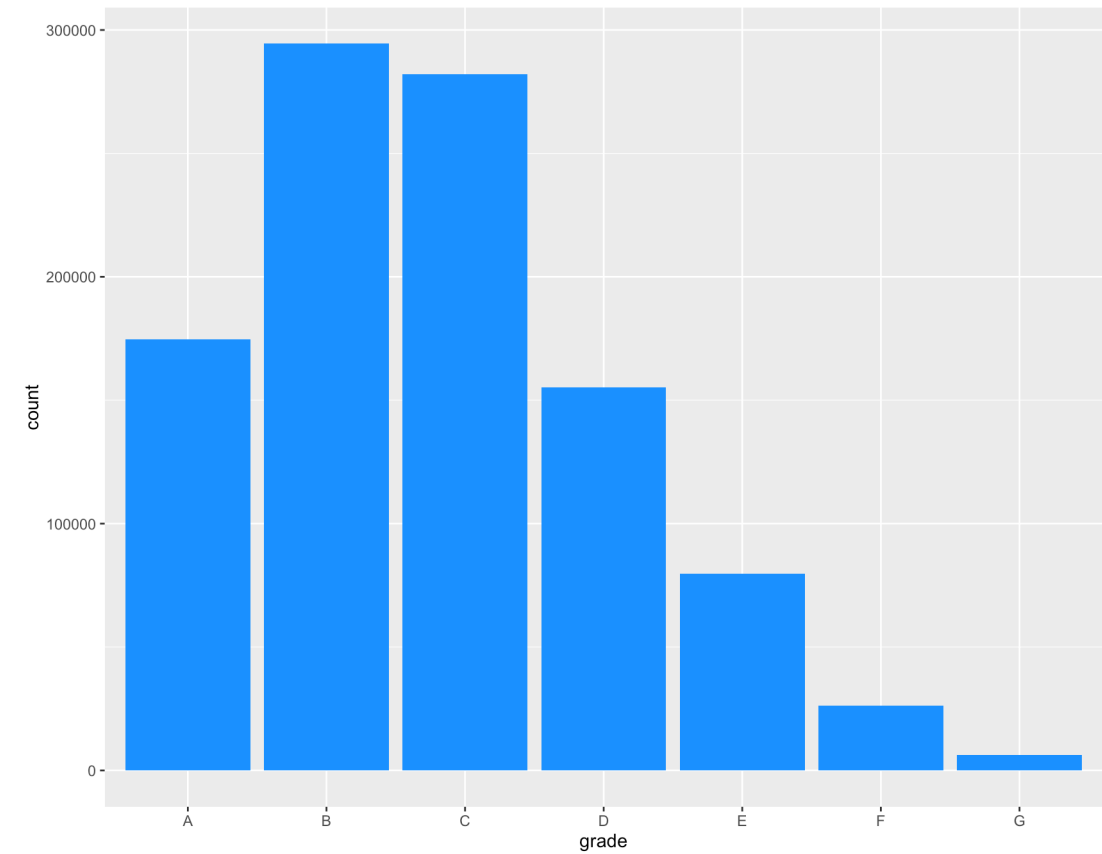
## Loan status: Current & Fully paid



## 4. Loan Status & Loan Grade



Loan status: In Grace Period & Late(16-30days) & Late(31-120days)

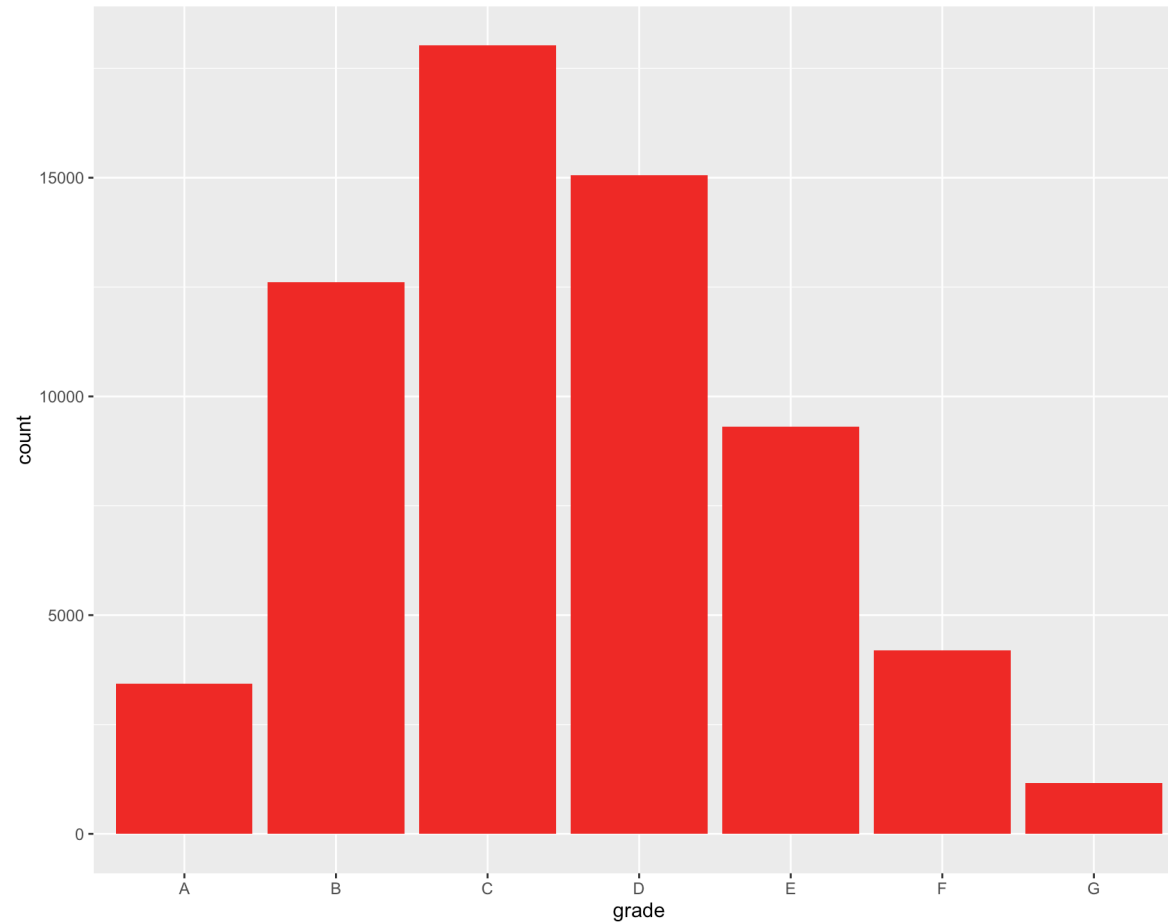


Number of Loans for Different Grades



## 4. Loan Status & Loan Grade

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Loan status:  
Charged off + default

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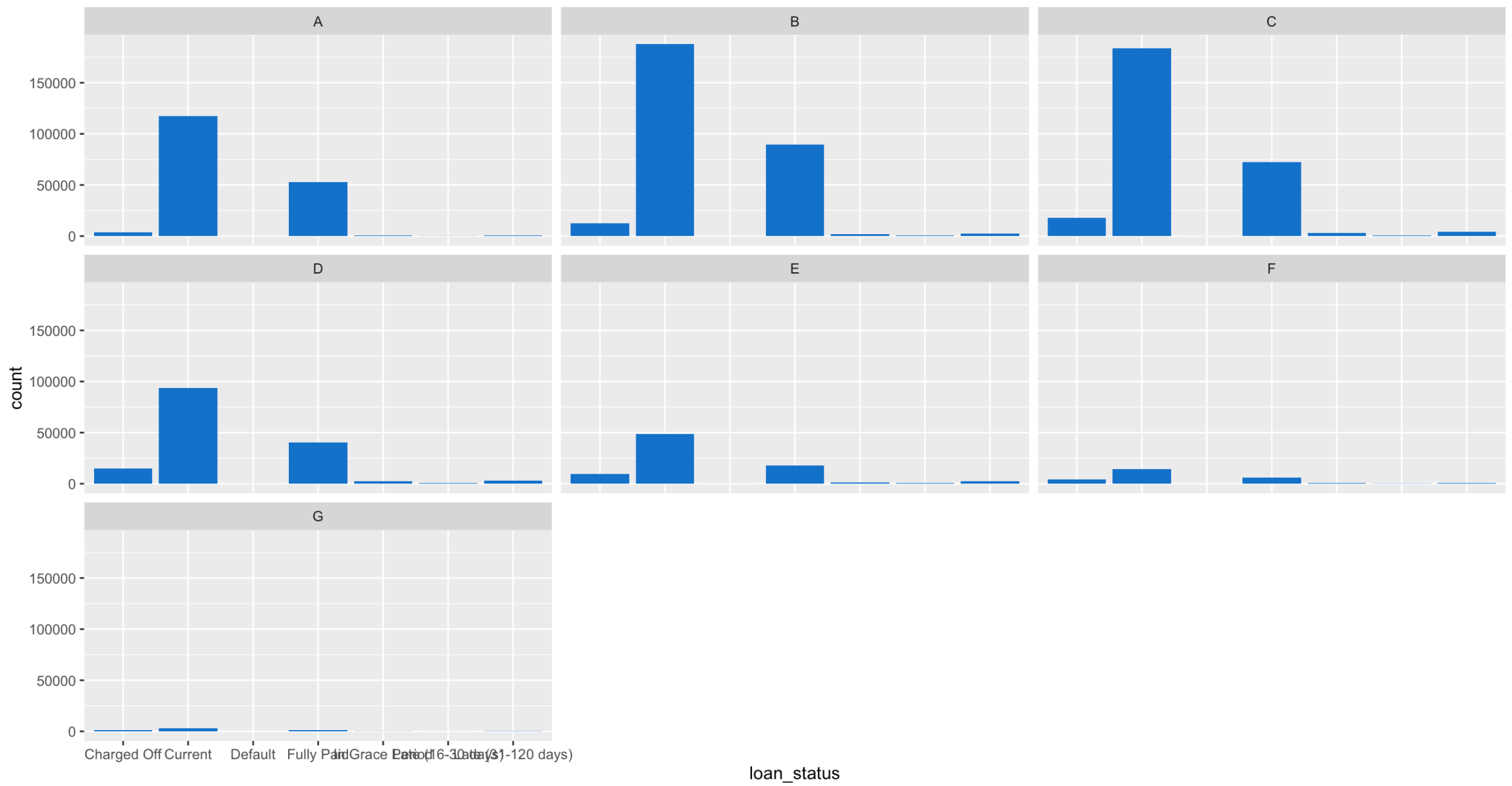
# Thank you!



# Reference:

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Loan Grade	Interest Rate	Origination Fee	36-Month APR	60-Month APR
A	5.32% - 8.59%	1% - 5% *	5.99% - 12.12%	7.46% - 10.80%
B	8.99% - 11.49%	5%	12.53% - 15.08%	11.21% - 13.76%
C	12.79% - 15.59%	6%	17.17% - 20.04%	15.57% - 18.45%
D	16.99% - 21.49%	6%	21.48% - 26.11%	19.89% - 24.53%
E	19.99% - 25.29%	6%	24.57% - 30.02%	22.98% - 28.45%
F	24.24% - 27.96%	6%	28.94% - 32.77%	27.36% - 31.21%
G	28.18% - 30.99%	6%	32.99% - 35.89%	31.43% - 34.34%



Loan Status with Different Grades