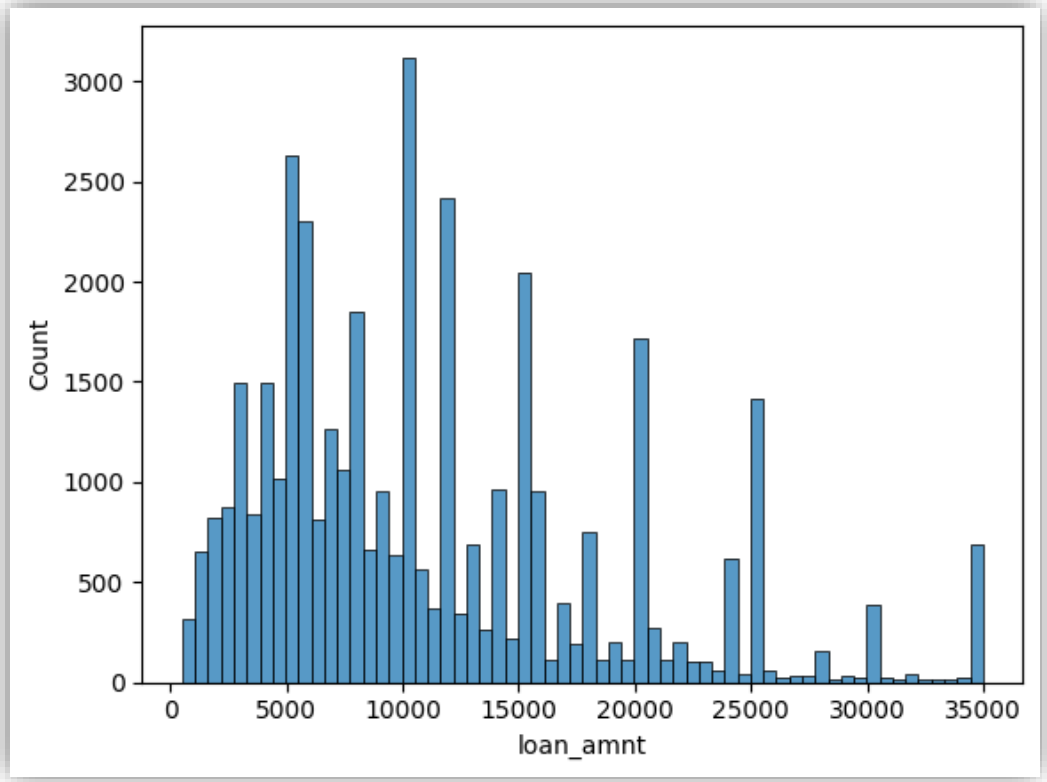
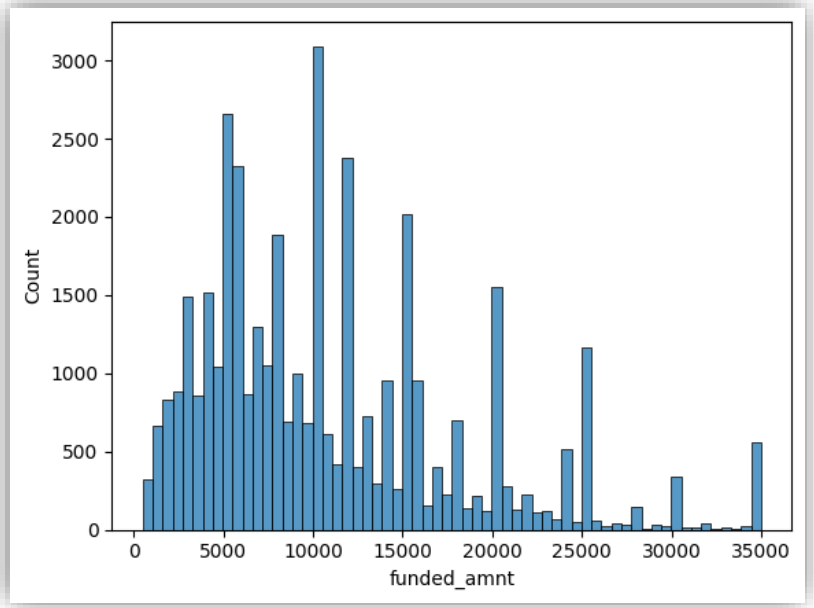
UNIVARIENT ANALYSIS

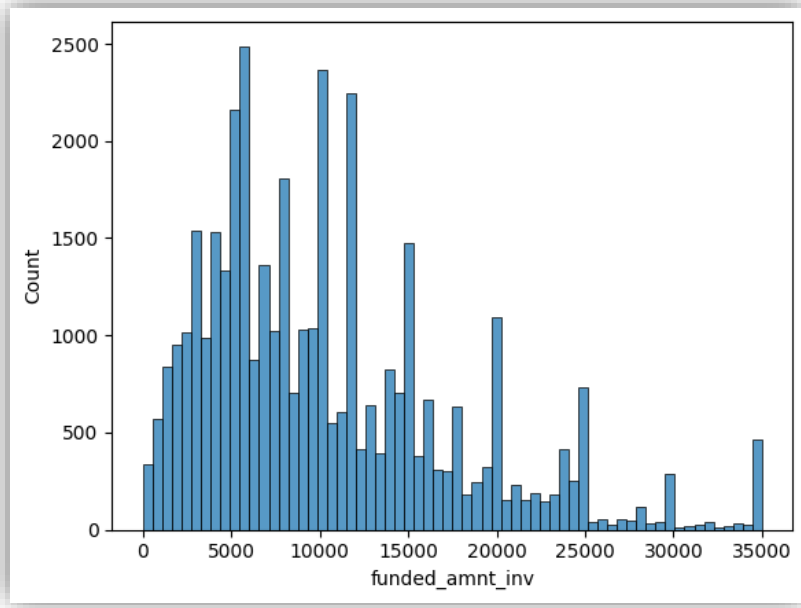
LOAN AMOUNT



FUNDED AMOUNT

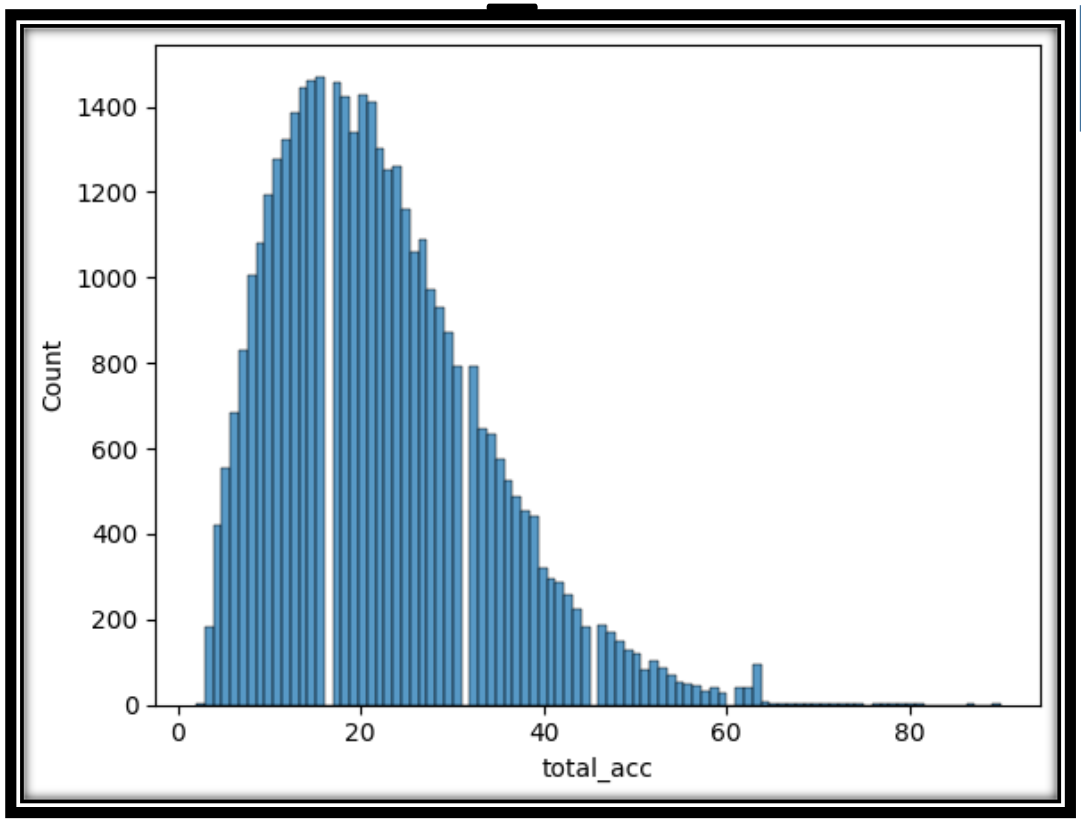


Funded Amnt_Inv

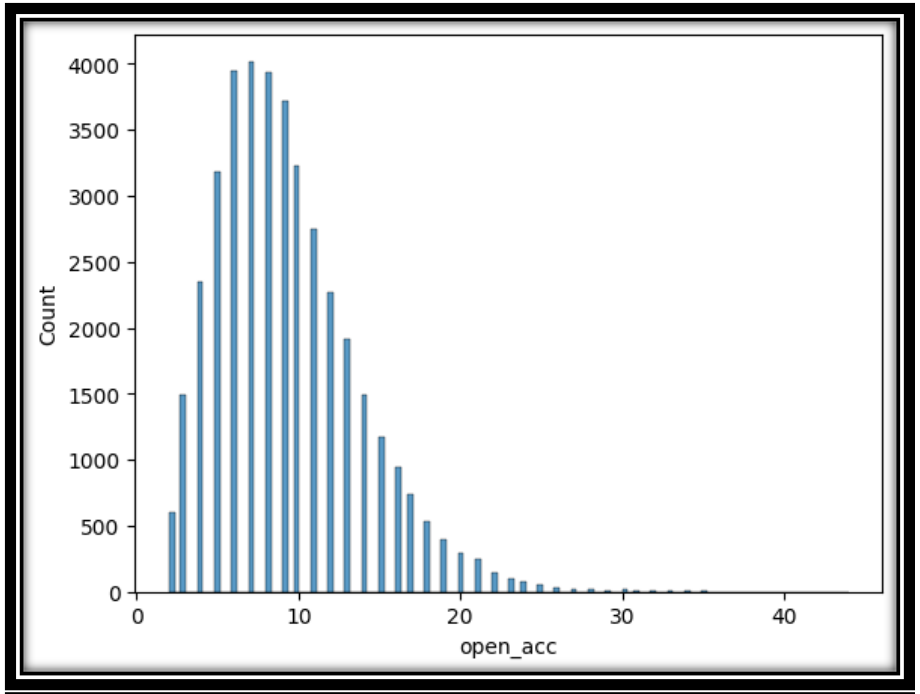


Loan Amount Vs Funded amount and Funder amount inv

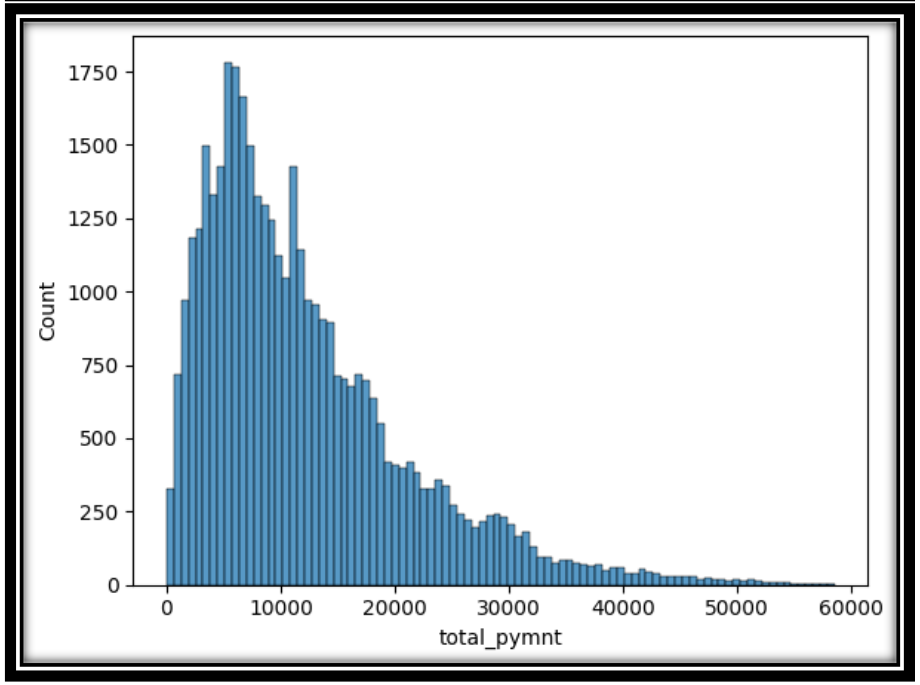
Total_Acc



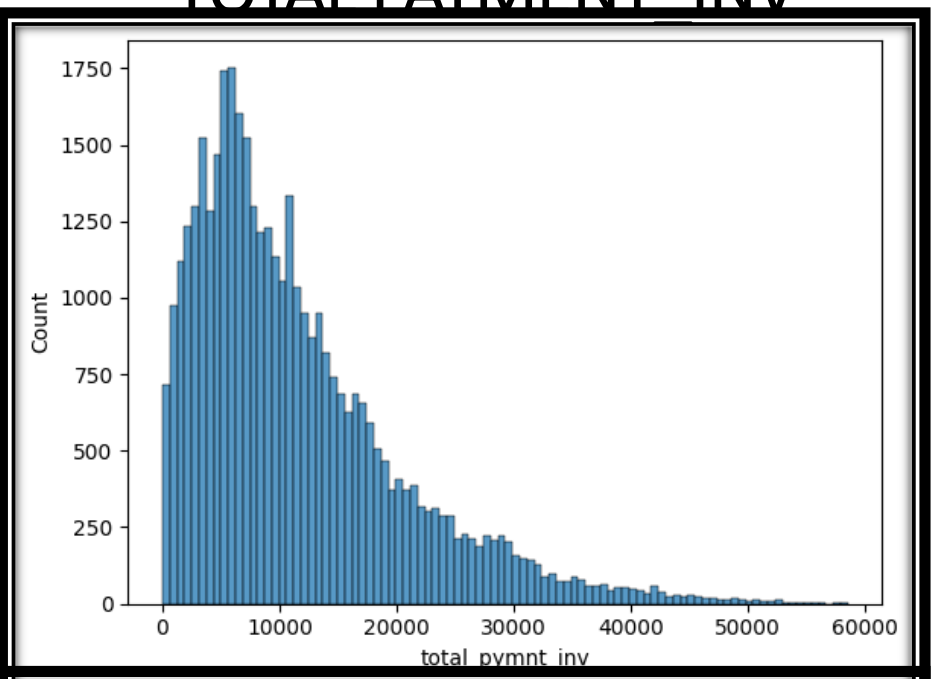
Open_Acc



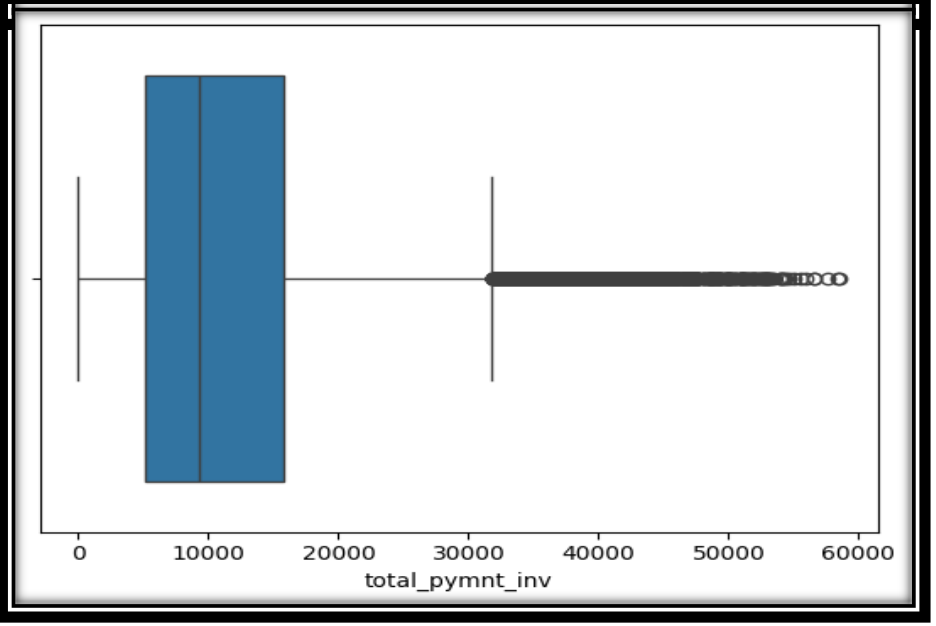
Total_Payments



TOTAL_PAYMENT_INV

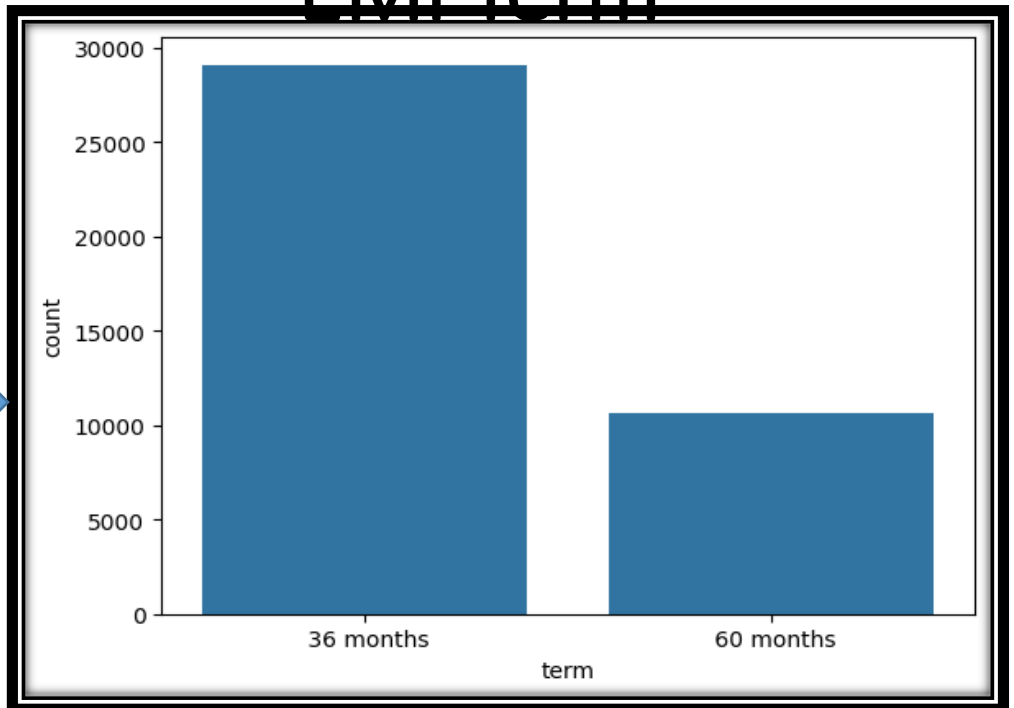


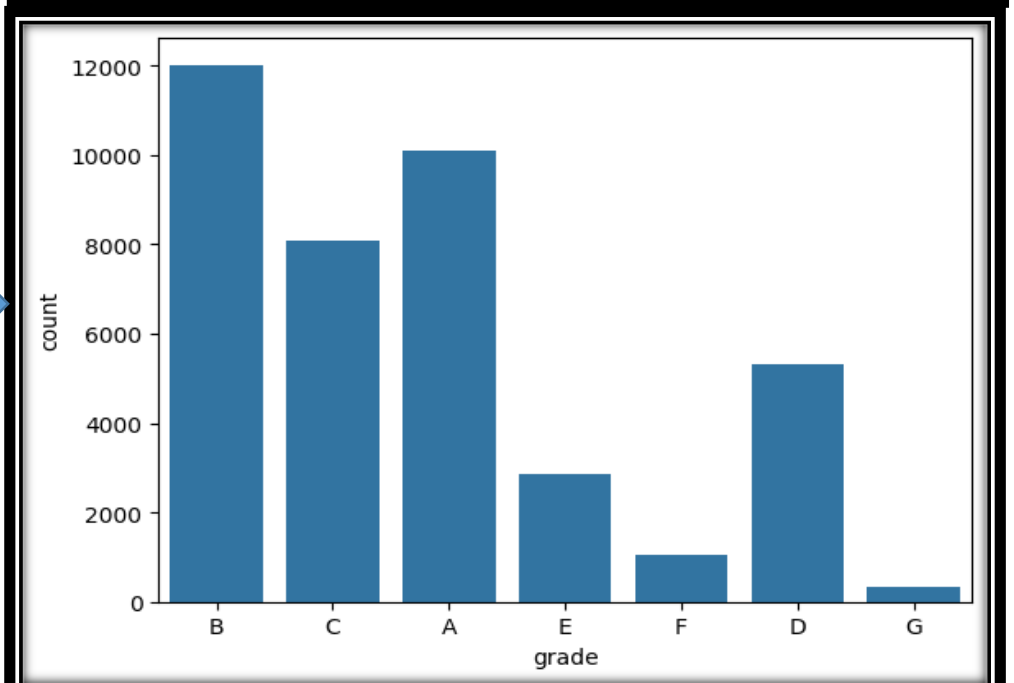
EMI Term



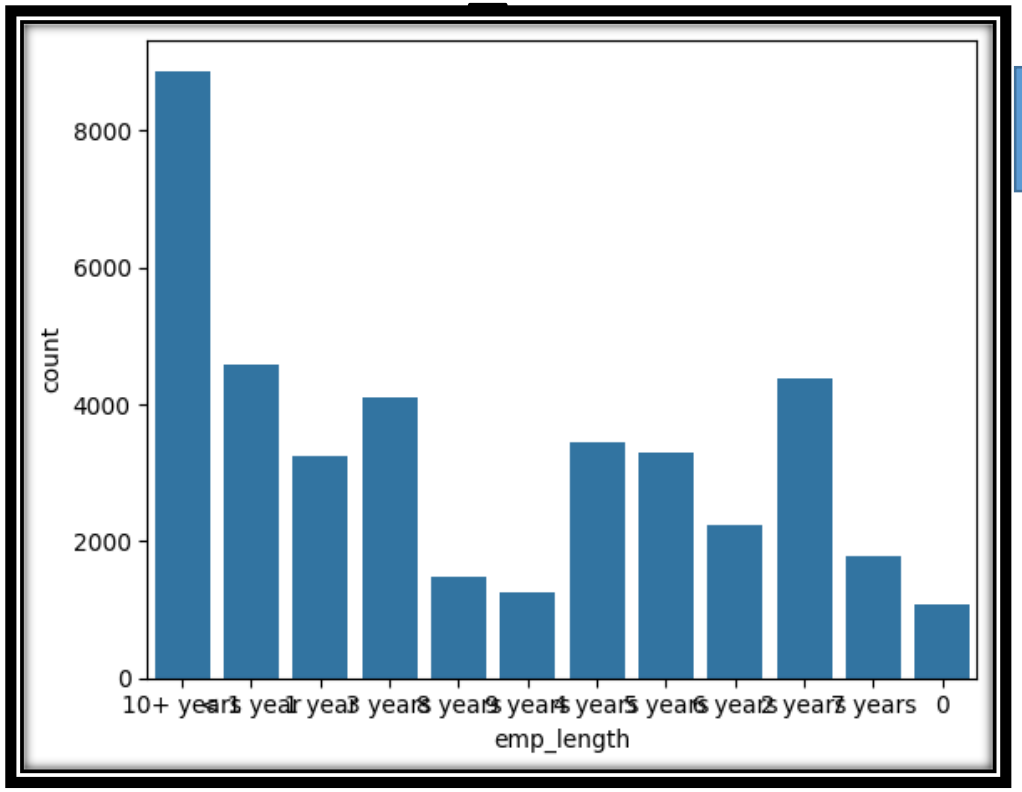
Grades

EMI Term

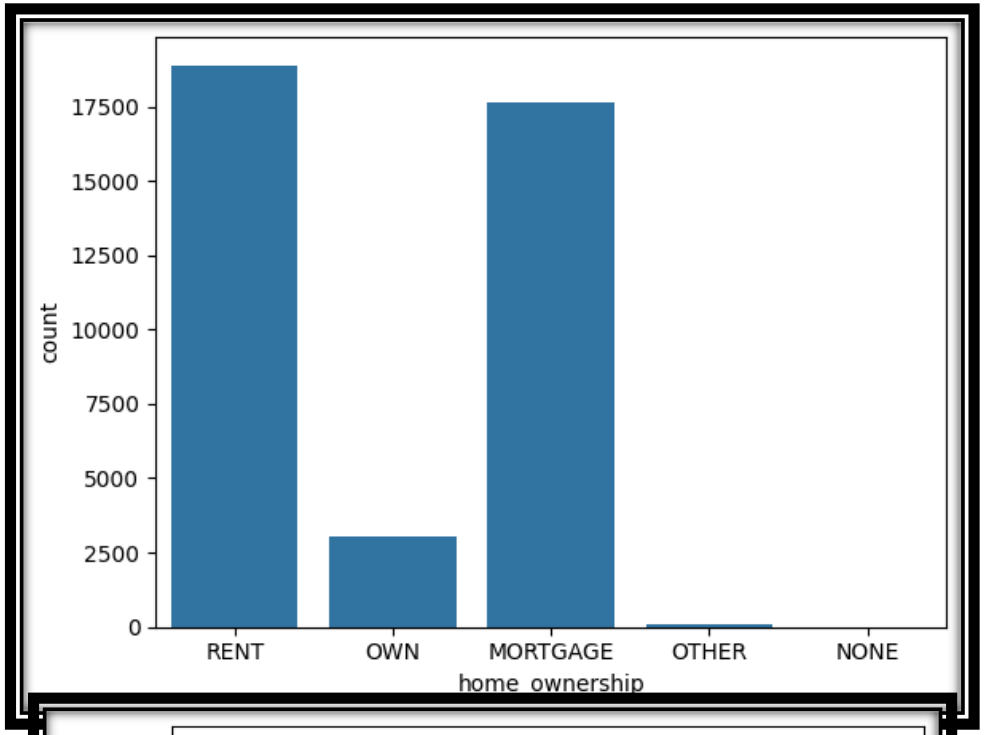




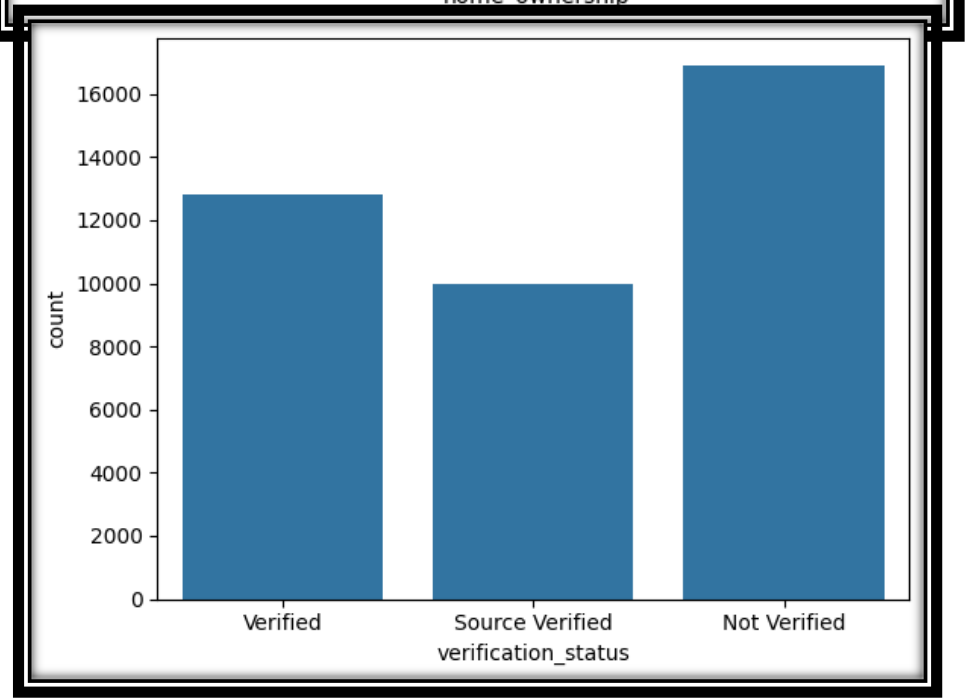
EMP_LENGTH



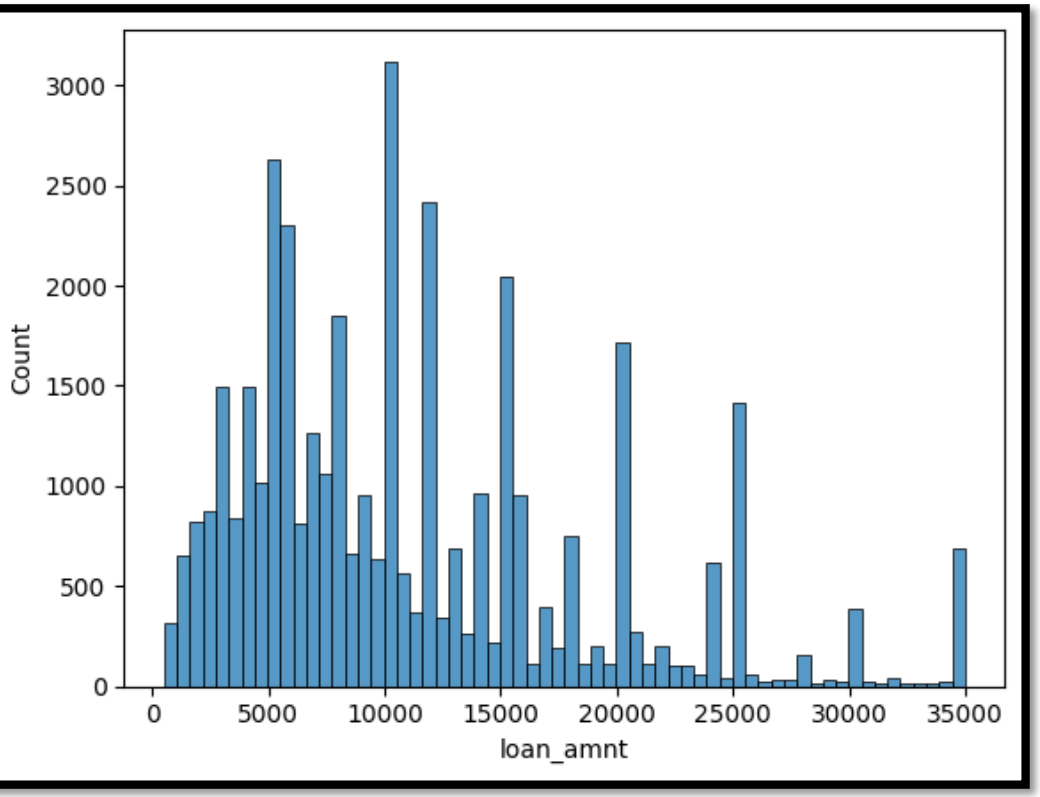
Home Type



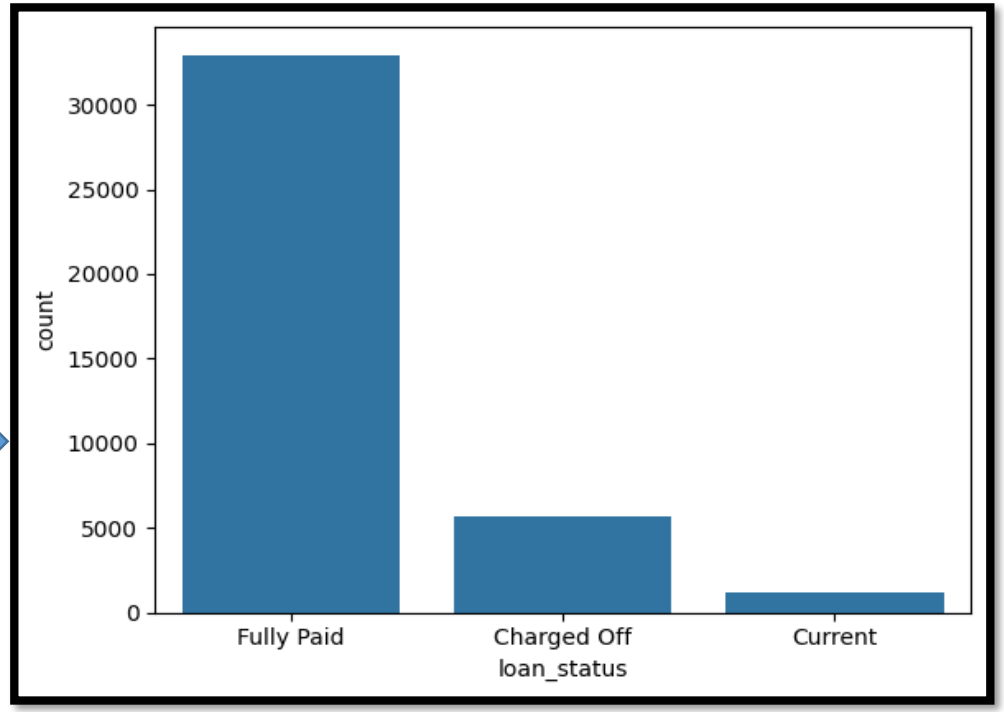
Verification Status



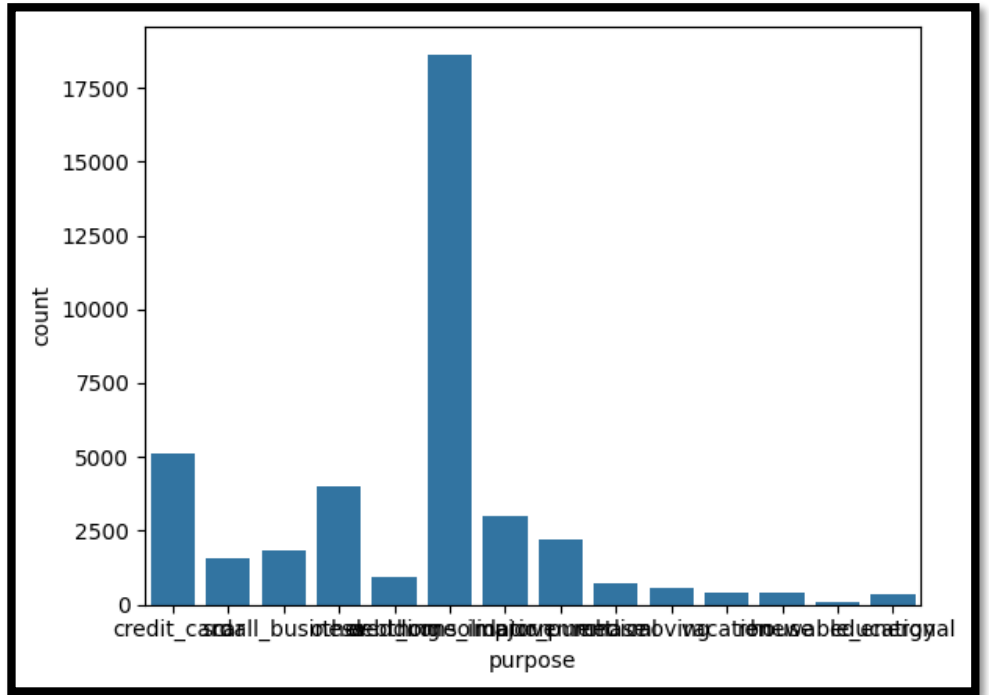
LOAN_AMOUNT



Loan_Status

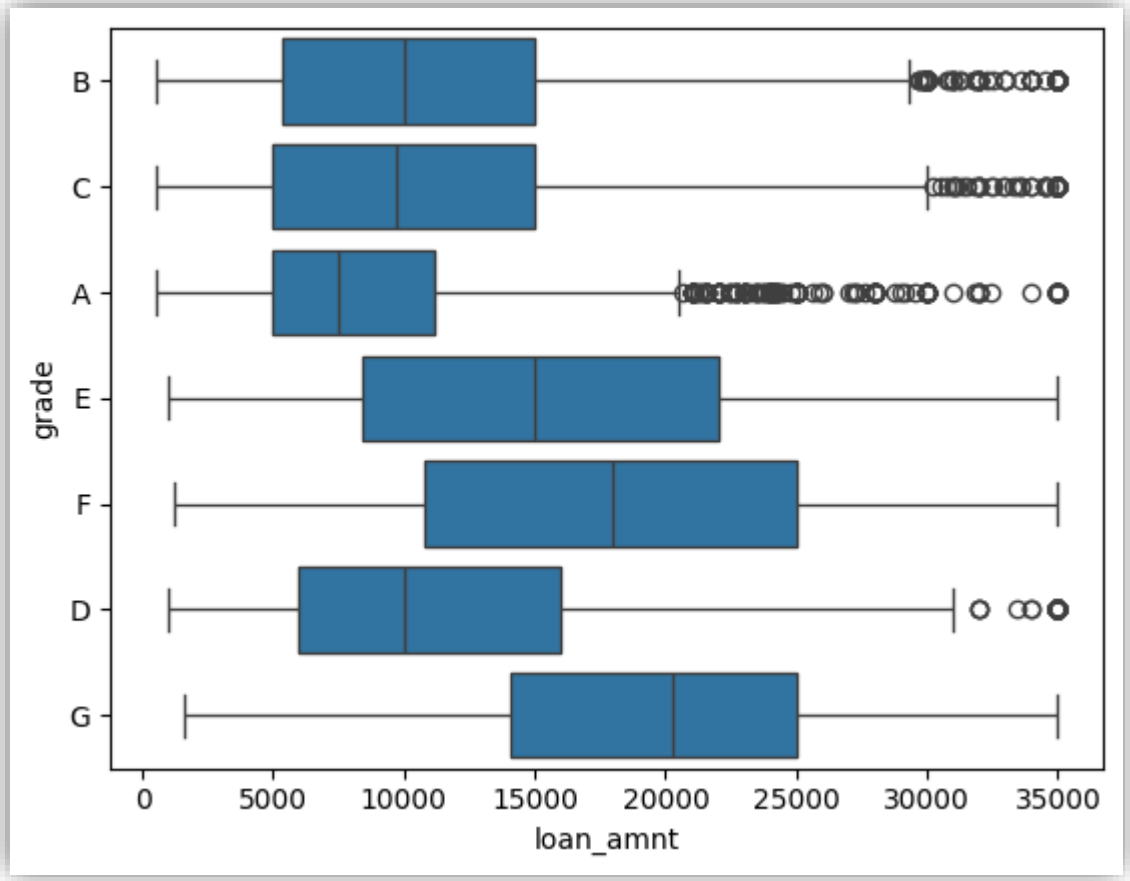


Loan Purpose

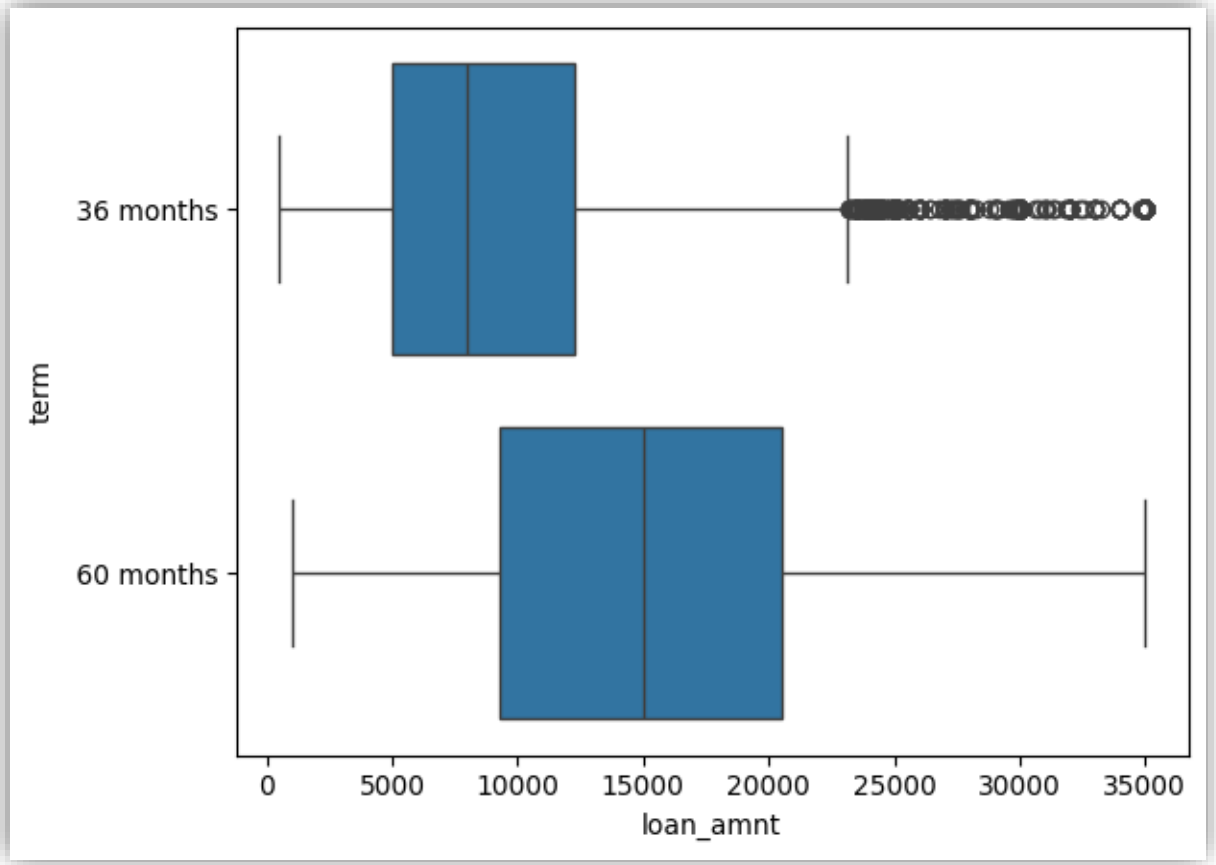


BIVARIENT ANALYSIS

LOAN_AMOUNT VS GRADES

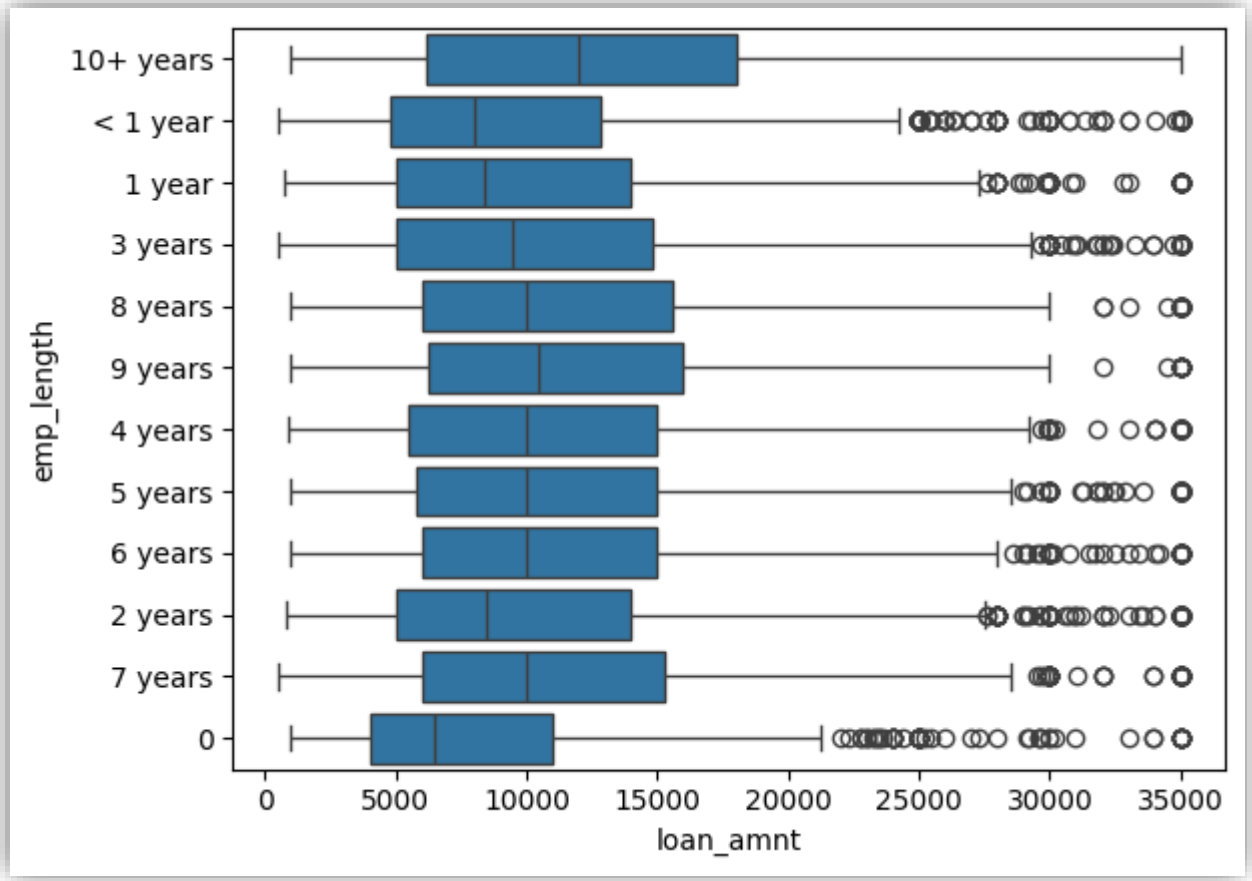


LOAN_AMOUNT VS TERM

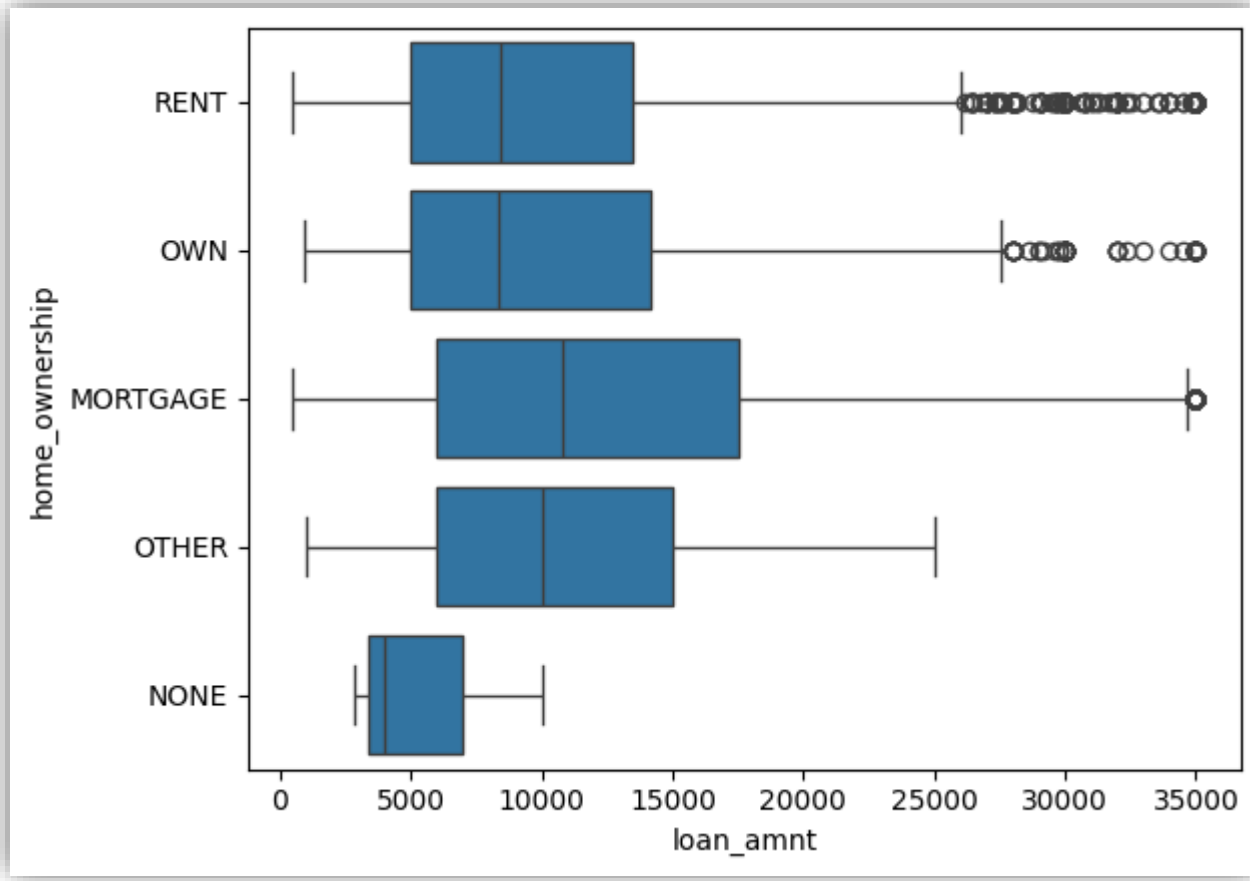


- The loan amount vs Grades and Term.
- G and F Grades are took the highest loans
- Max loans are took the term of 60 months.

LOAN_AMOUNT VS EMP_LENGTH

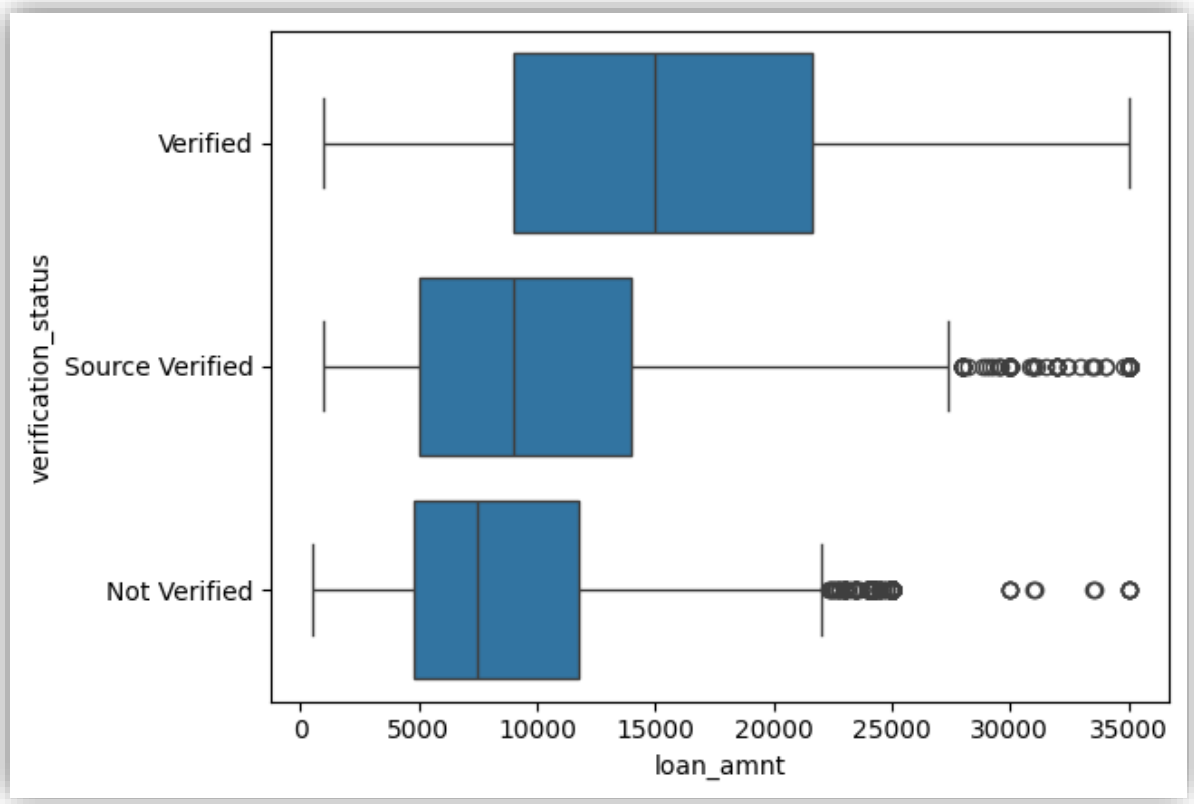


LOAN_AMOUNT VS HOME_OWNERSHIP

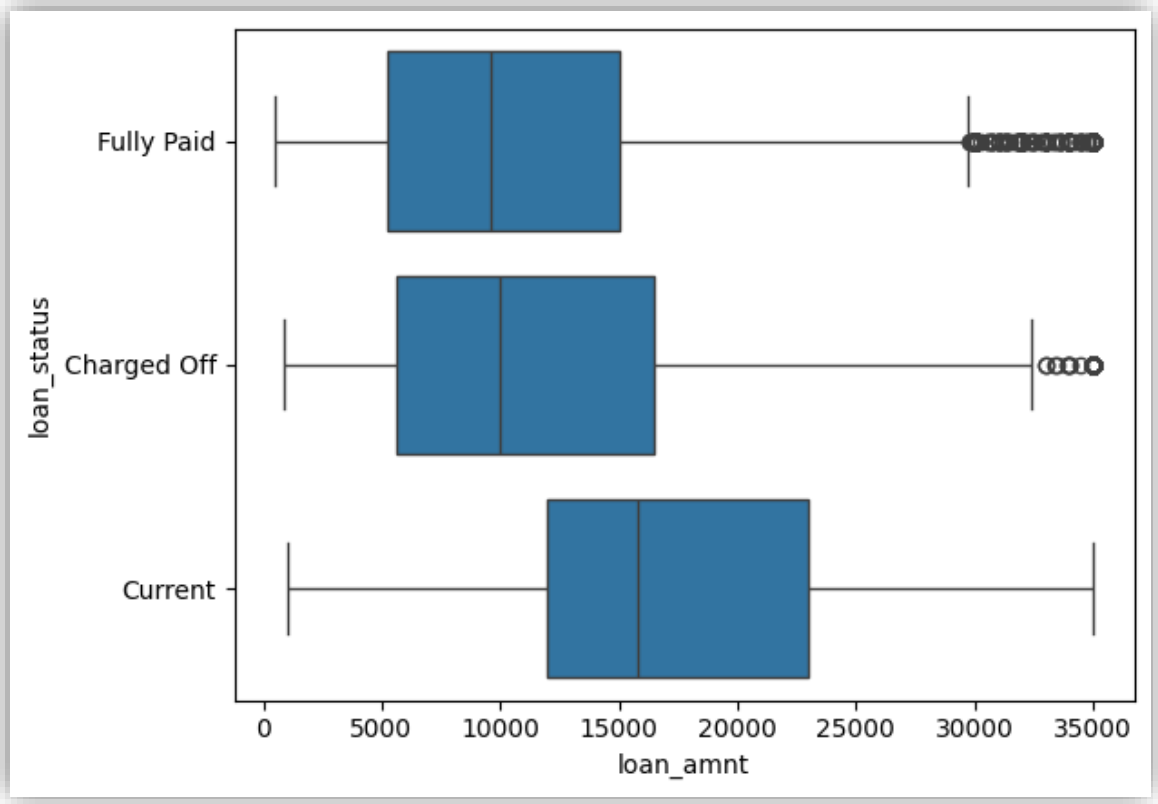


- Loan amount vs emp_length and Home Ownership
- Emp Length having more than 10 years took the Max loan amount
- Max loans are taken through Mortagage

LOAN_AMOUNT VS VERIFICATION_STATUS

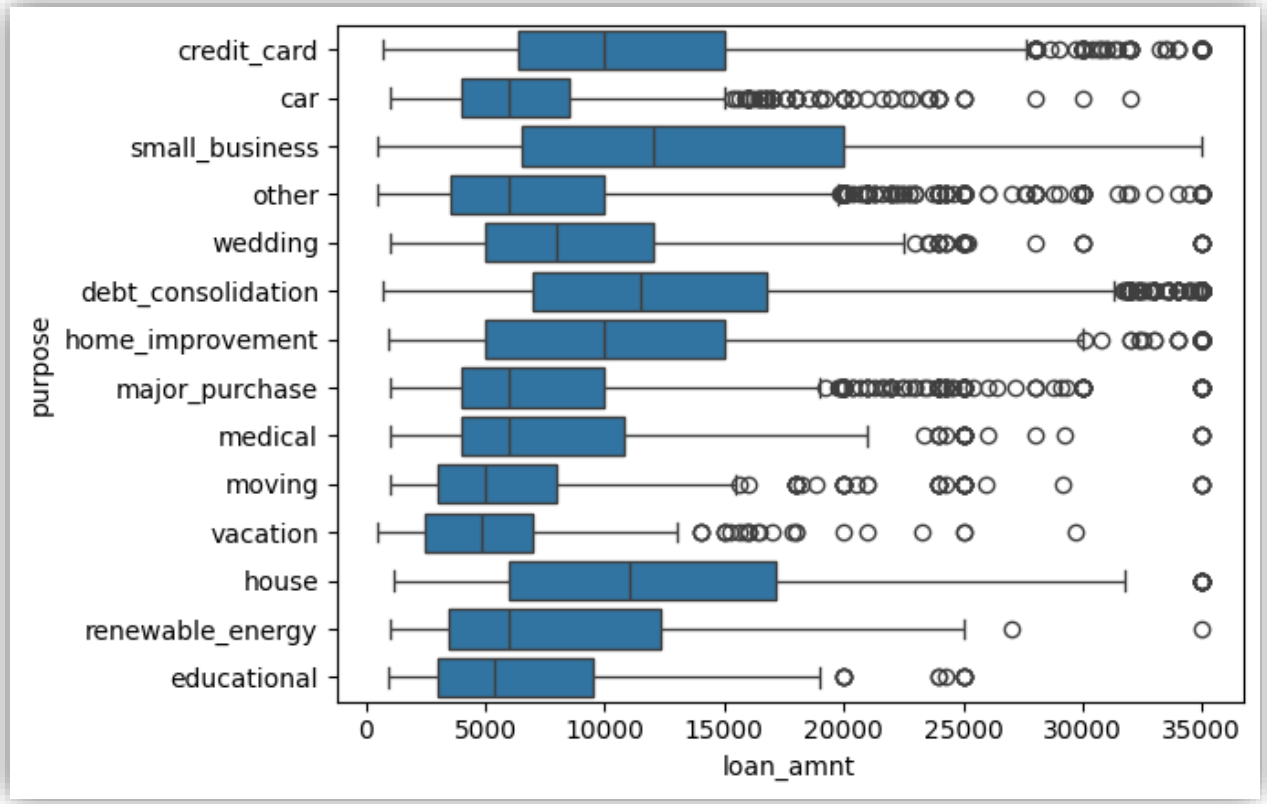


LOAN_AMOUNT VS LOAN_STATUS

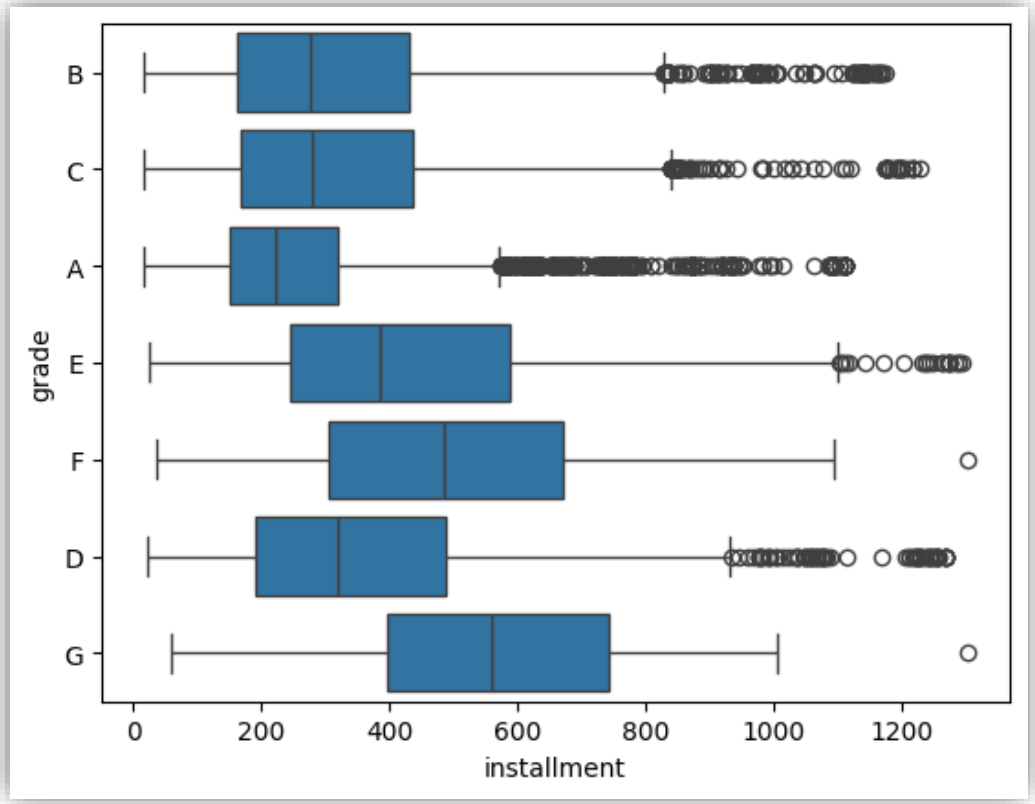


- Loan Amount Vs Verification Status and Loan status
- Max loans are verified status
- There were still Current loans are max as compared to fully paid and charged off.

LOAN_AMOUNT VS PURPOSE

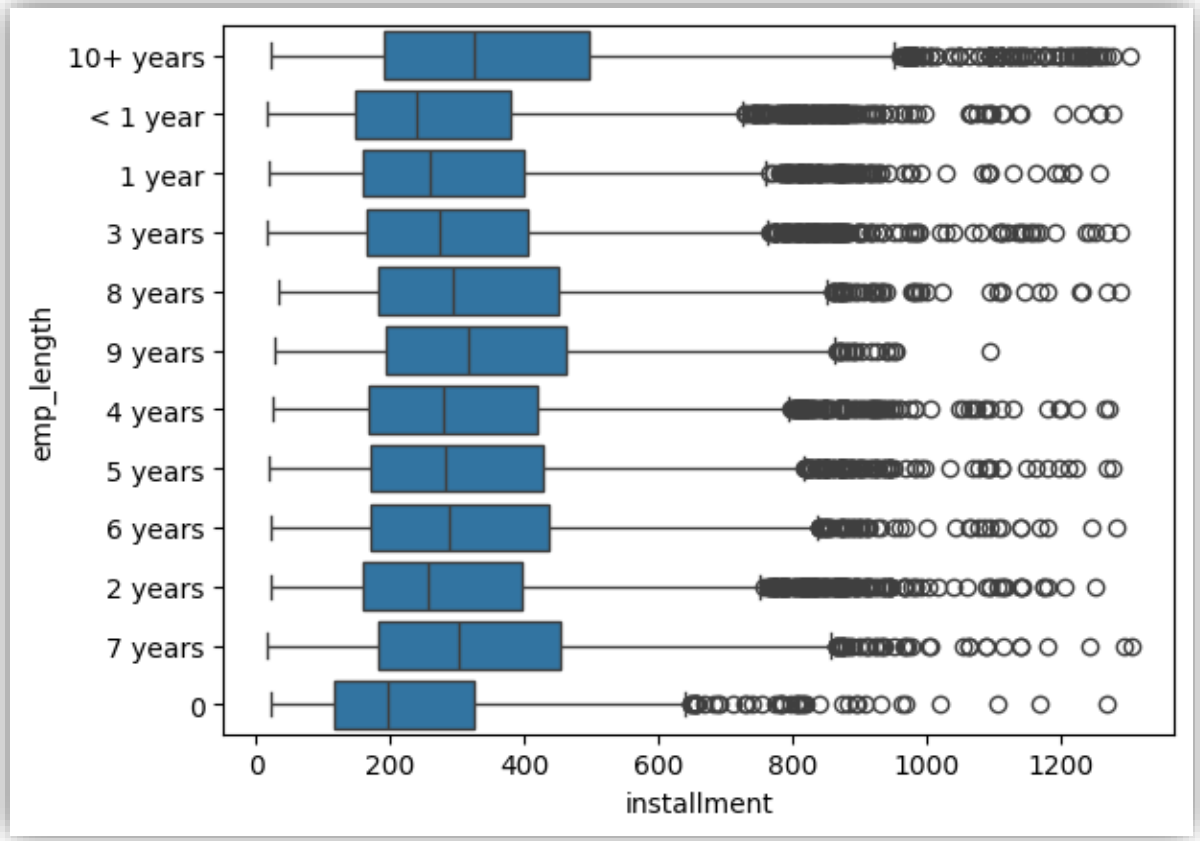


GRADES VS INSTALLMENTS

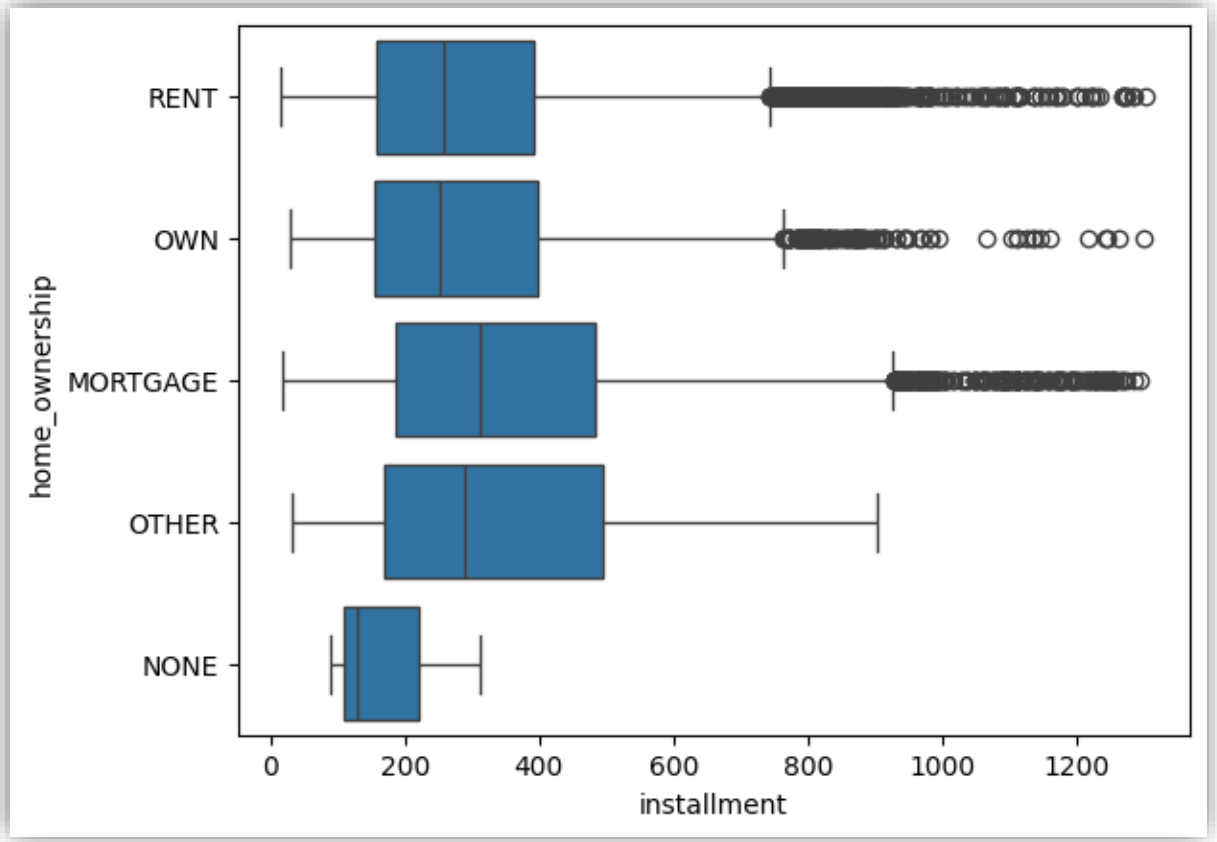


- Loan amount vs Purpose and grades vs Instalments
- Max loans are taken for small business & House purposes
- Max number of instalments are paying from G and F grades

INSTALMENT VS EMP_LENGTH

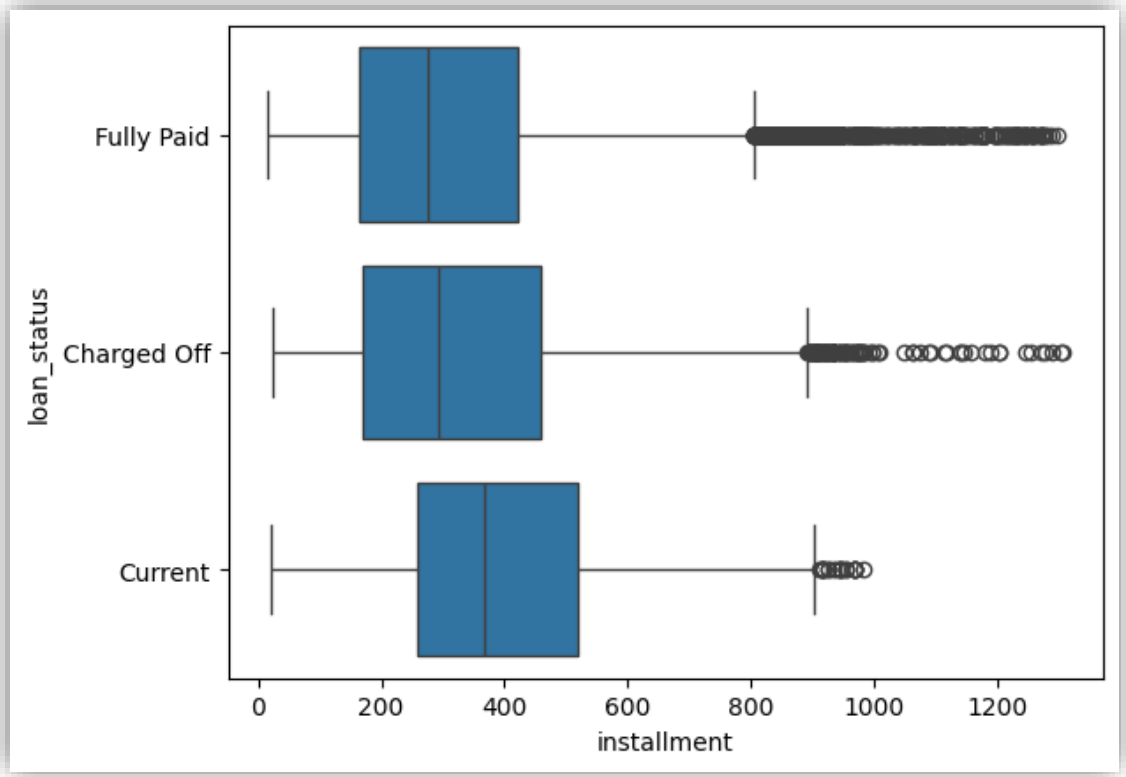


HOME_OWNERSHIP VS INSTALMENTS

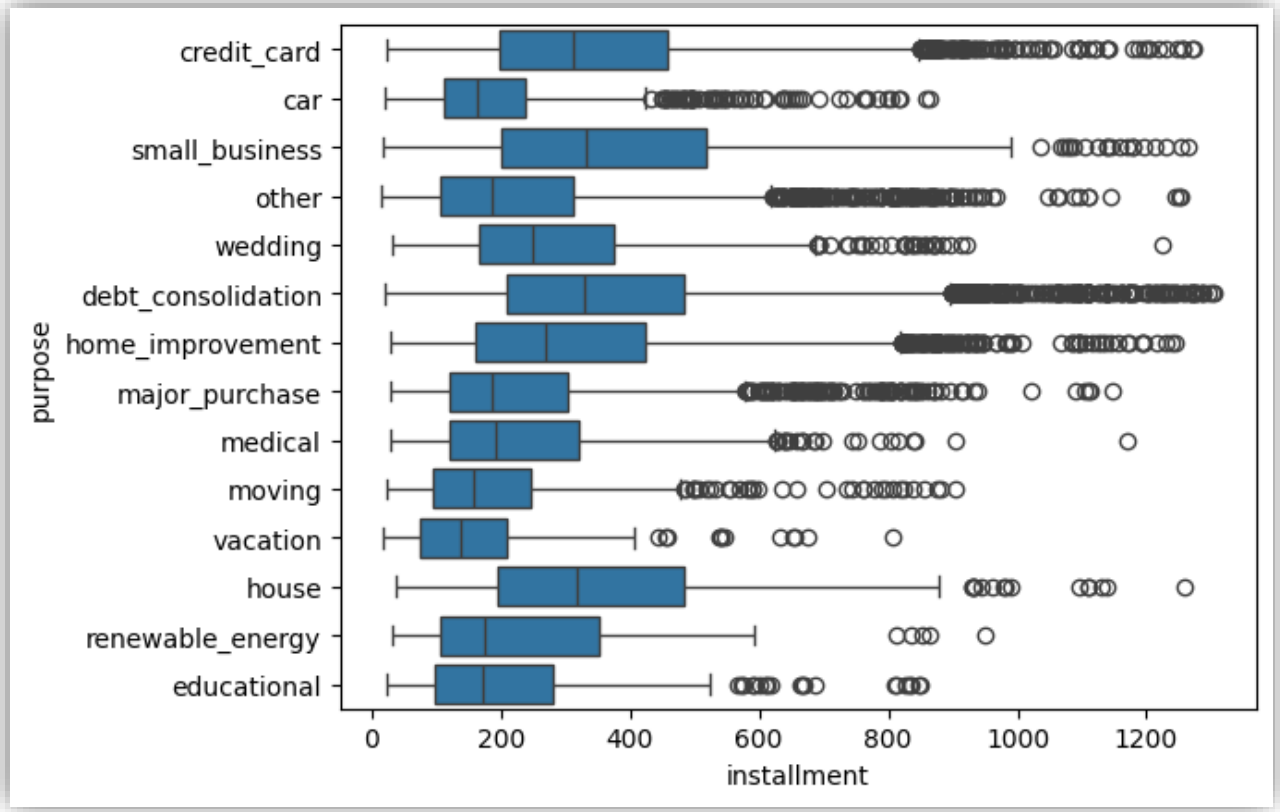


- Loan Instalments Vs Emp_length and homeownership
- Emp Length having more than 7 and 10+ years are paying more instalments
- Max number of instalments are paying from Mortgage and other home ownerships

INSTALMENT VS LOAN STATUS

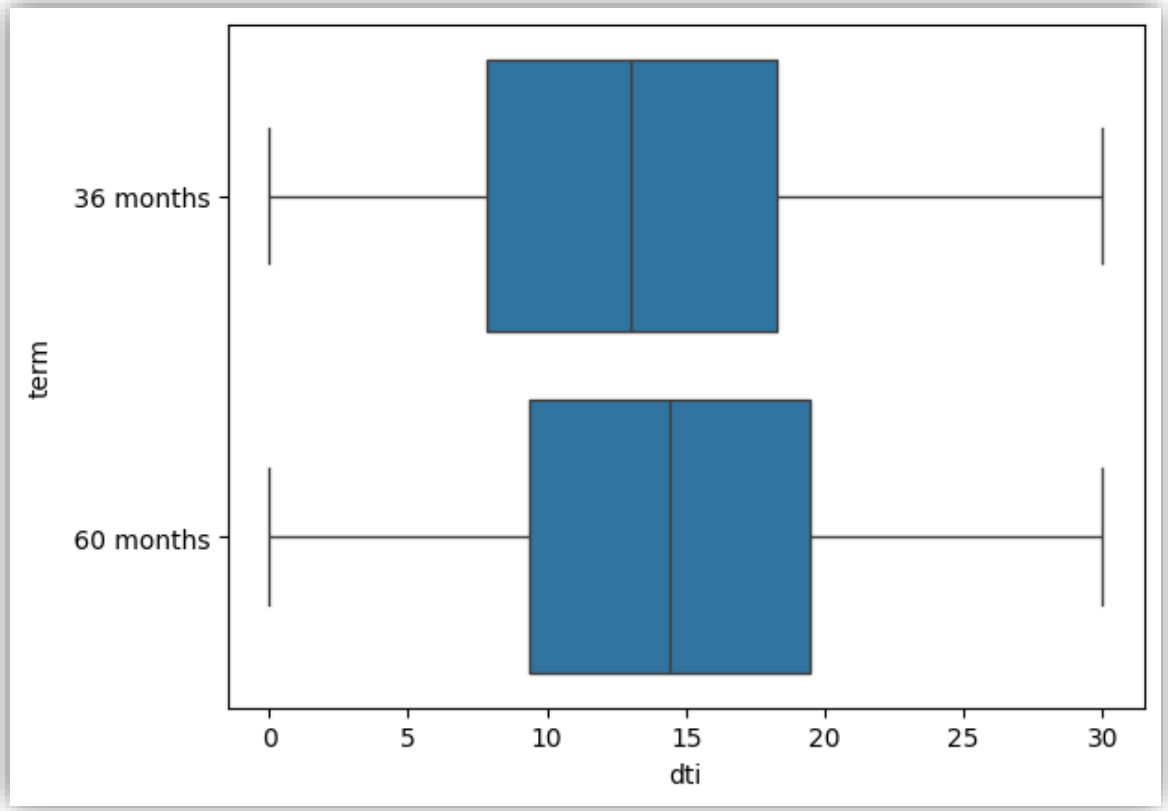


PURPOSE VS INSTALMENTS

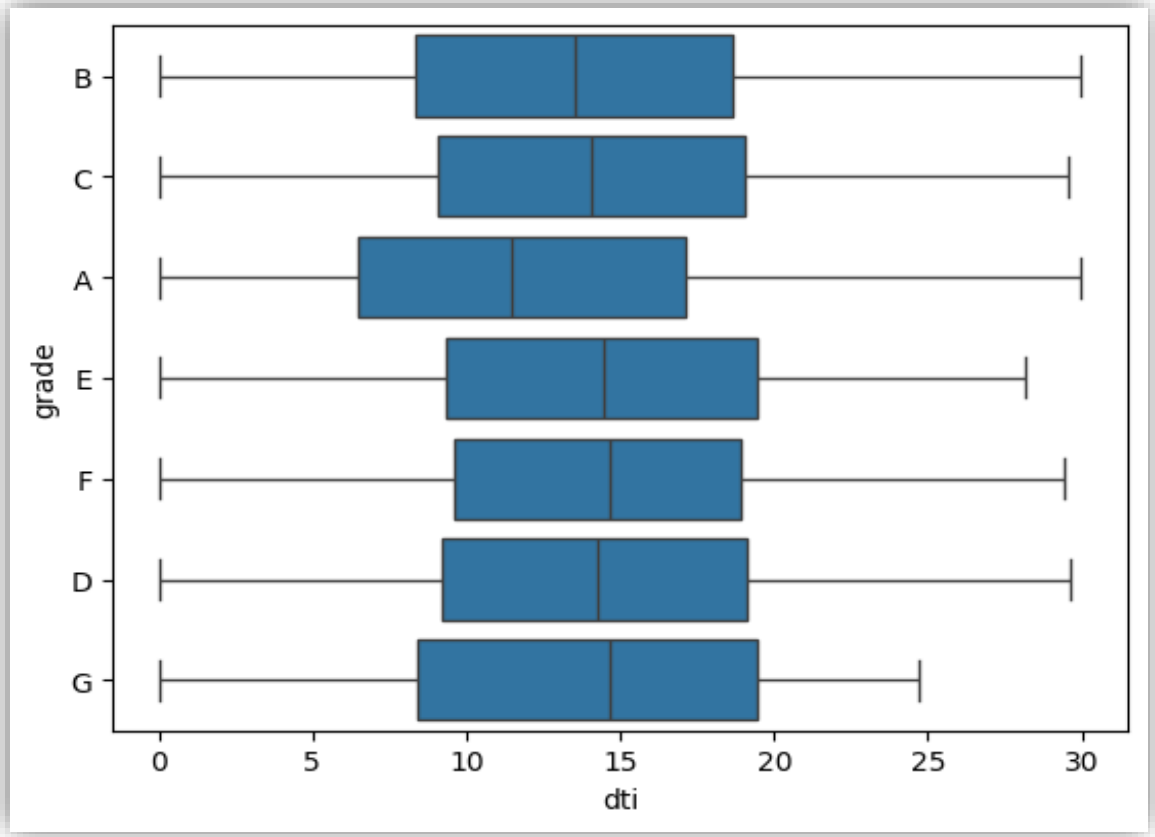


- Instalments Vs Loan Status and Purpose
- More instalments are received from Current loan status
- Small business and House loan purpose instalments are more

DTI VS TERM

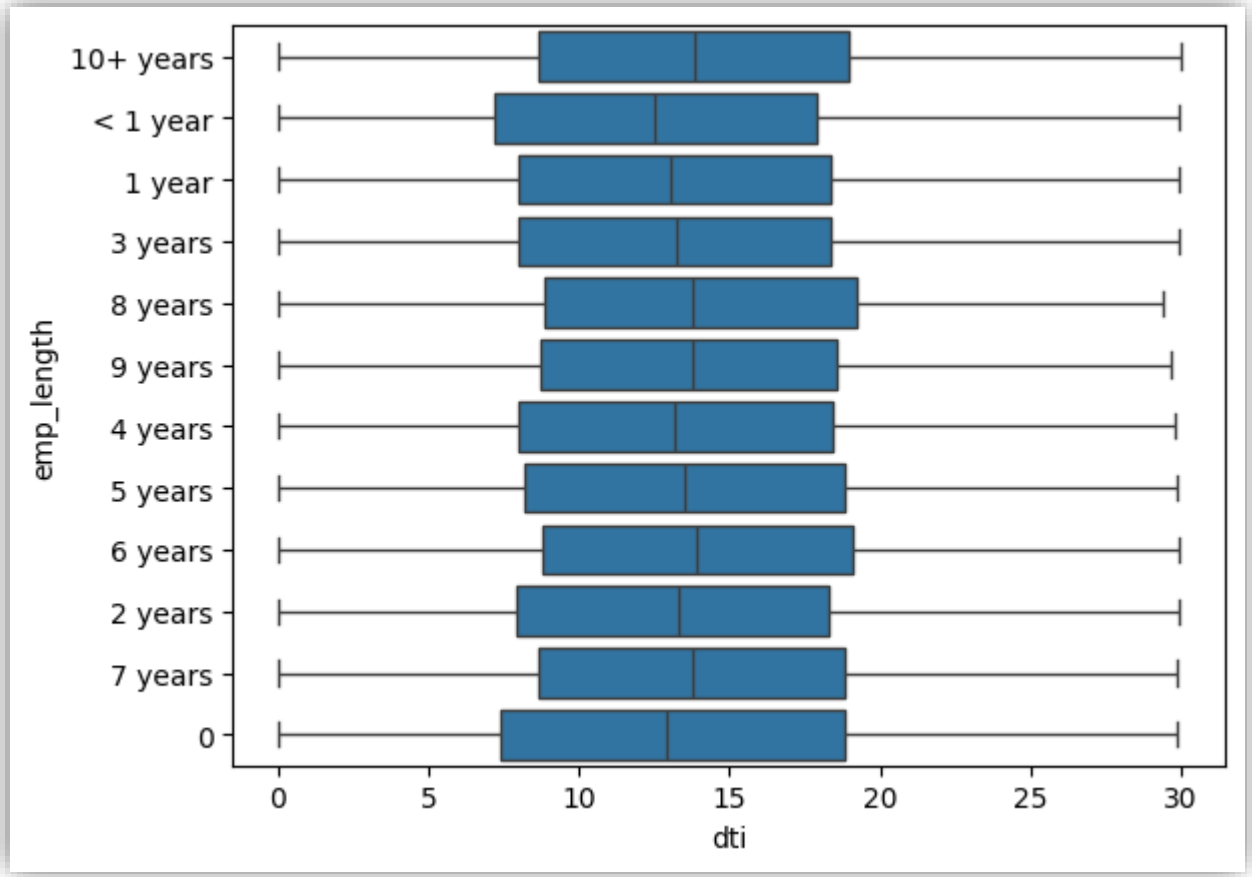


DTI VS GRADES

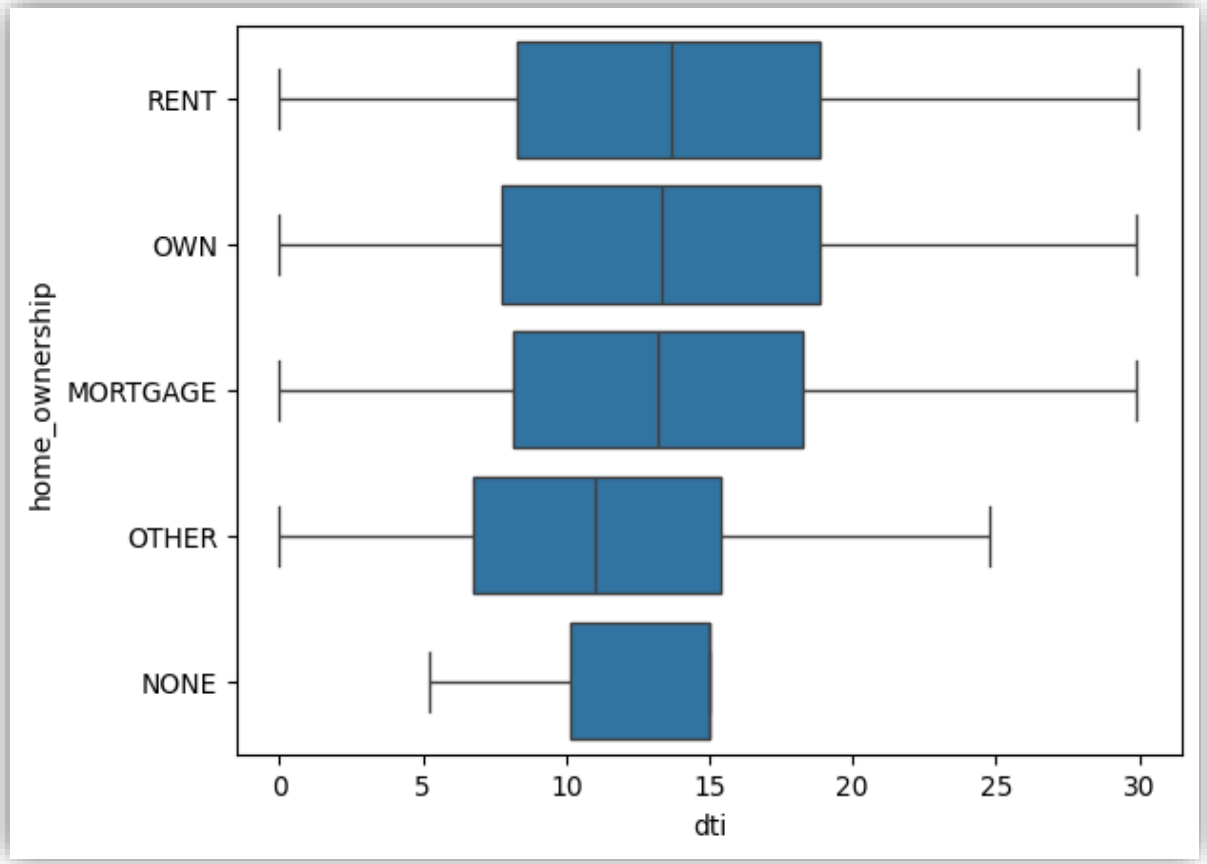


- DTI Vs Term and Grades
- Debt-to-Income is more for term 60 months
- Debt-to-Income are at the same level in all the grades, especially E grade having the more DTI values

DTI VS EMP_LENGTH

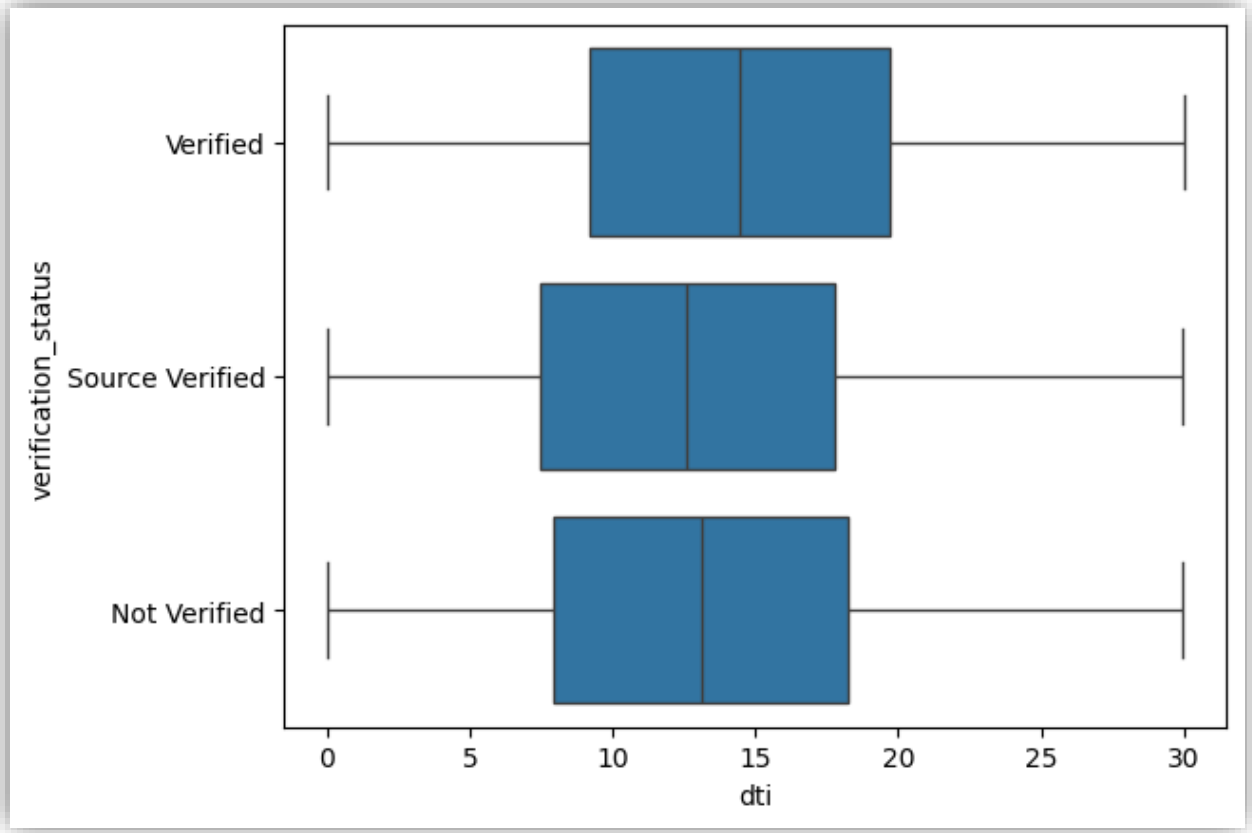


DTI VS HOME_OWNERSHIP

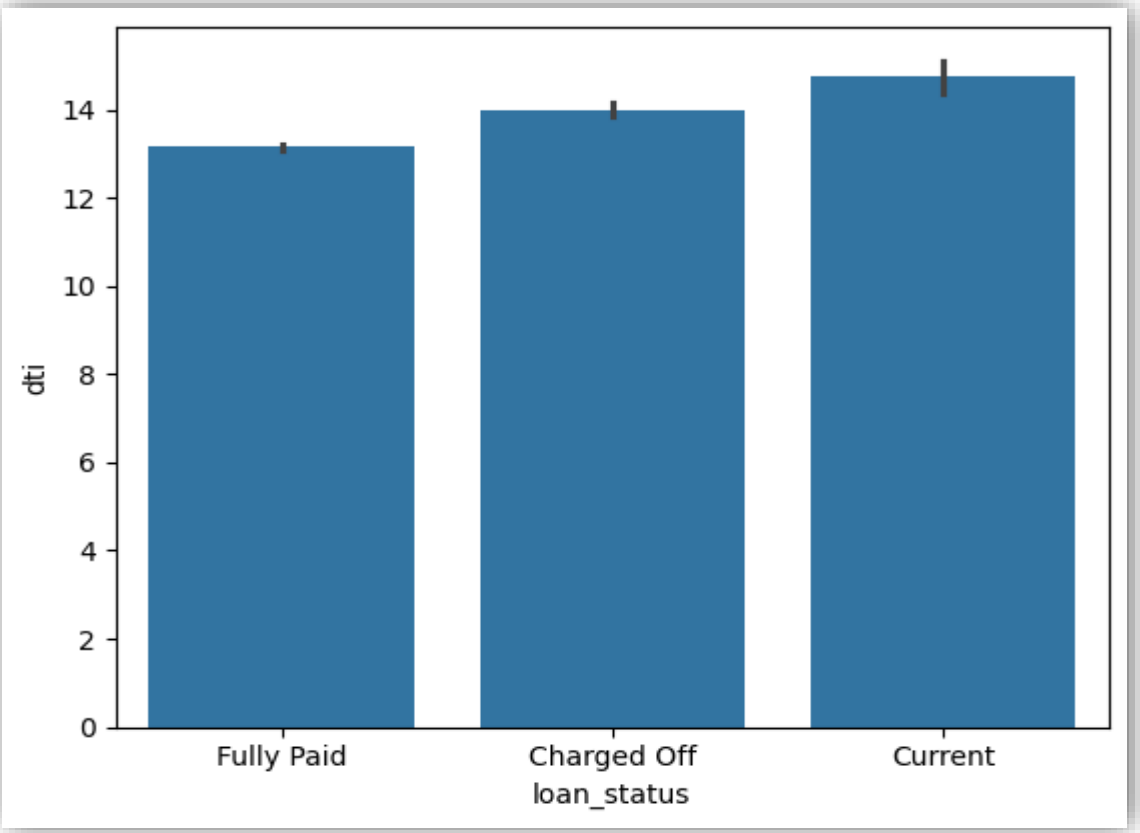


- DTI Vs Emp_length and Homeownership
- Debt-to-Income is almost same for all Emp_length, only little deference at all the data
- Debt-to-Income is High at Rent and Own house holders

DTI VS VERIFICATION_STATUS

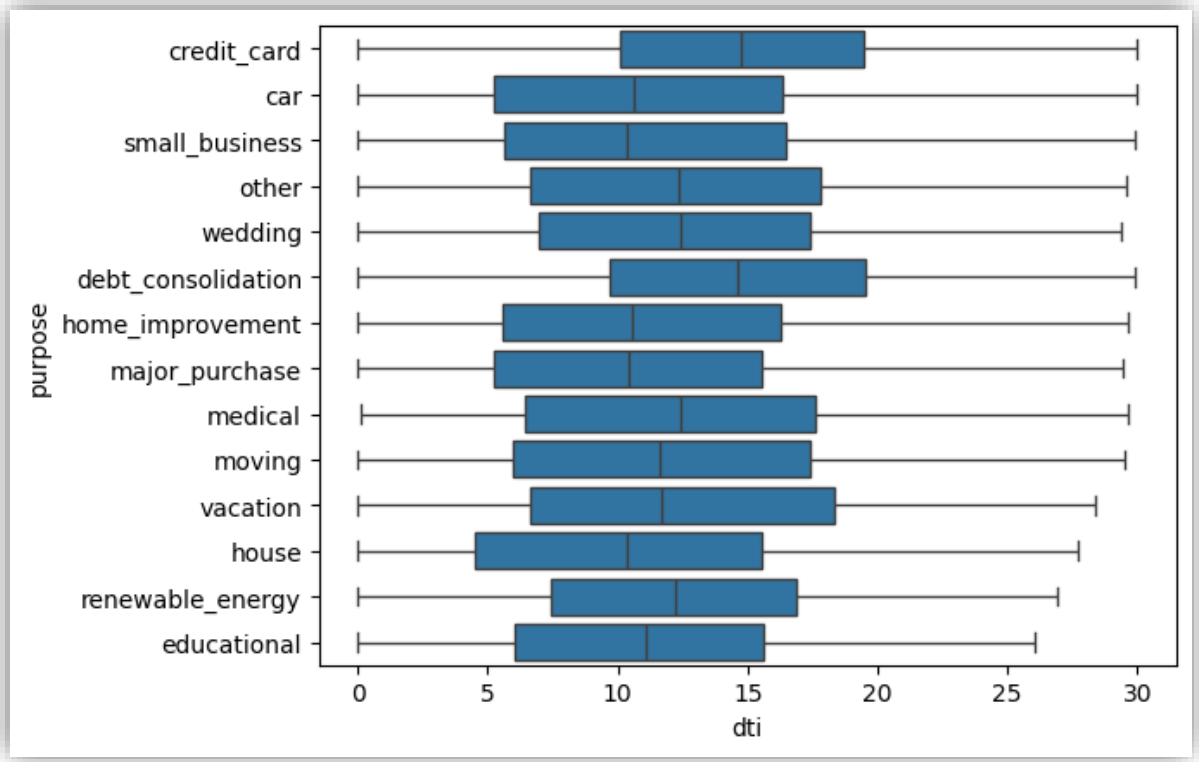


DTI VS LOAN_STATUS

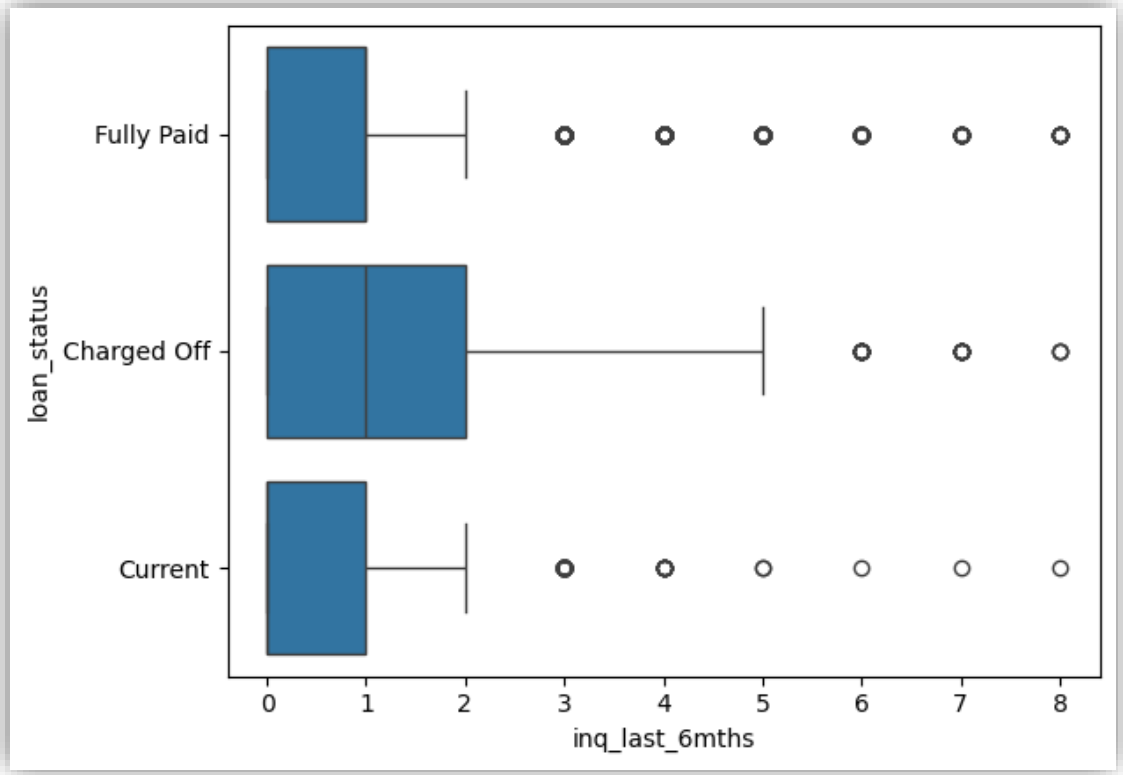


- Debt-to-Income Vs Loan Status and Verification Status
- Debt-to-Income is High at Verified loans
- Debt-to-Income is max at Current loans status

DTI VS VERIFICATION_STATUS

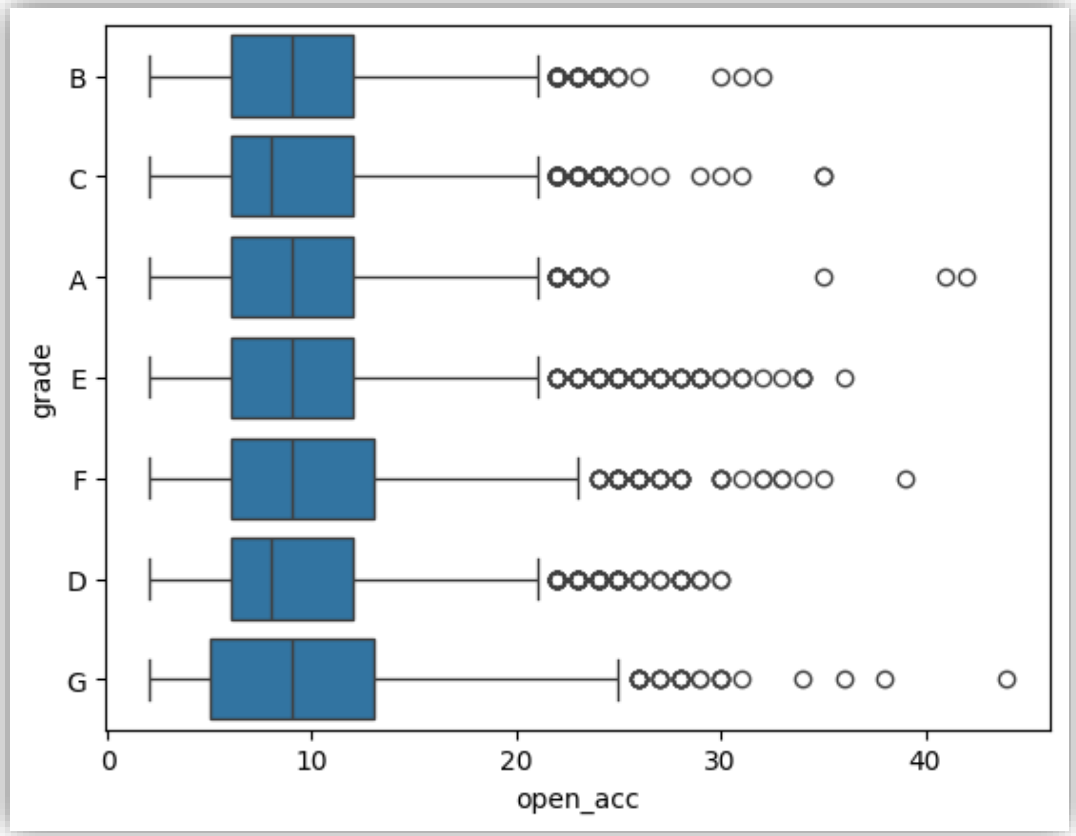


INQ_LAST_6-MONTHS VS LOAN STATUS

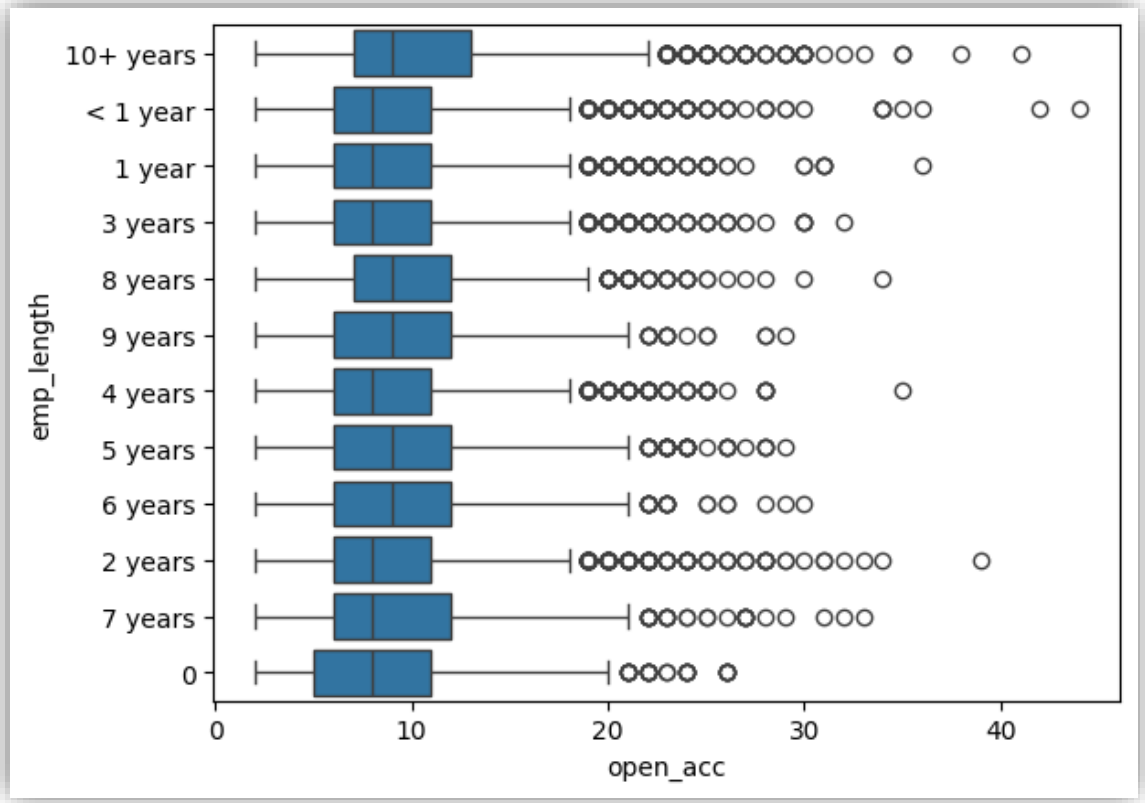


- Debt-to-Income Vs Verification Status
- Debt-to-Income is more at Debt consolidation purpose
- Loan status in last 6 months having more charged off.

OPEN_ACC VS GRADES

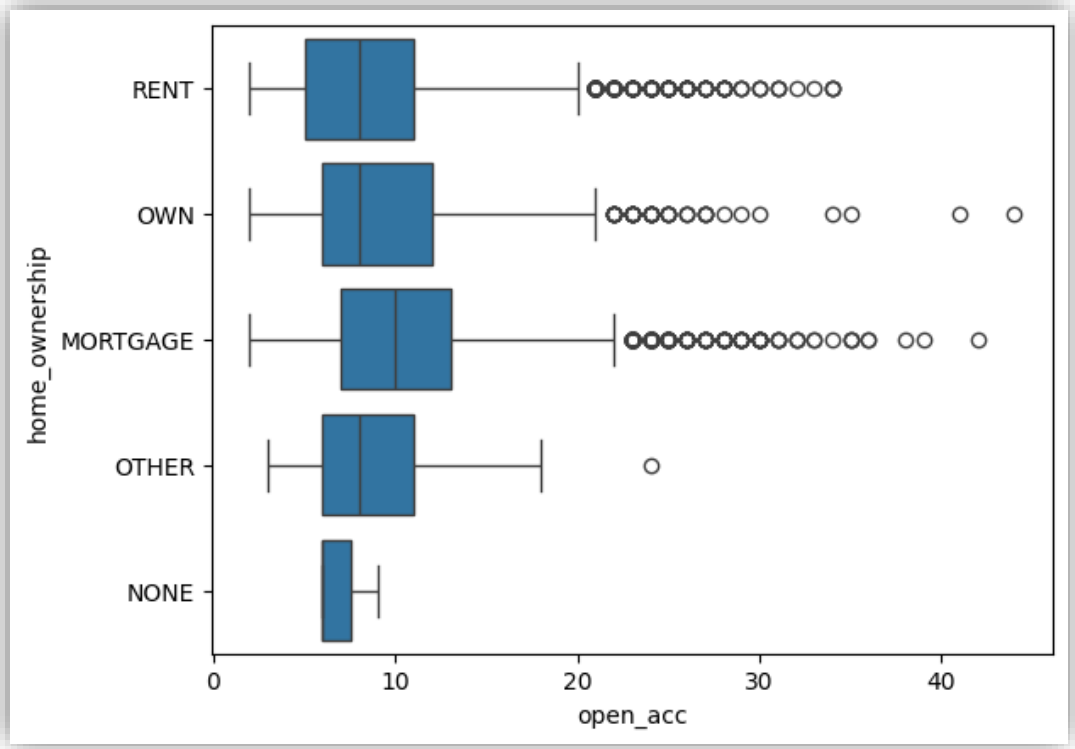


OPEN_ACC VS EMP_LENGTH

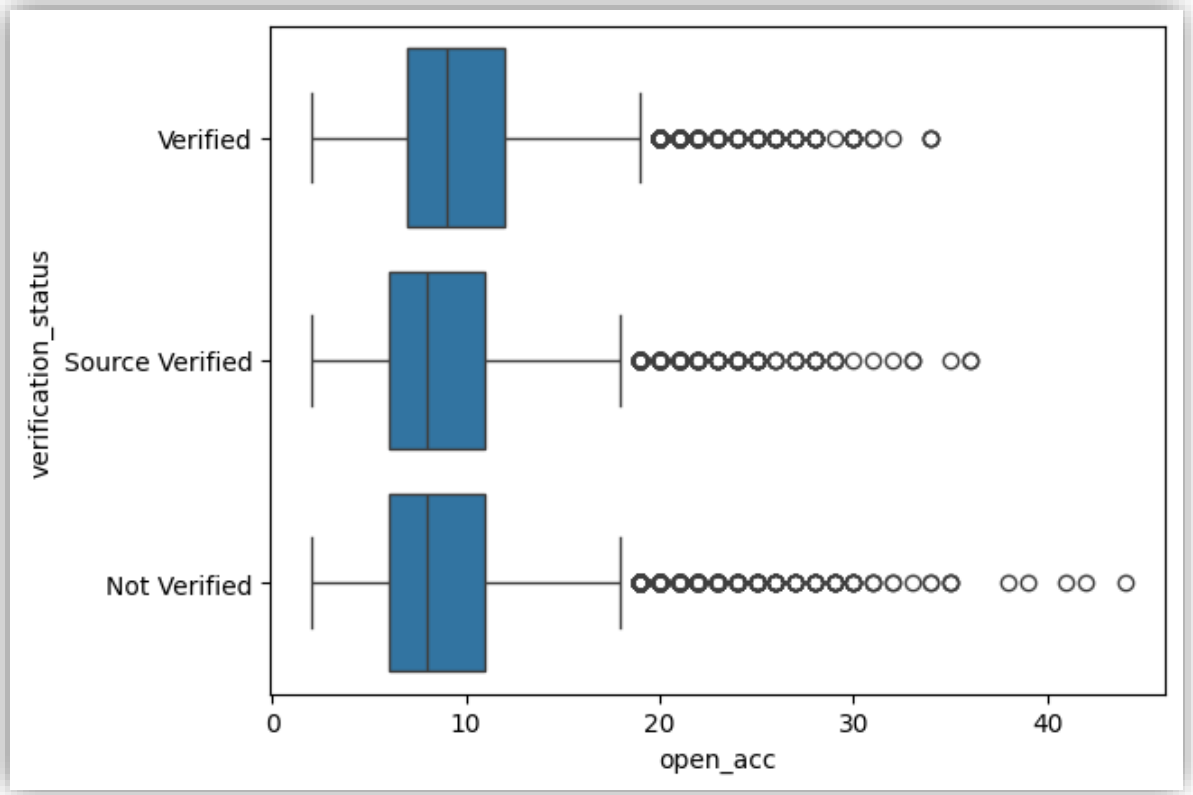


- Open Accounts Vs Grades and Emp Length
- Max number of opened accounts are in F and G Grades accounts
- More than 10+ years of emp length have opened more acounts

OPEN_ACC VS HOME OWNERSHIPS

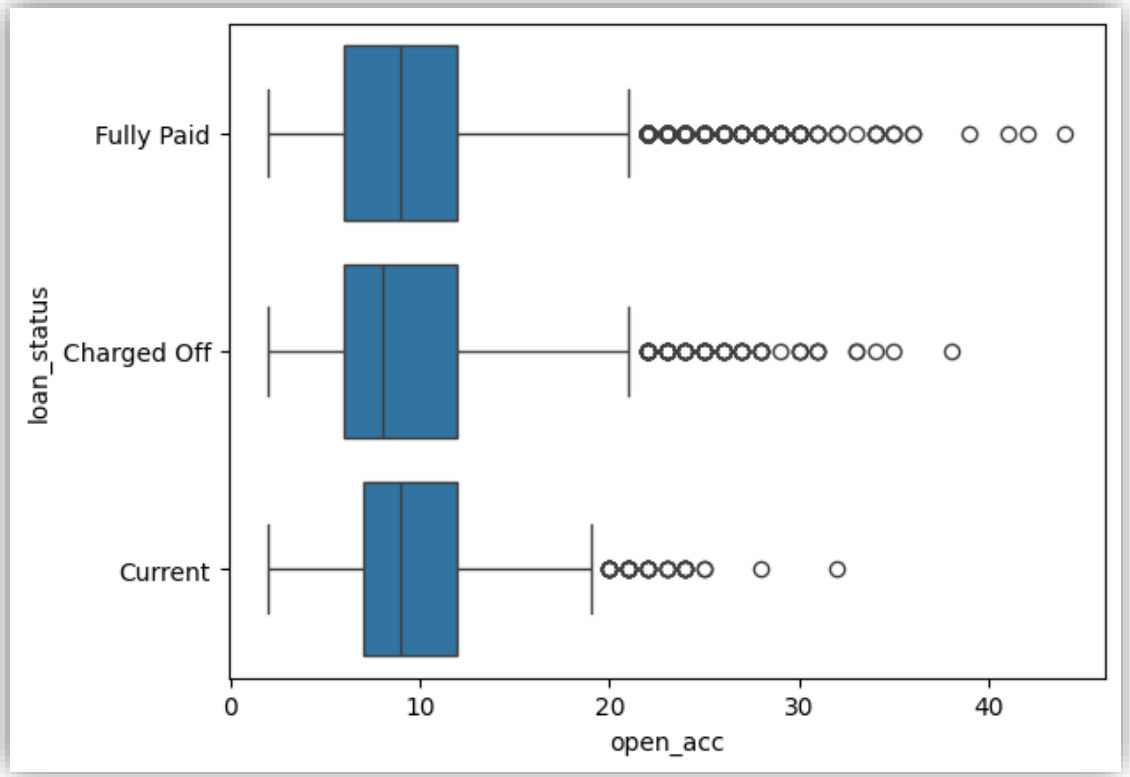


OPEN_ACC VS VERIFICATION STATUS

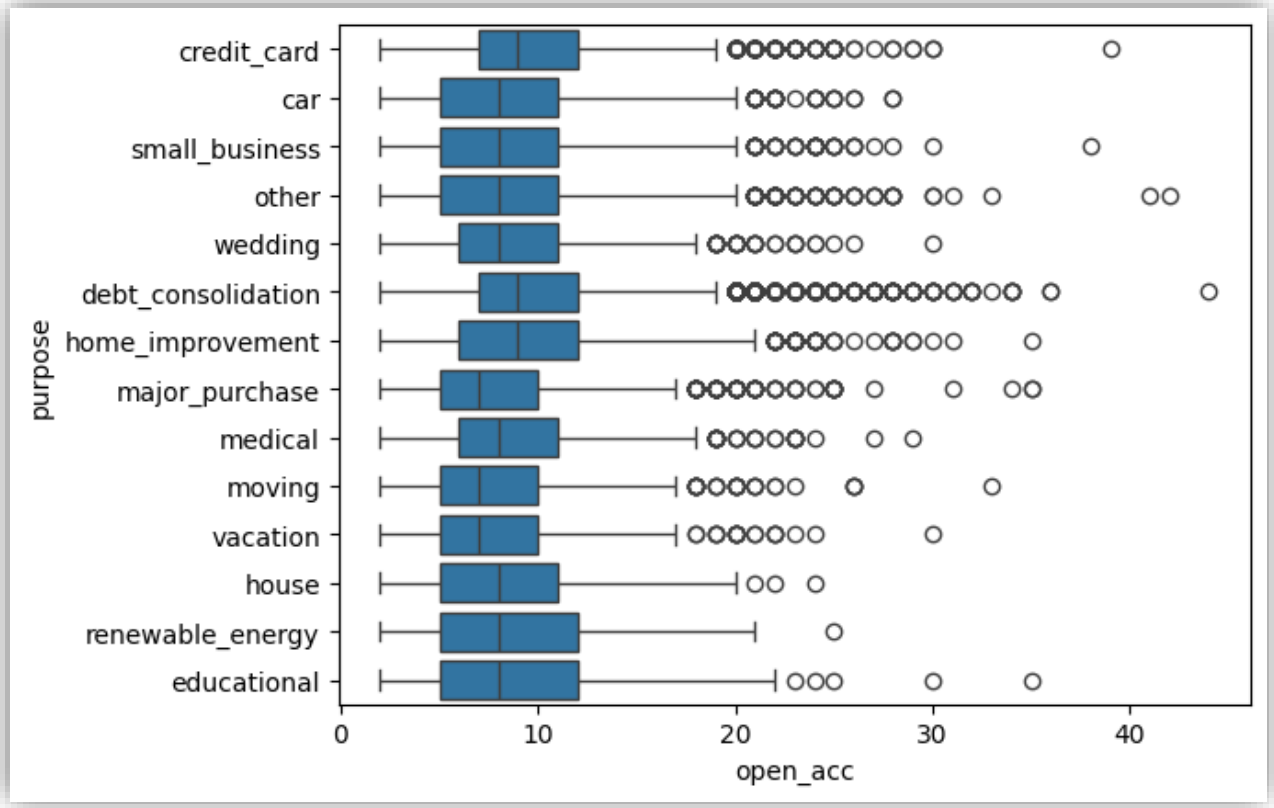


- Open Accounts Vs Home Ownerships and Verifications status
- Max number of Open accounts for Mortgage purpose.
- Max number of open Accounts are Verified status

OPEN_ACC VS LOAN STATUS

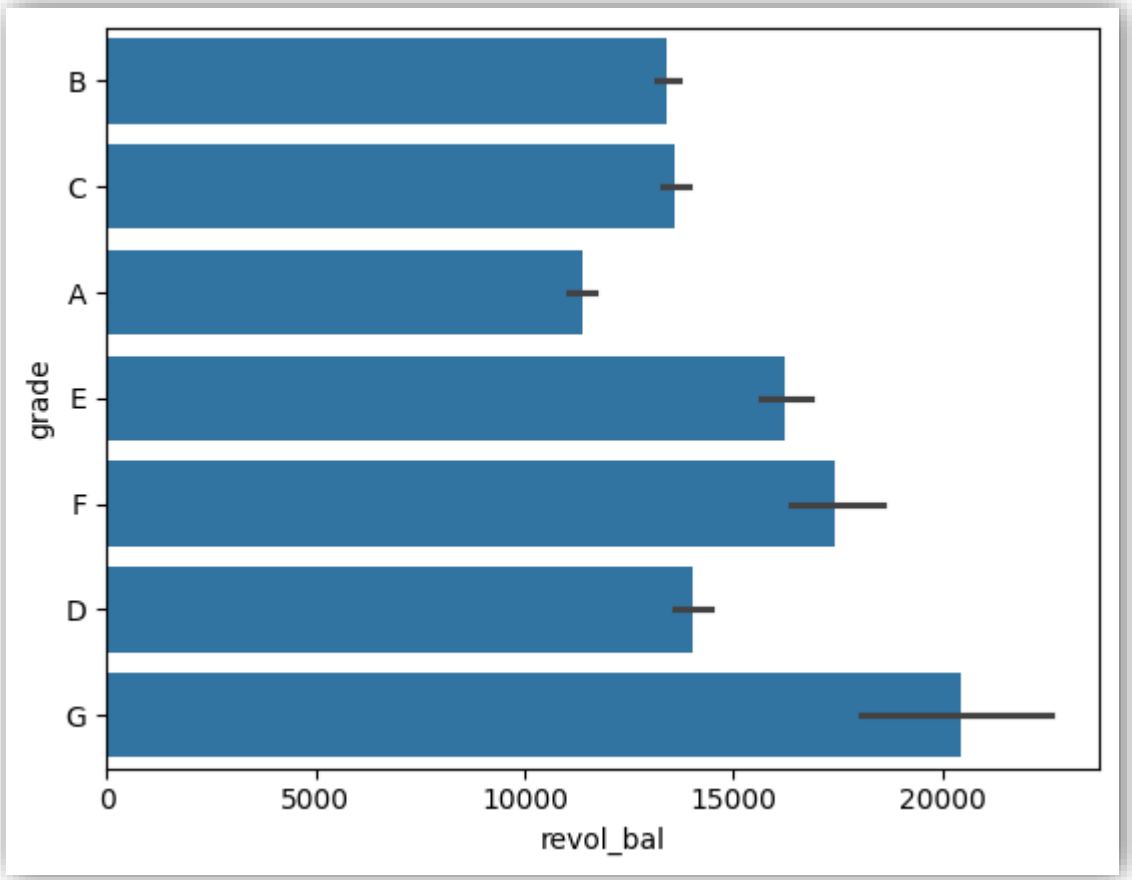


OPEN_ACC VS PURPOSE

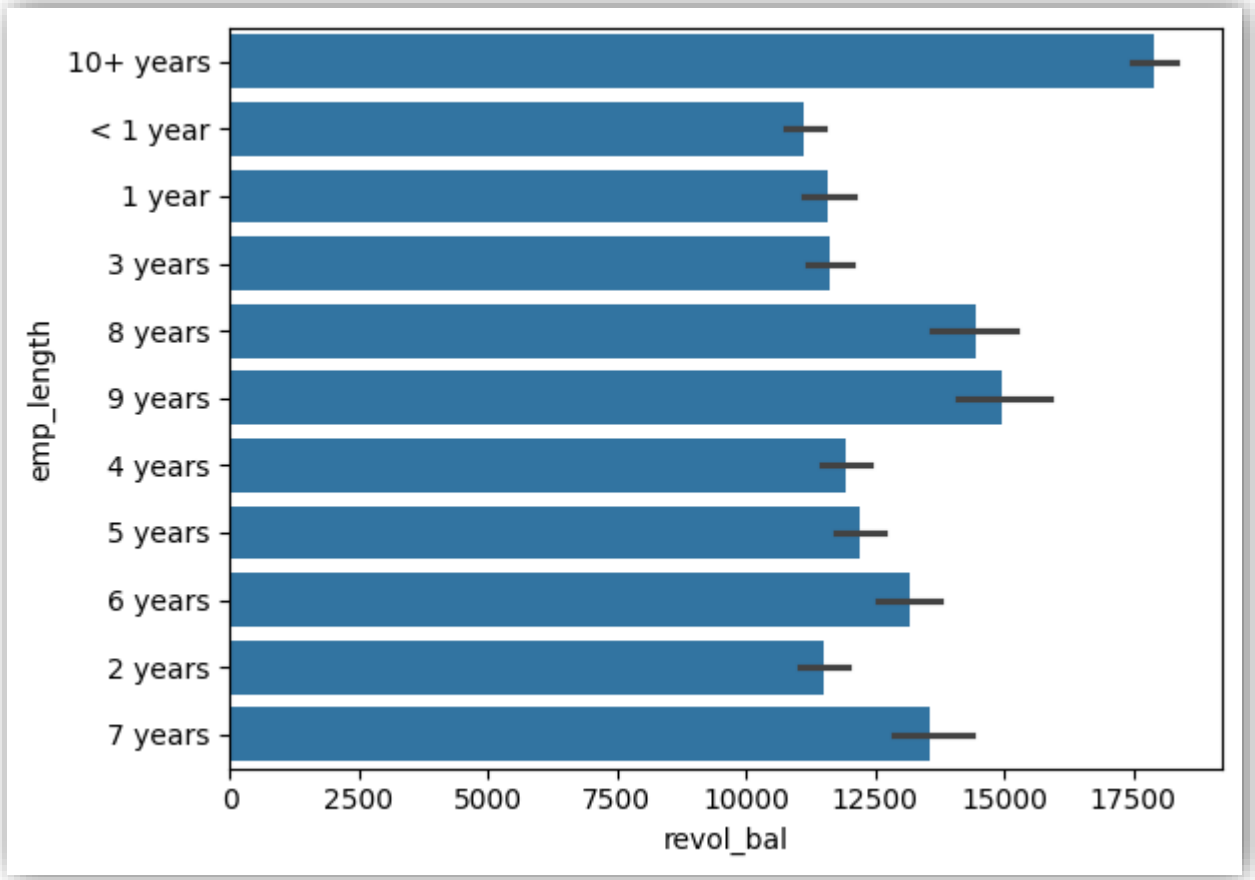


- Open Accounts Vs Loan Status and Purpose
- Total Number of open accounts are Fully paid and Charged off in the loan status
- Max number of opened accounts for open accounts for Credit Card, Educational, Renewable energy and Debt Consolidation purpose

REVOL_BALANCE VS GRADES

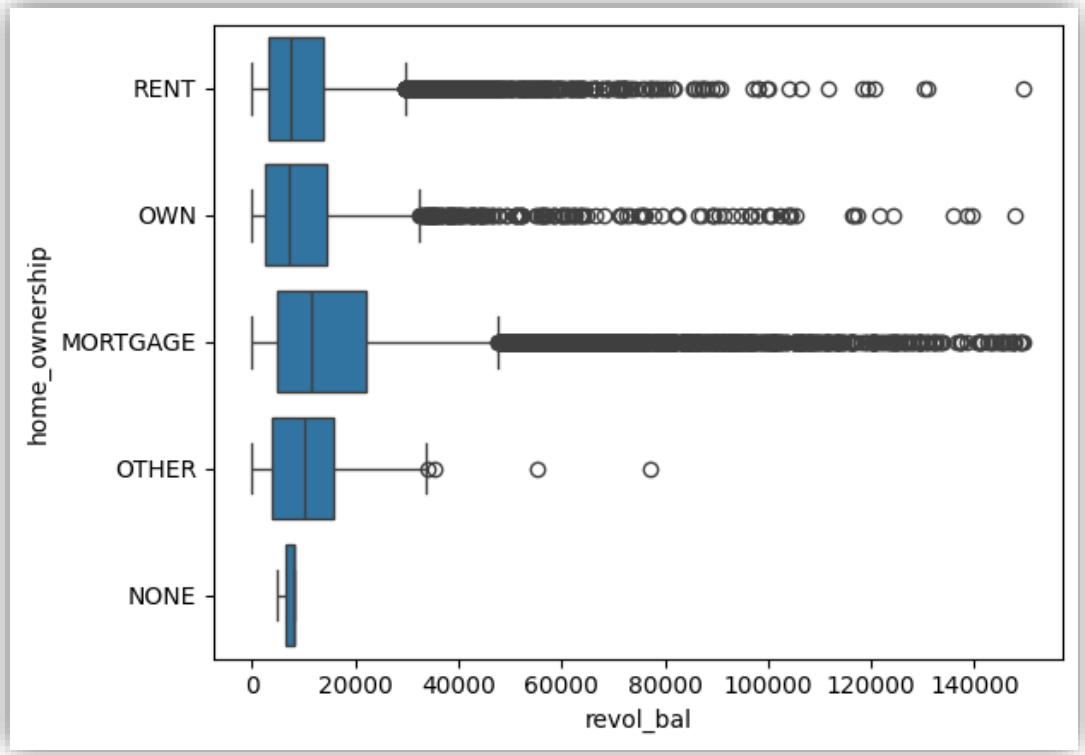


REVOL_BALANCE VS EMP_LENGTH

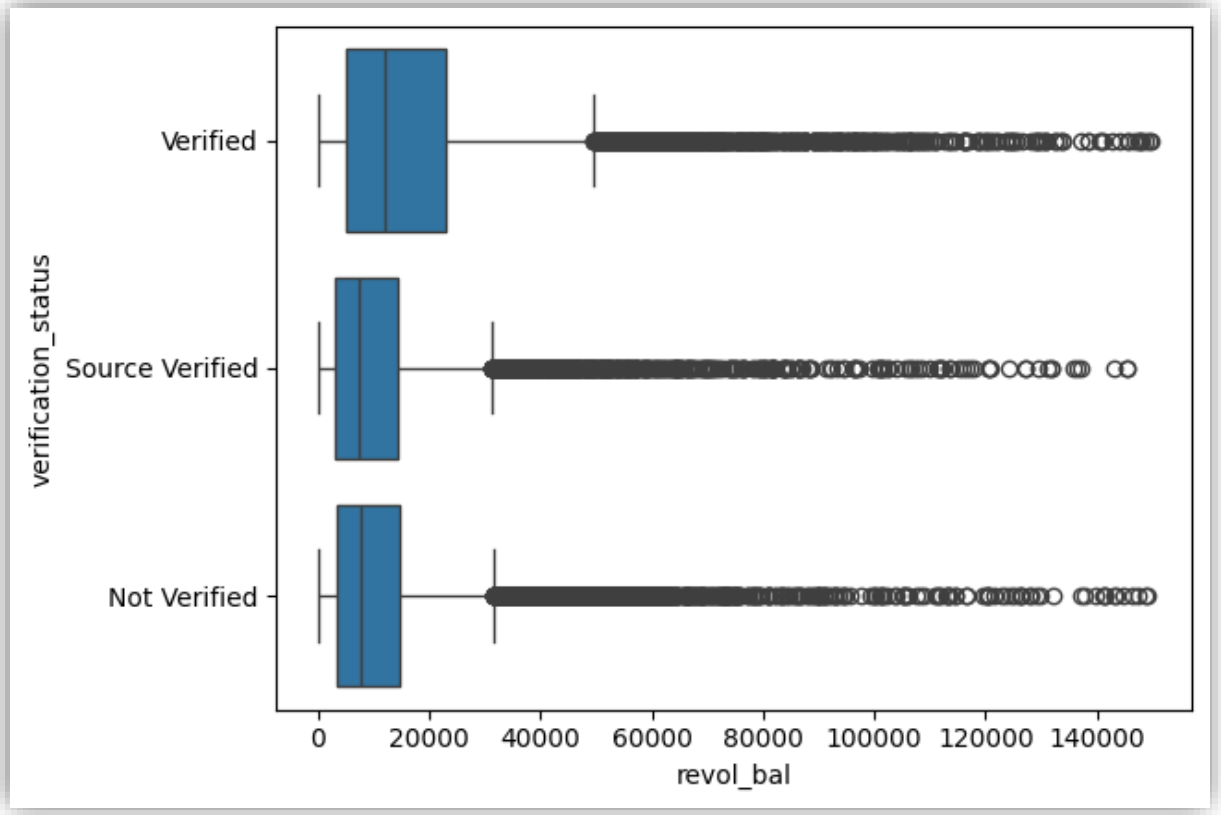


- Revol_bal vs Grades and Emp Length
- G Grades having more Revol Balance as compared to remaining
- More than 10+ years having high revol balance

REVOL_BALANCE VS HOME OWNERSHIP

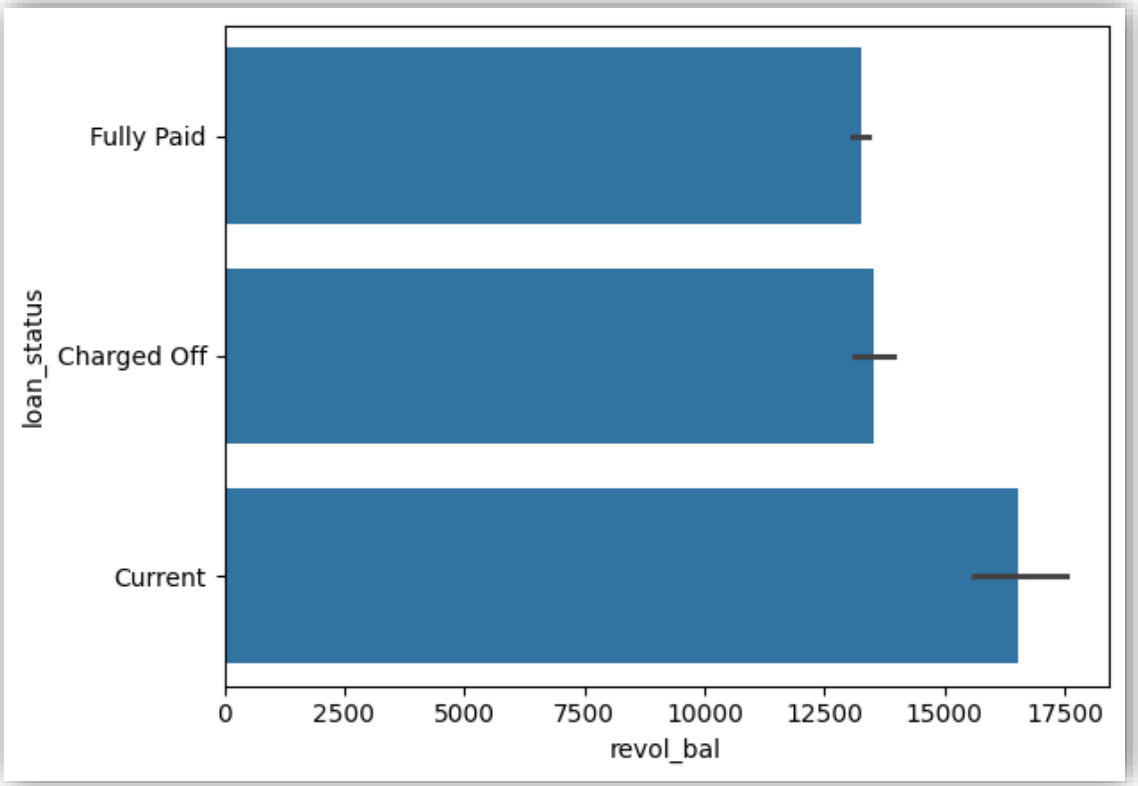


REVOL_BALANCE VS VERIFICATION STATUS

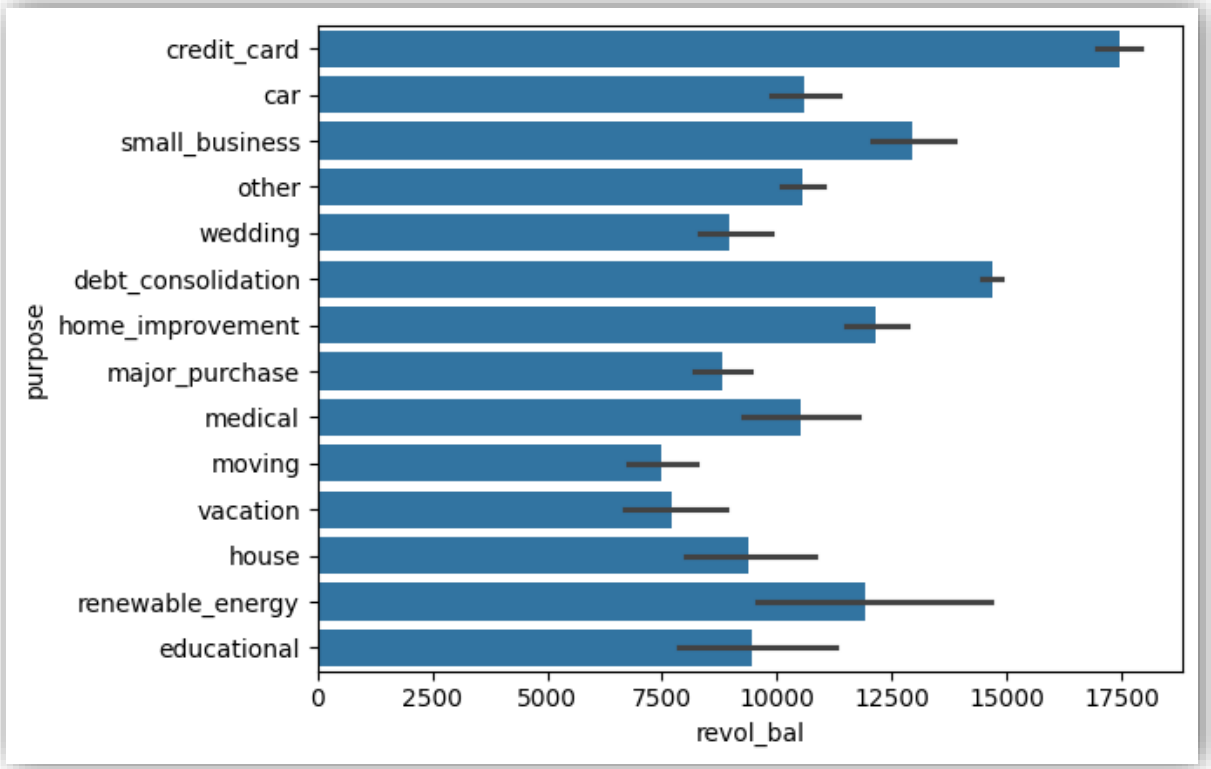


- Revol Balance Vs Home Ownership and Verification Status
- Mortgage Loans having more Revol Balance
- Loan Verified status having high revol Balance as compared to source and Not verified

REVOL_BALANCE VS LOAN STATUS

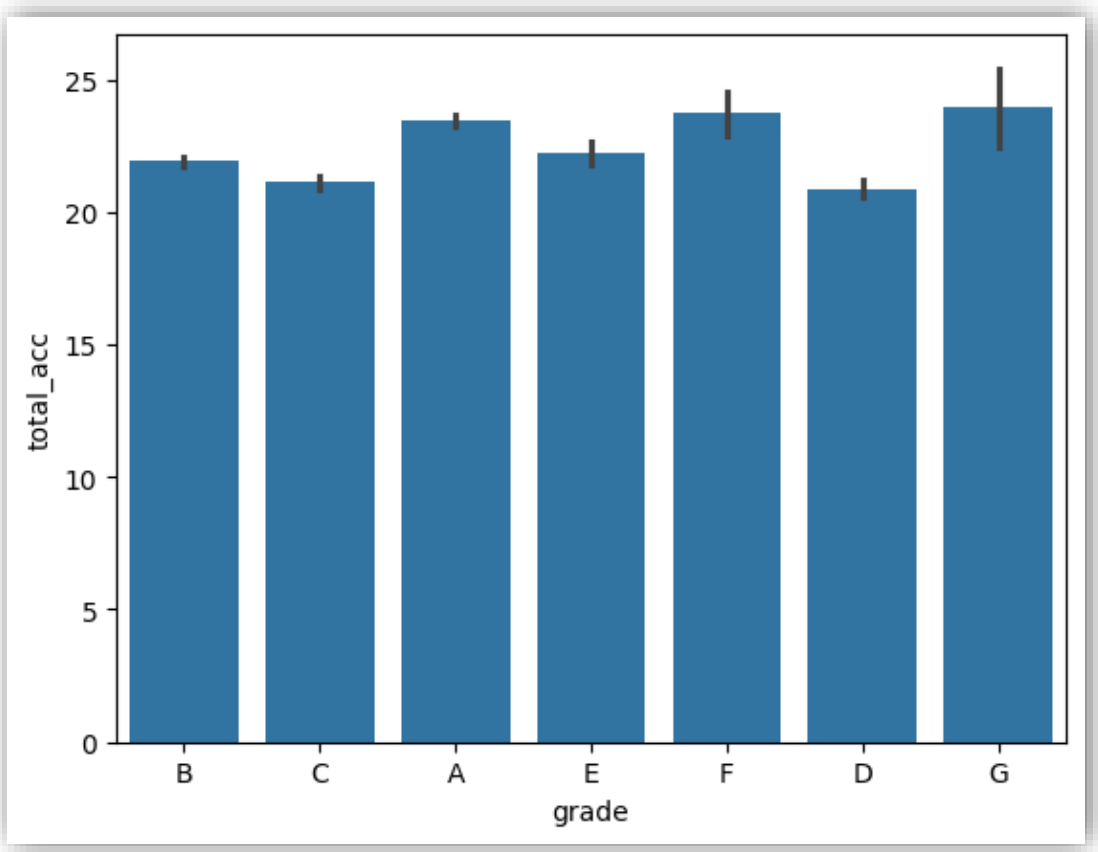


REVOL_BALANCE VS PURPOSE

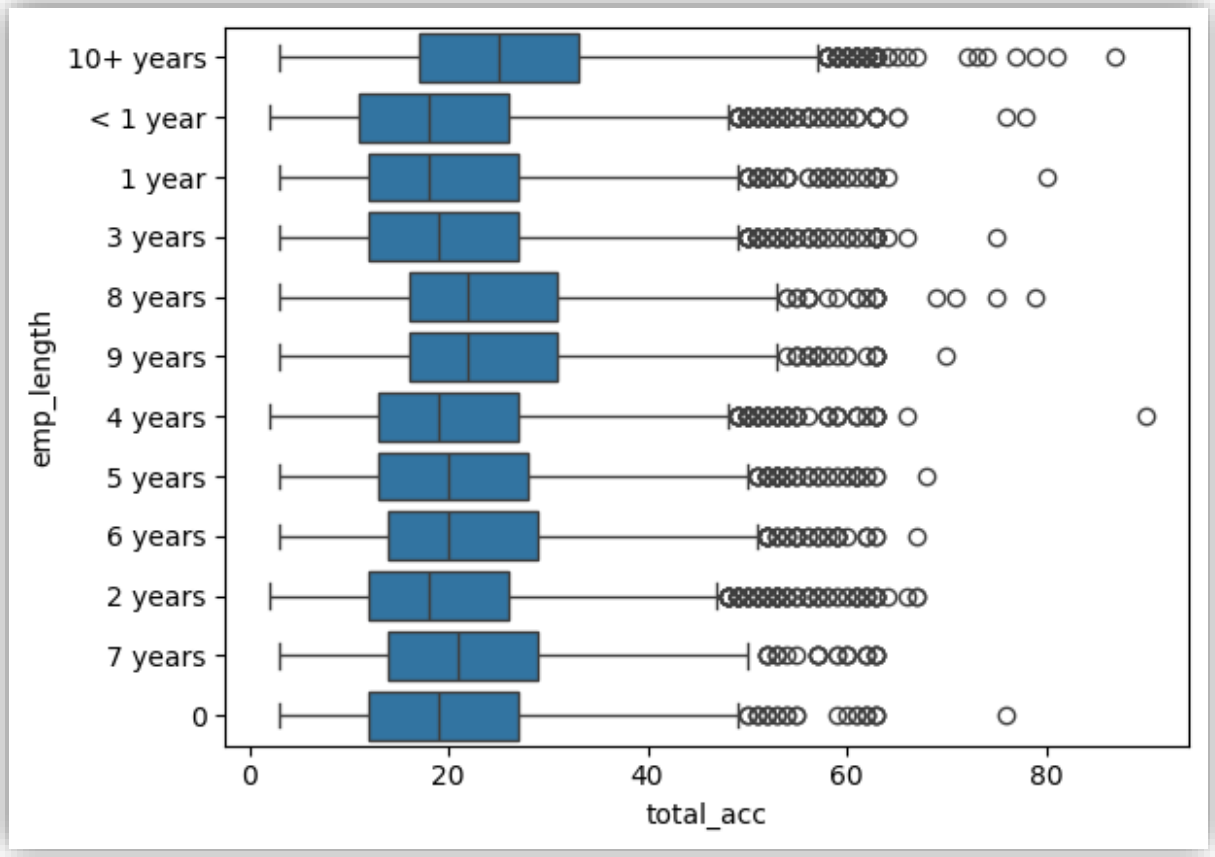


- Revol Balance Vs Loan Status and Purpose
- Revol Balance is high for those who are still paying current loans
- Revol Balance is high for who took Credit card Purpose

TOTAL_ACCOUNTS VS GRADES

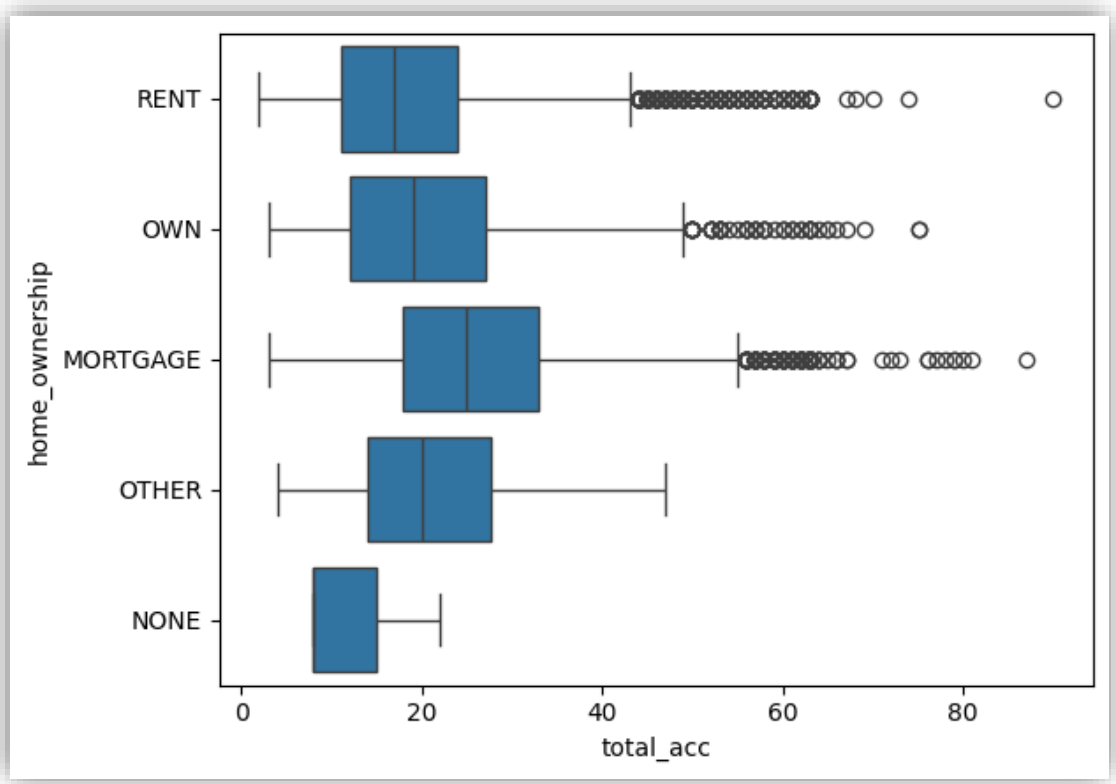


TOTAL_ACCOUNTS VS EMP_LENGTH

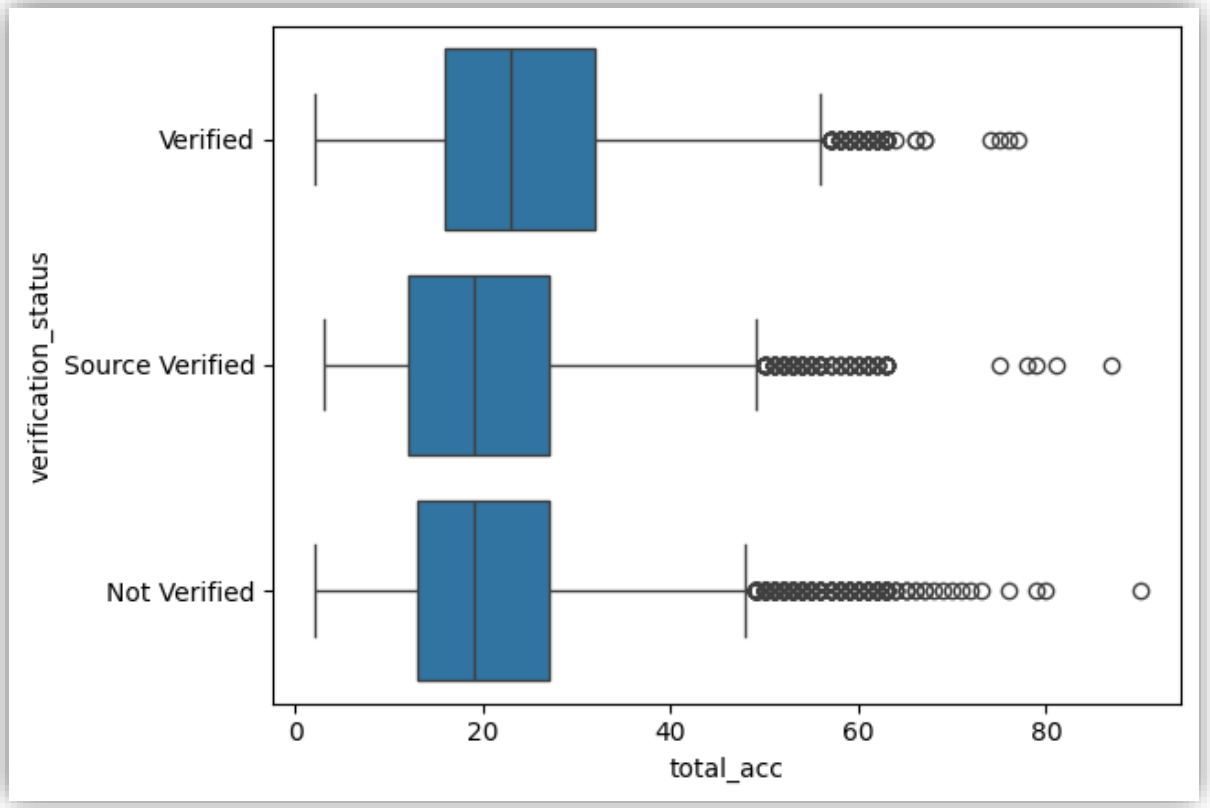


- Total Accounts Vs Grades and emp Length
- G and F grades are having max number of Total Accounts
- Emp Length more than 10+ years having highest Total Accounts

TOTAL_ACCOUNTS VS HOME_OWNERSHIP

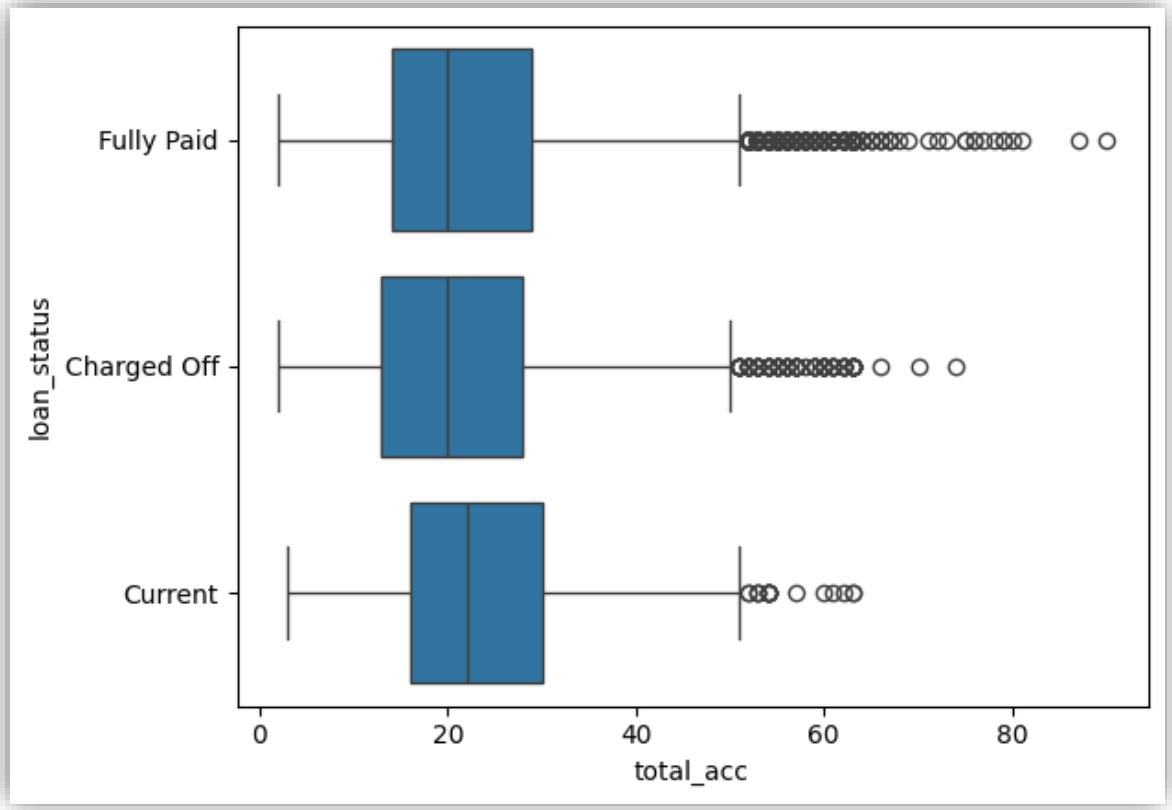


TOTAL_ACCOUNTS VS VERIFICATION STATUS

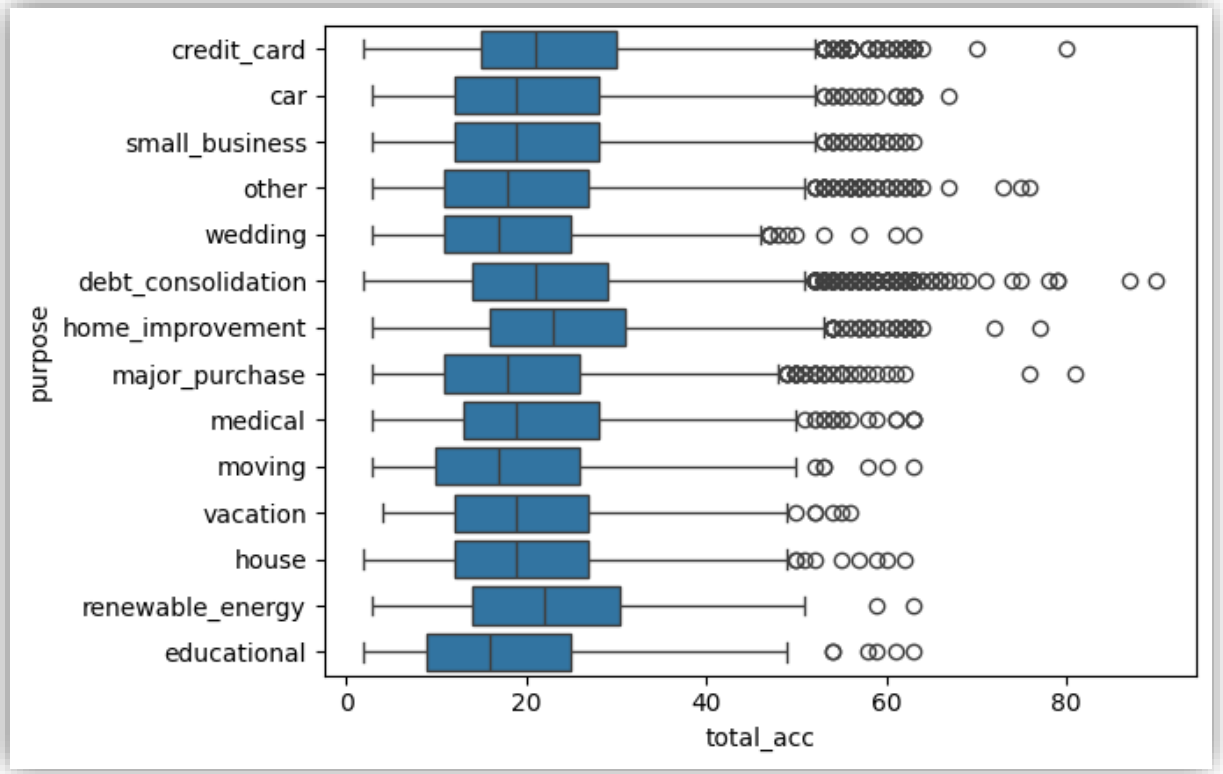


- Total Accounts Vs Home Ownership and Verification status
- Max number of total accounts are high at Mortgage ownerships
- Max number of total accounts are verified in status

TOTAL_ACCOUNTS VS LOAN_STATUS

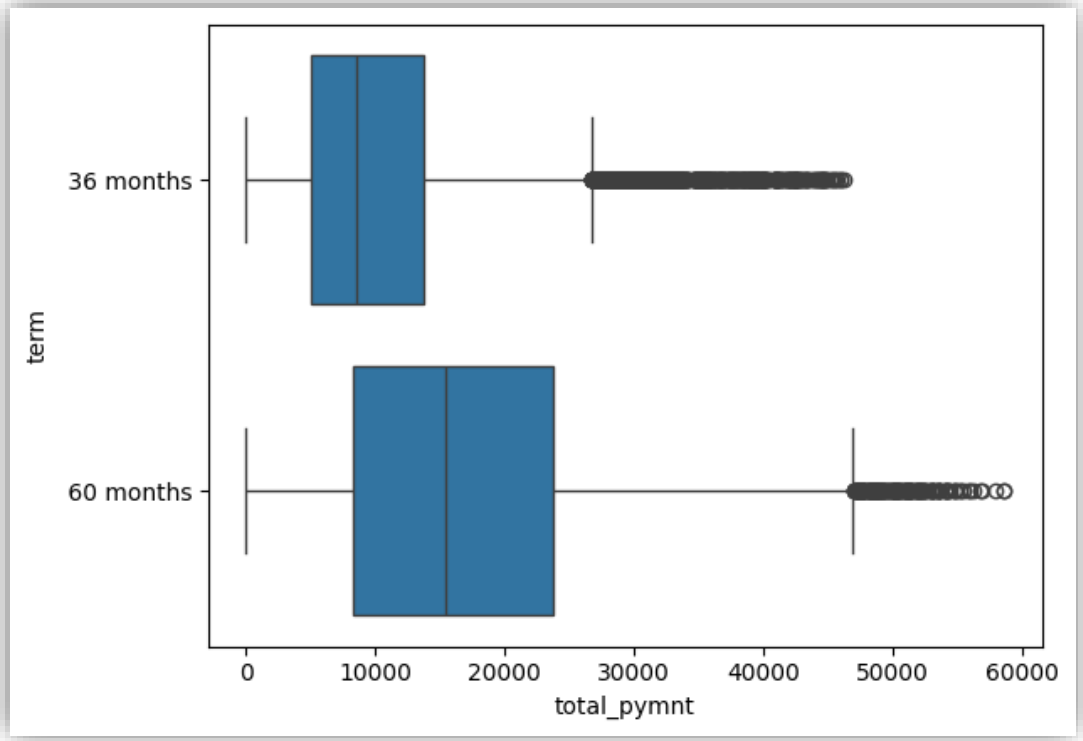


TOTAL_ACCOUNTS VS PURPOSE

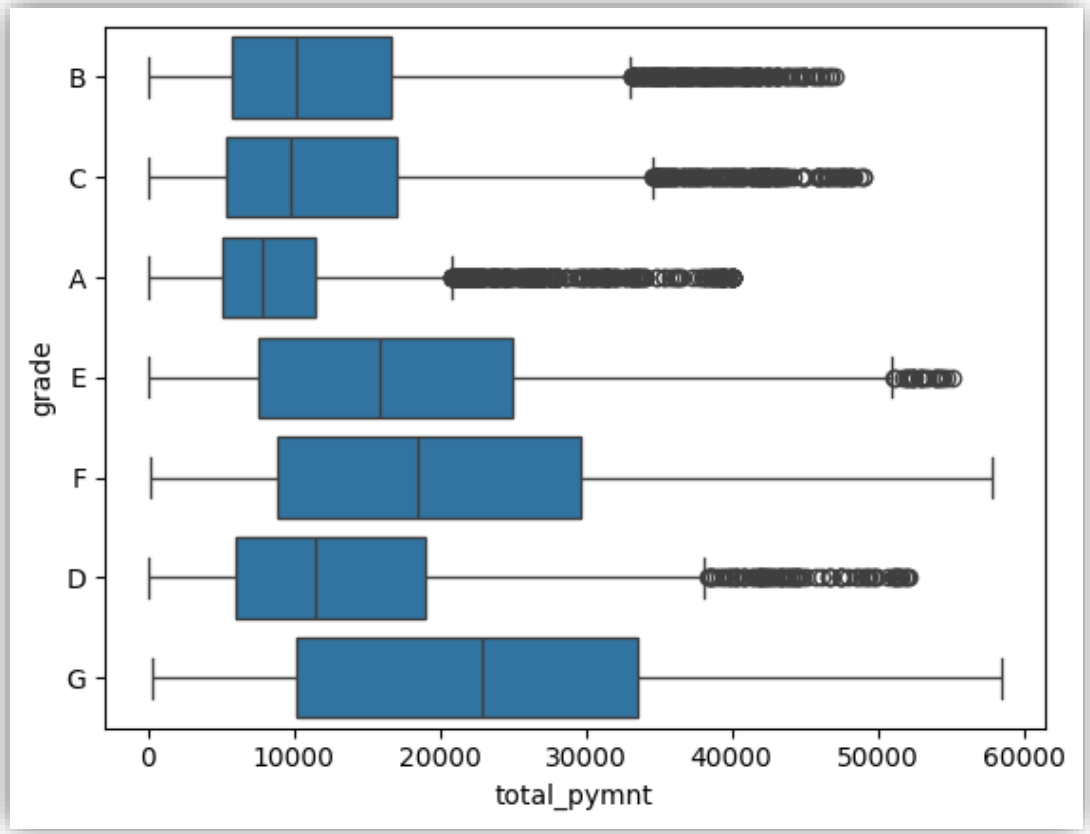


- Total Accounts Vs Loan Status and Purpose
- Current loan status are having more total accounts
- Max number of total accounts opened for home investment purpose

TOTAL_PAYMENTS VS TERMS

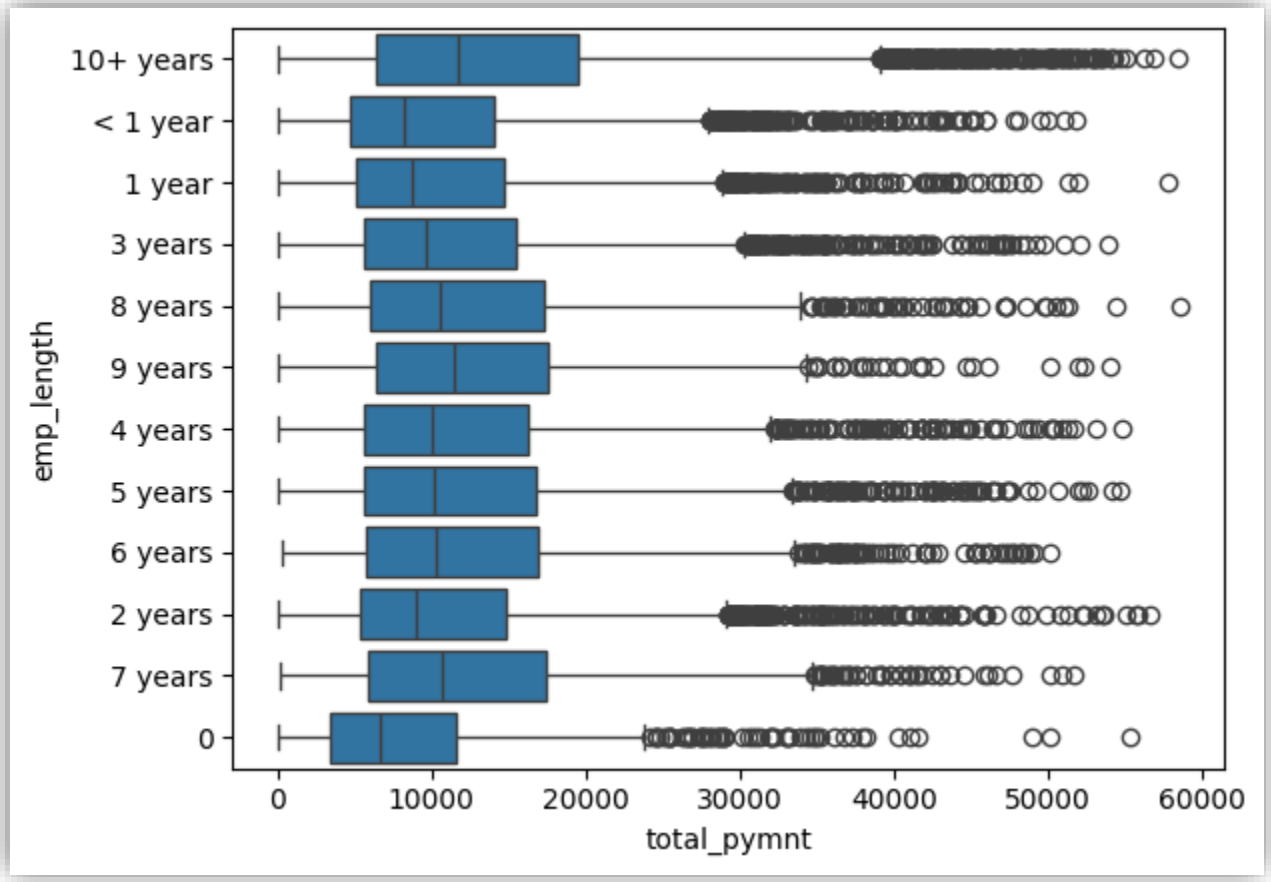


TOTAL_PAYMENTS VS GRADES

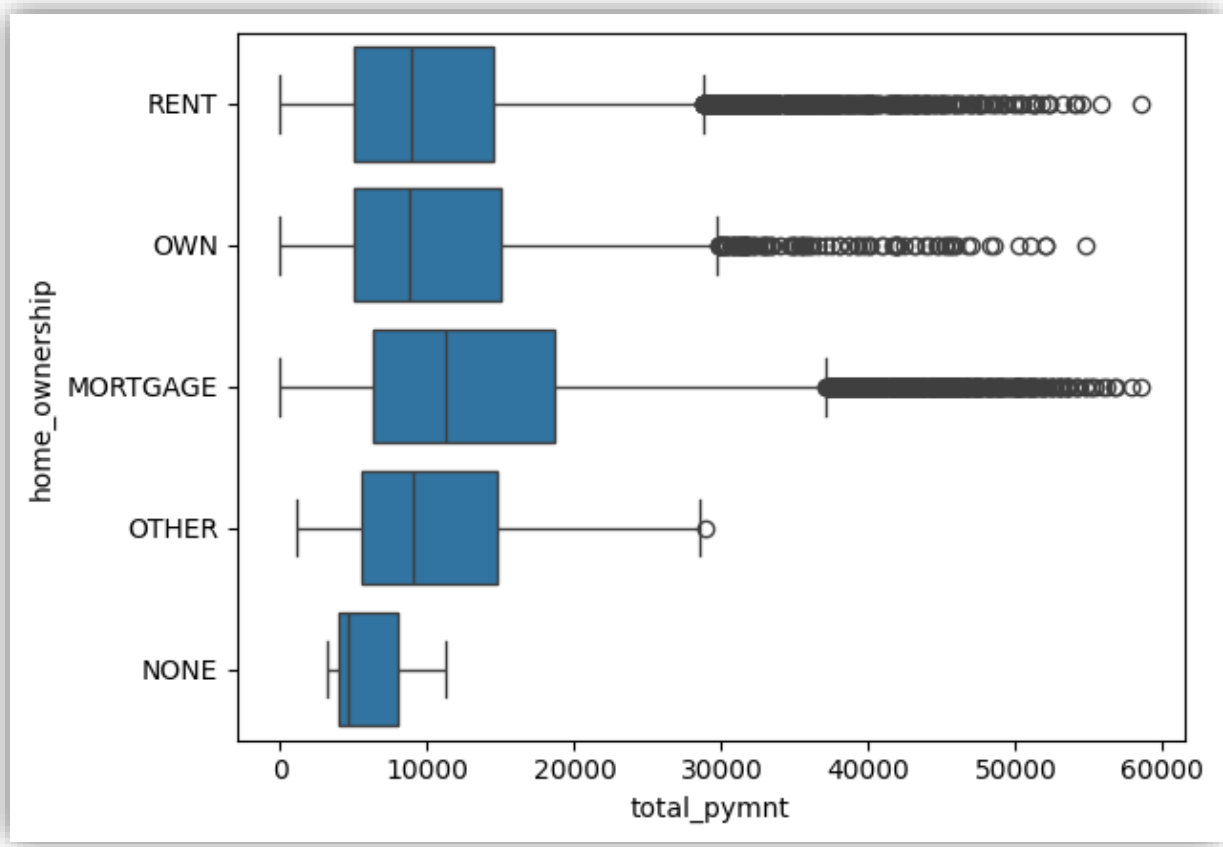


- Total Payments Vs Terms and Grades
- Total payments are max using 60 month Term
- G Grade having max number of Total Payments

TOTAL_PAYMENTS VS EMP_LENGTH

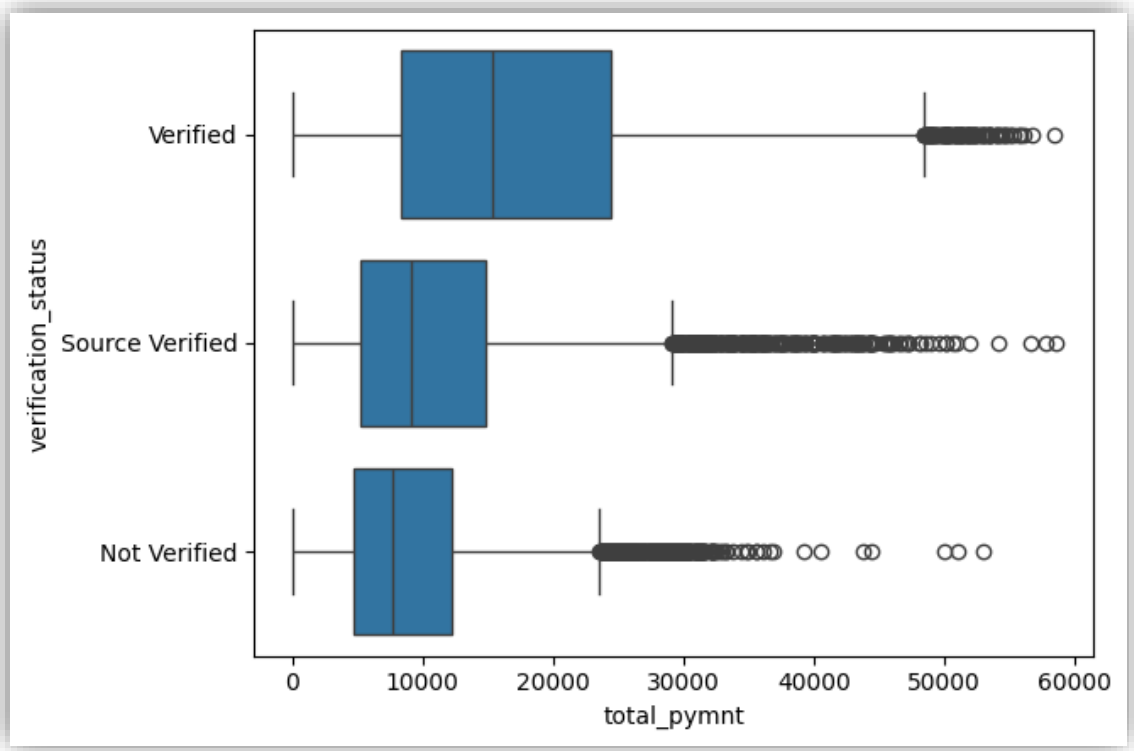


TOTAL_PAYMENTS VS HOME_OWNERSHIP

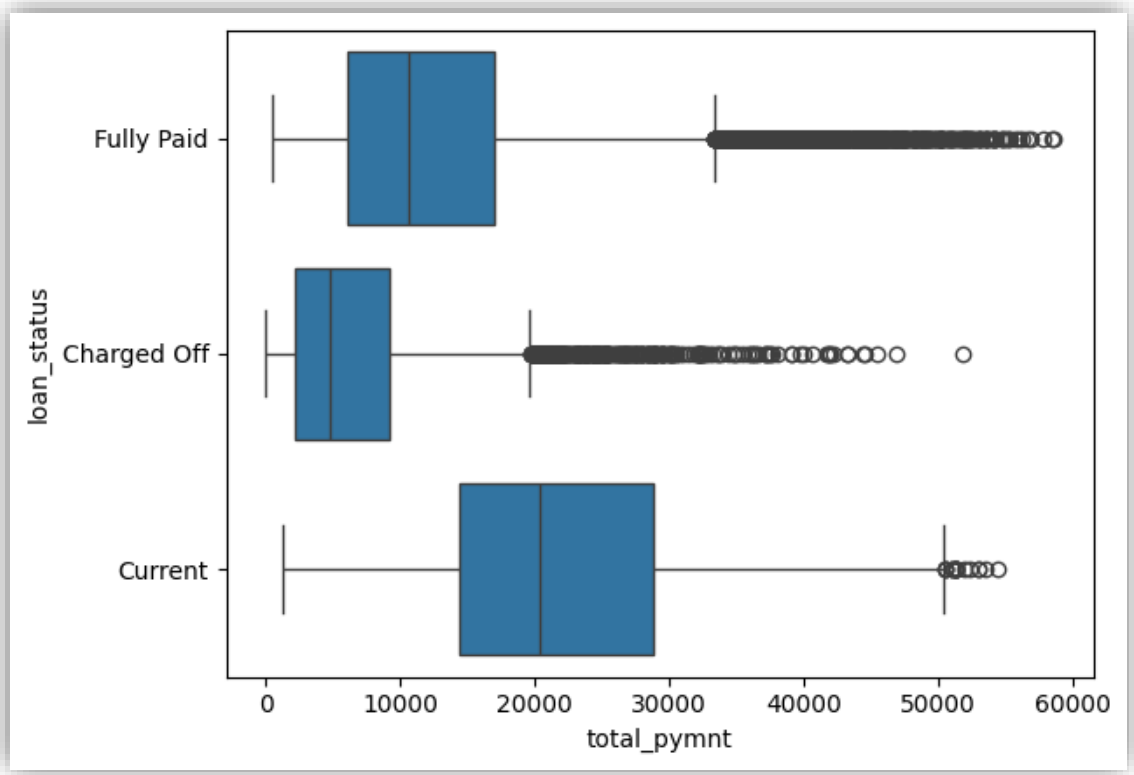


- Total Payments Vs Emp length and Home ownership
- Max number of Total Payments are received from more than 10+ years emp length
- Max number of Total payments are received from Mortgage ownership

TOTAL_PAYMENTS VS VERIFICATION STATUS

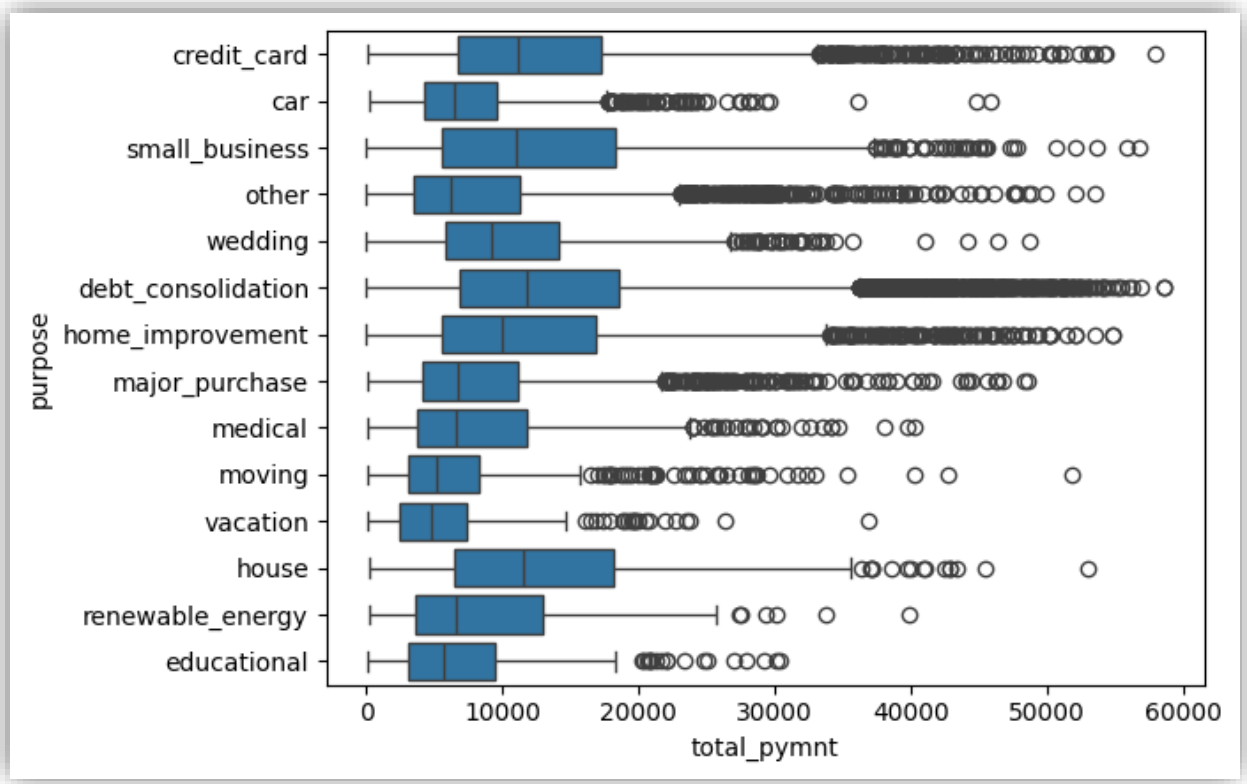


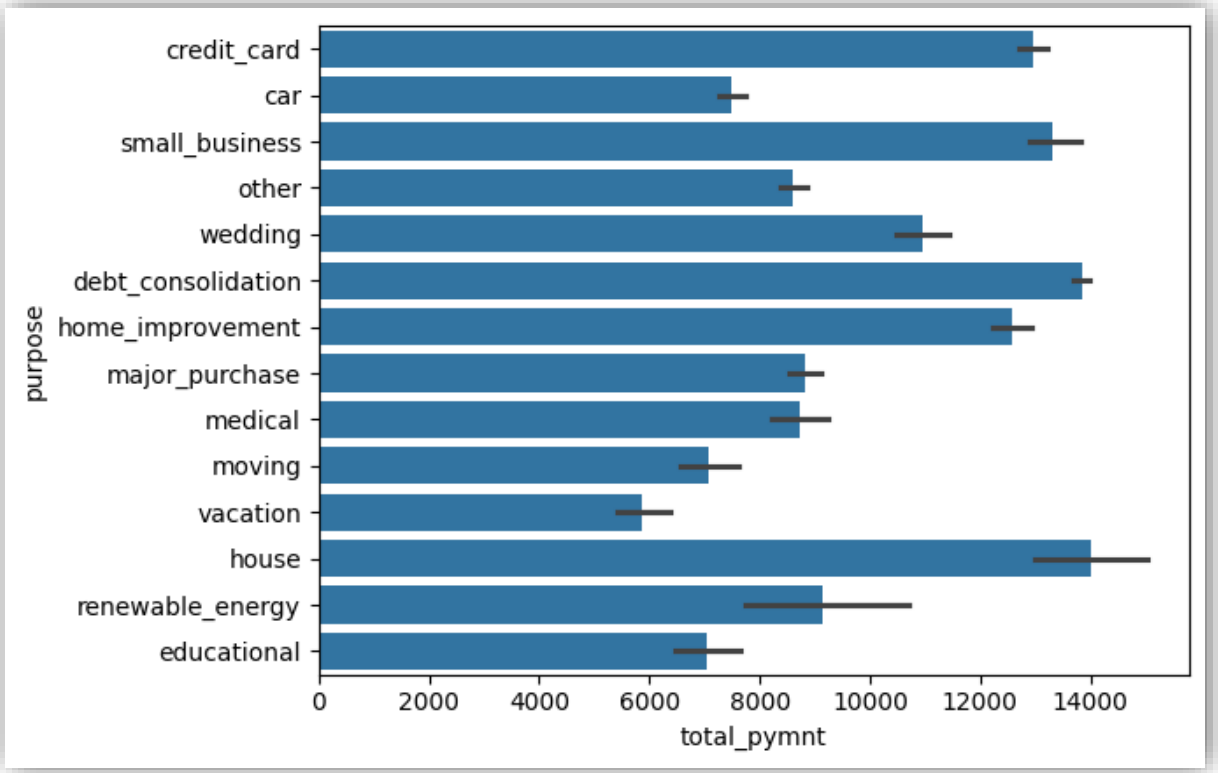
TOTAL_PAYMENTS VS LOAN_STATUS



- Total Payments Vs Verification Status and loan status
- Max number of total payments are Verified
- Max number of total payments are still current in loan status, less in charged off

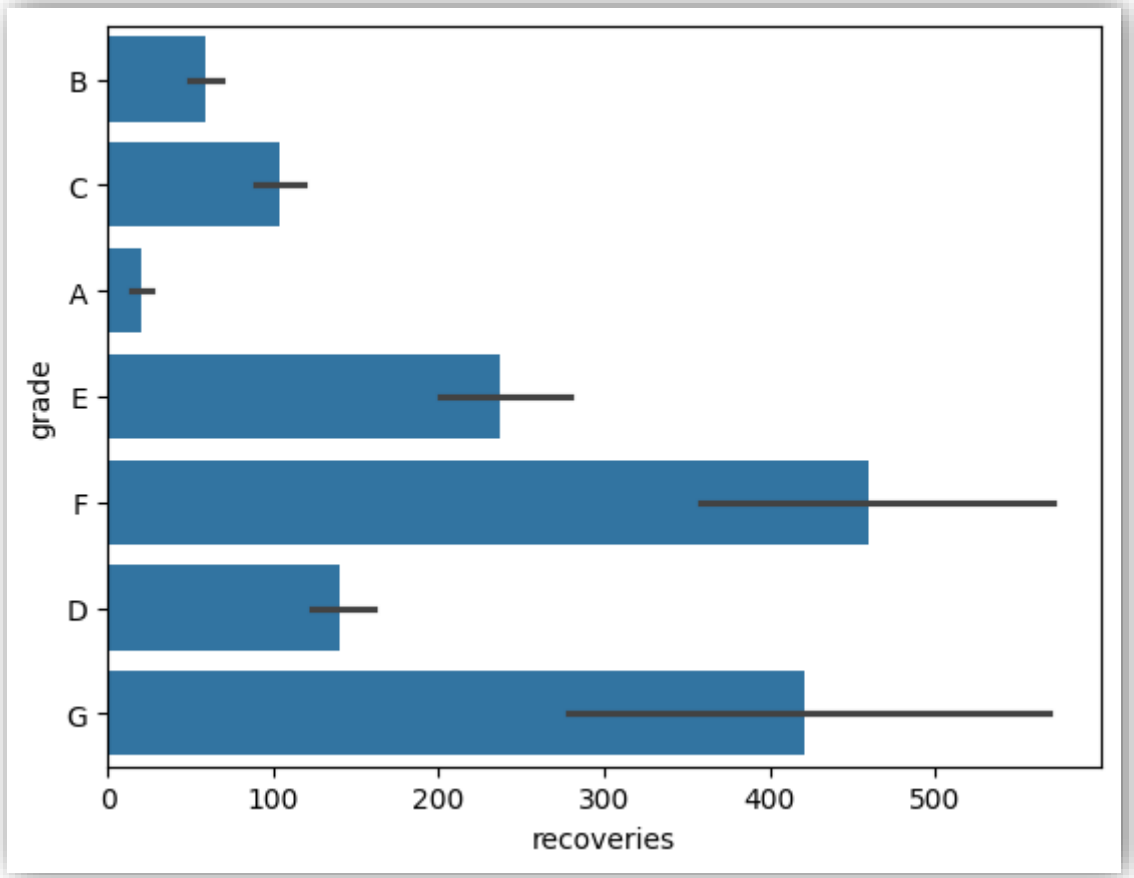
TOTAL_PAYMENTS VS PURPOSE



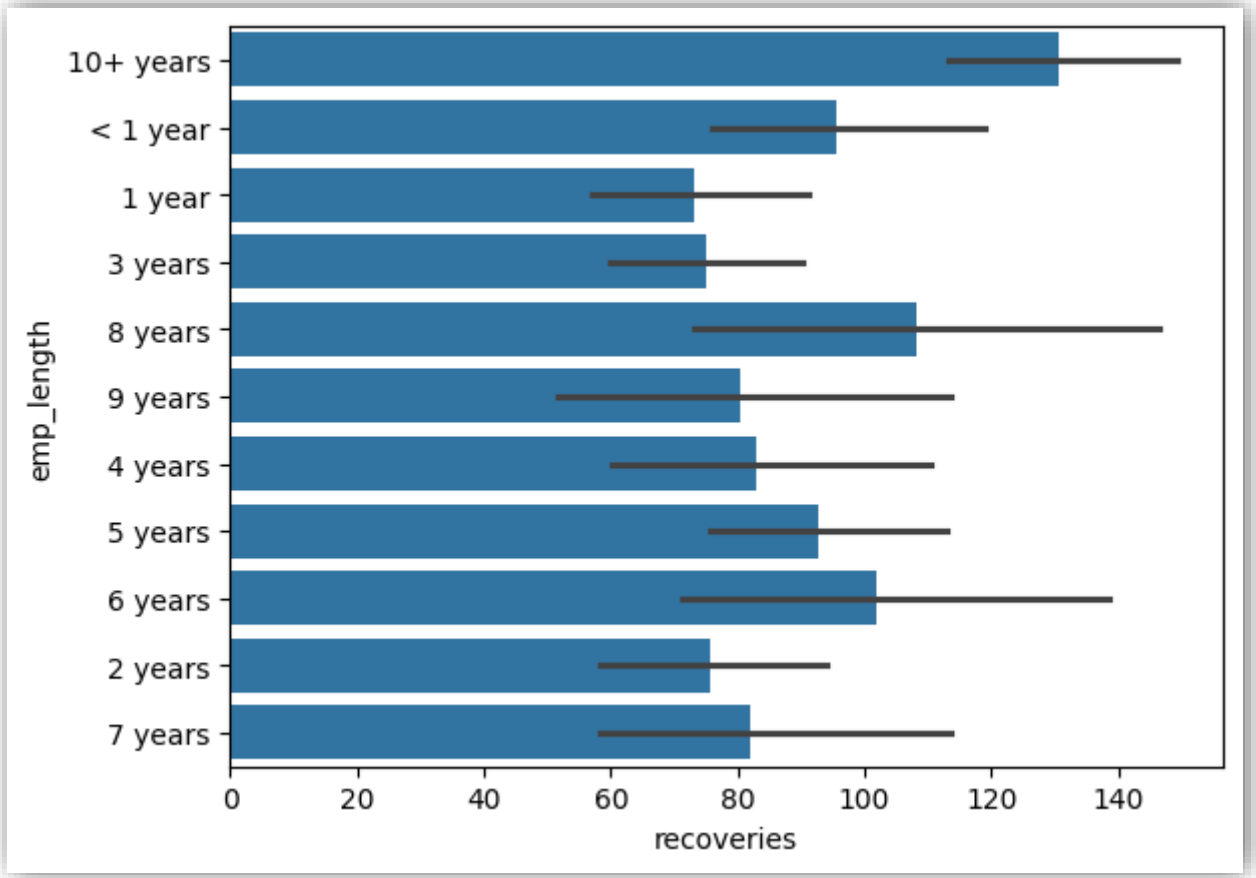


- Total Payments Vs Purpose
- Max number of total payments are received from House and Debt consolidation purpose

RECOVERIES VS GRADES

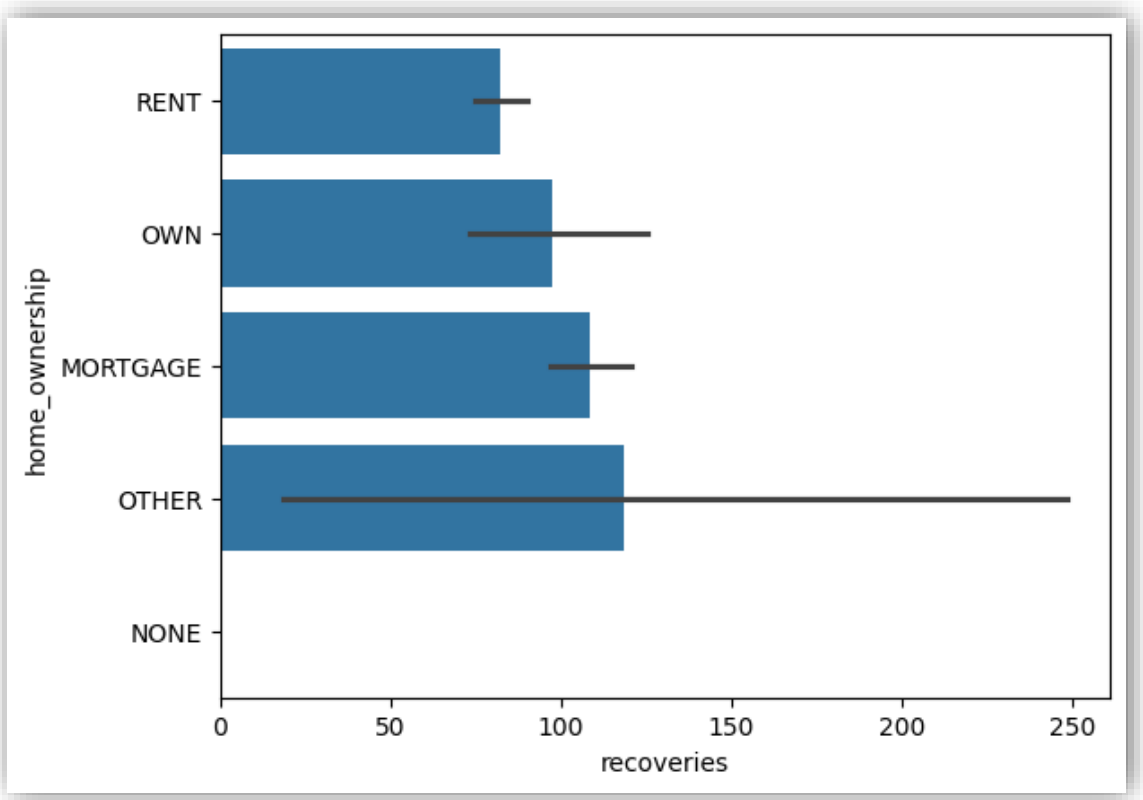


RECOVERIES VS EMP_LENGTH

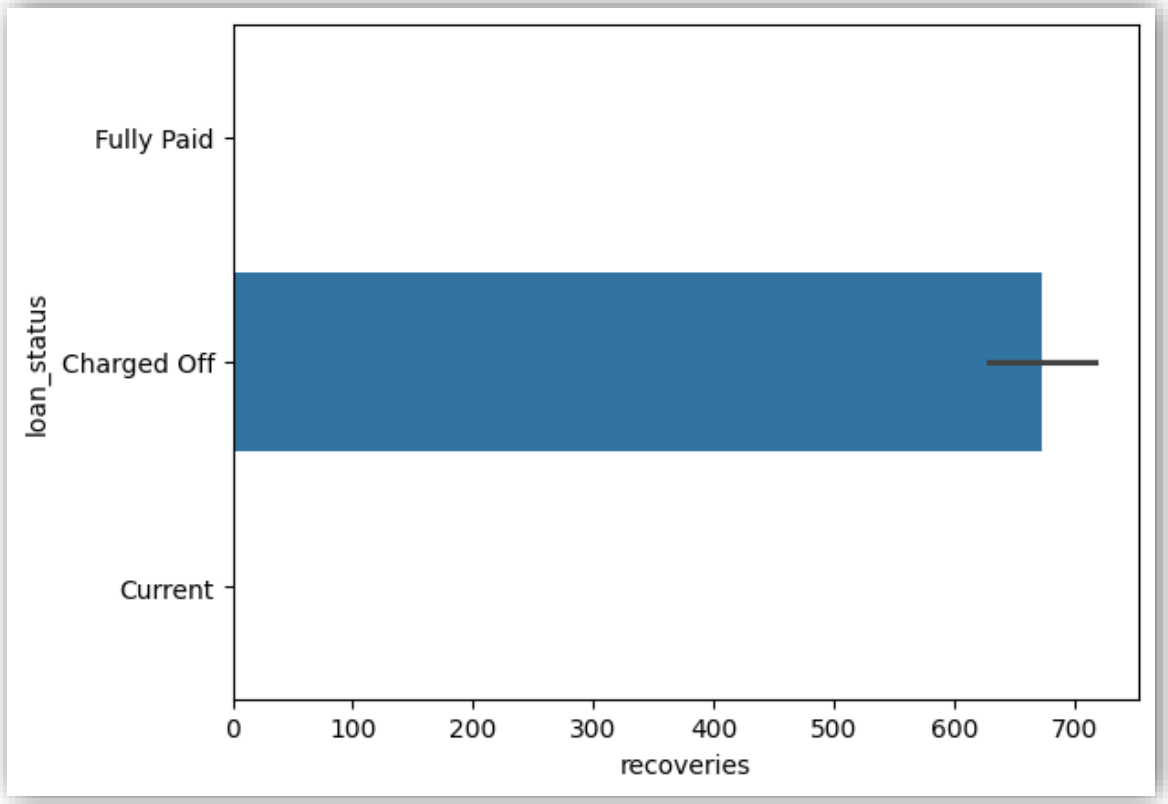


- Recoveries Vs Grades and Emp Length
- More recoveries had done in Grade E and G
- More recoveries are with more than 10+ years emp length

RECOVERIES VS HOME OWNERSHIP

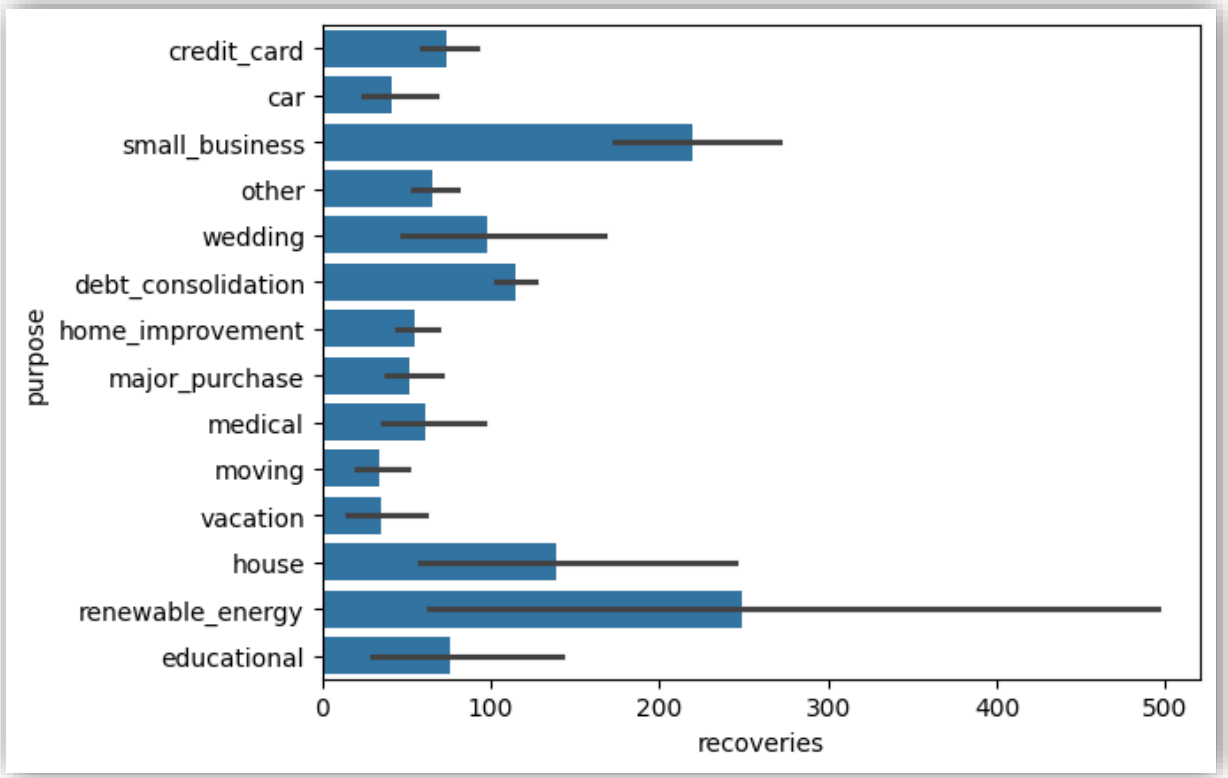


RECOVERIES VS LOAN_STATUS

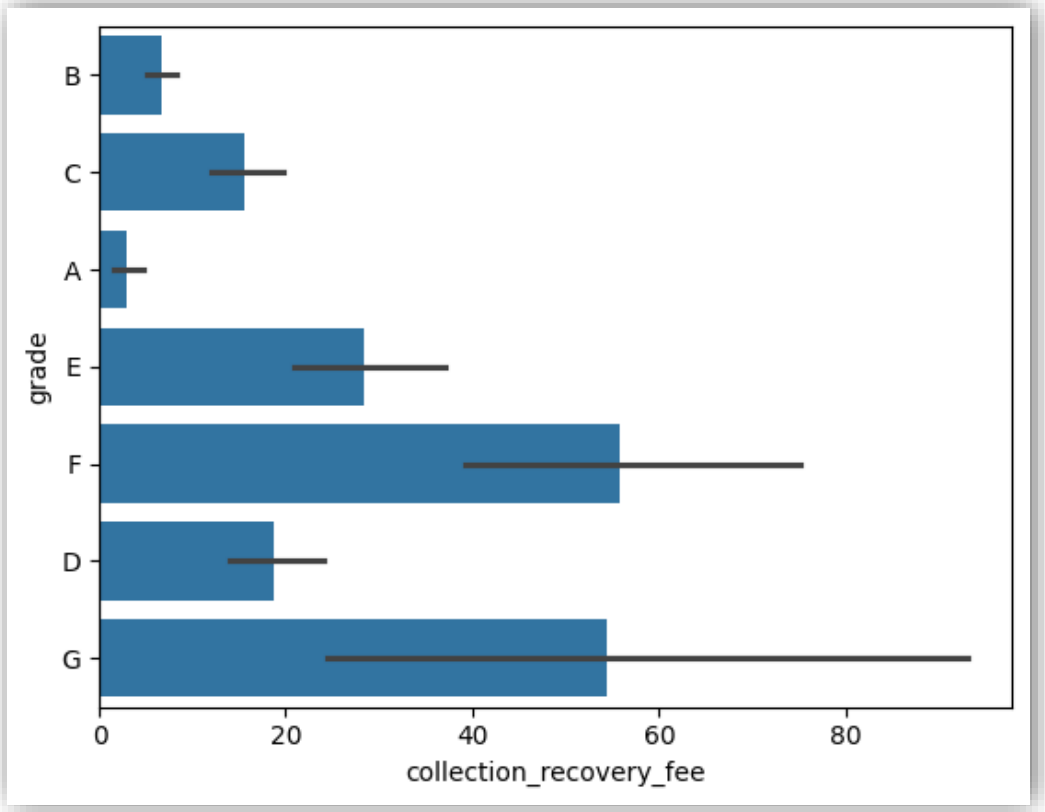


- Recoveries Vs home ownership and loan status
- More recoveries had done in other home ownerships
- All recoveries are had charged off in loan status

RECOVERIES VS PURPOSE

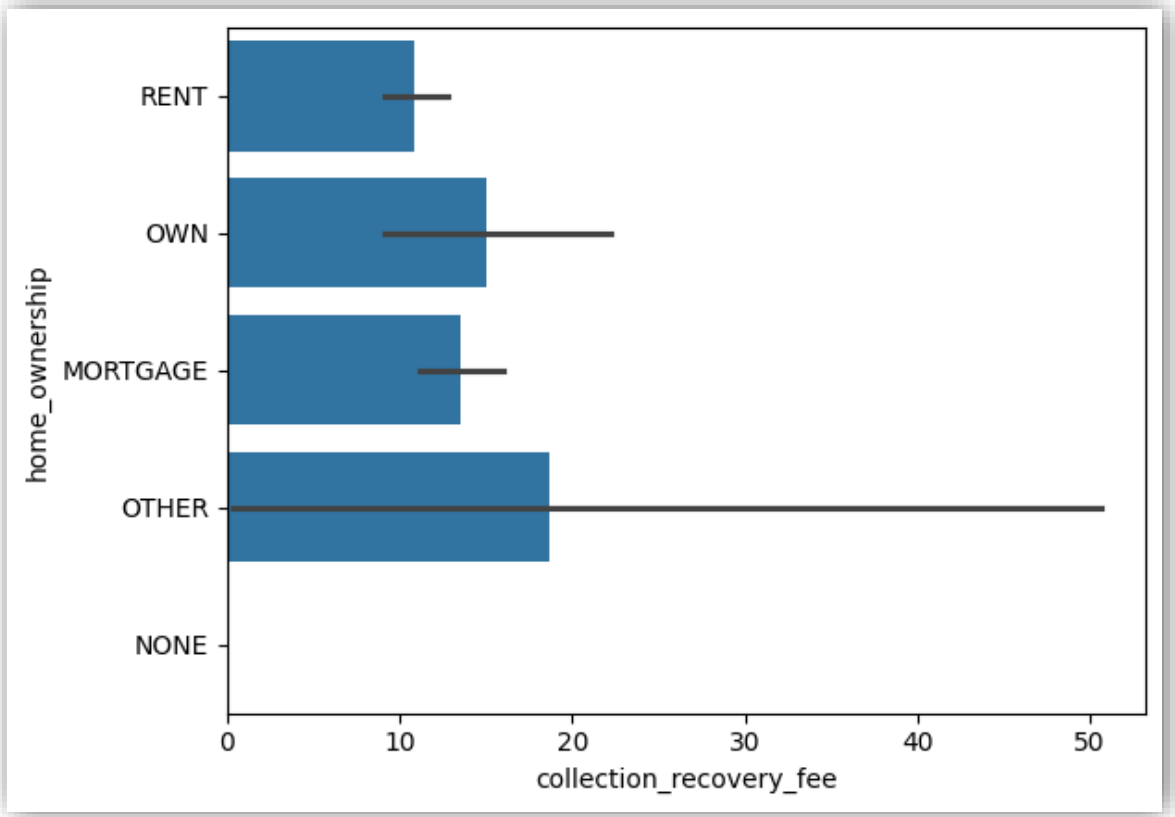


COLLECTION RECOVERY FEE VS GRADE

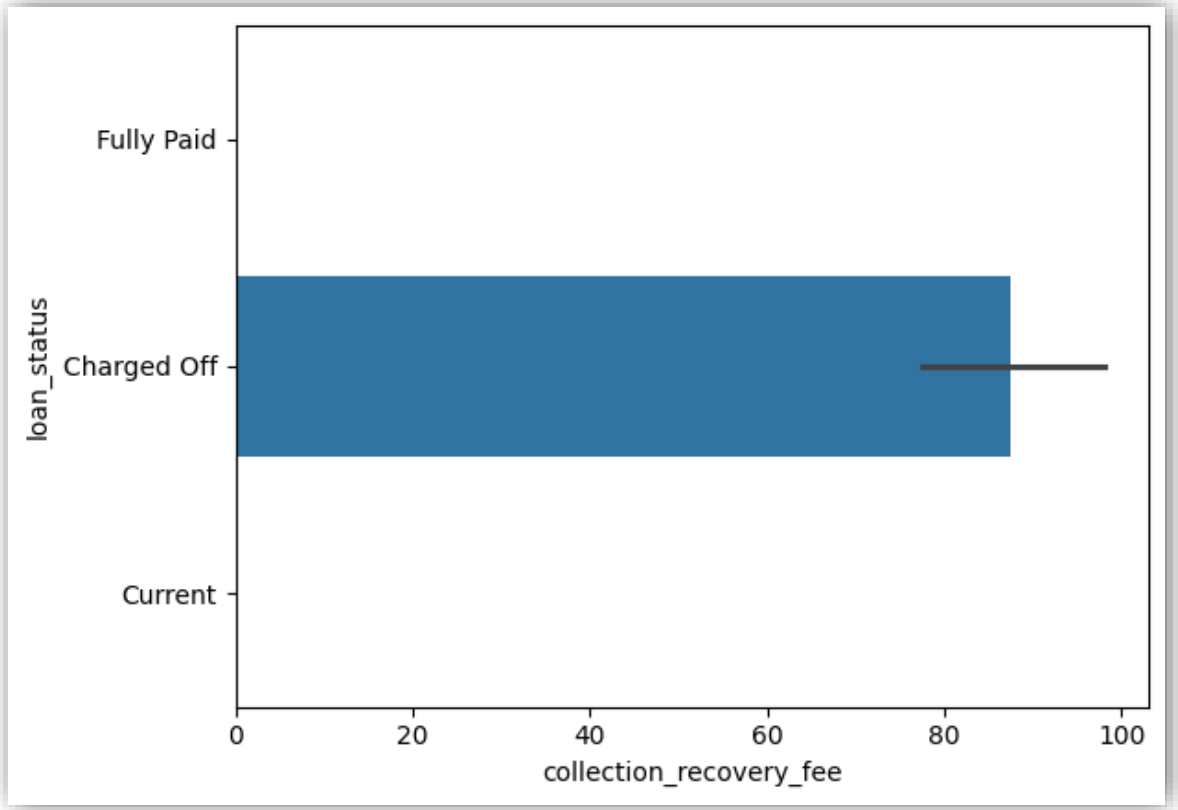


- Recoveries Vs Purpose and Collection Recovery Fee Vs Grade
- More recoveries had done in Renewable energy and Small business purpose
- Max collection recovery fee are paid by G and F Grades

COLLECTION RECOVERY FEE VS HOMEOWNERSHIP

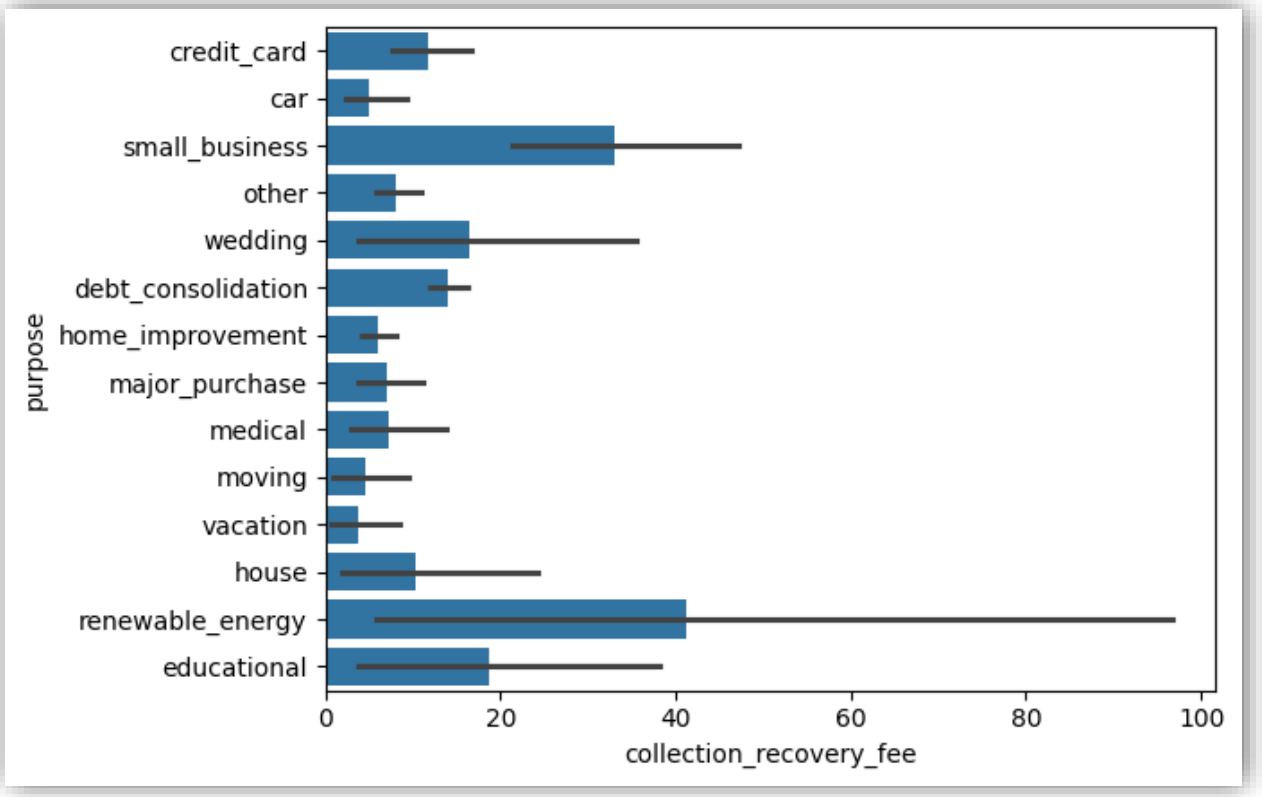


COLLECTION RECOVERY FEE VS LOAN_STATUS



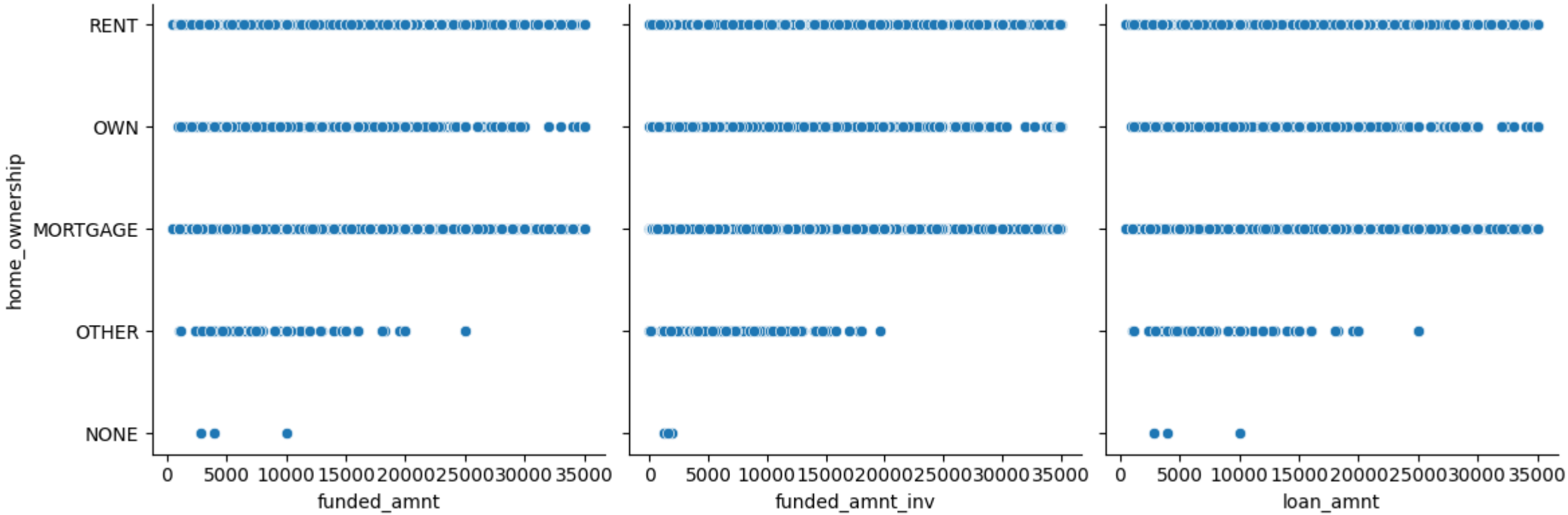
- Collection Recovery Fee Vs home ownership and loan status
- More recoveries fees had paid for those who have Mortgage ownerships
- All collection recovery fee are charged off in loan status

COLLECTION RECOVERY FEE VS HOMEOWNERSHIP



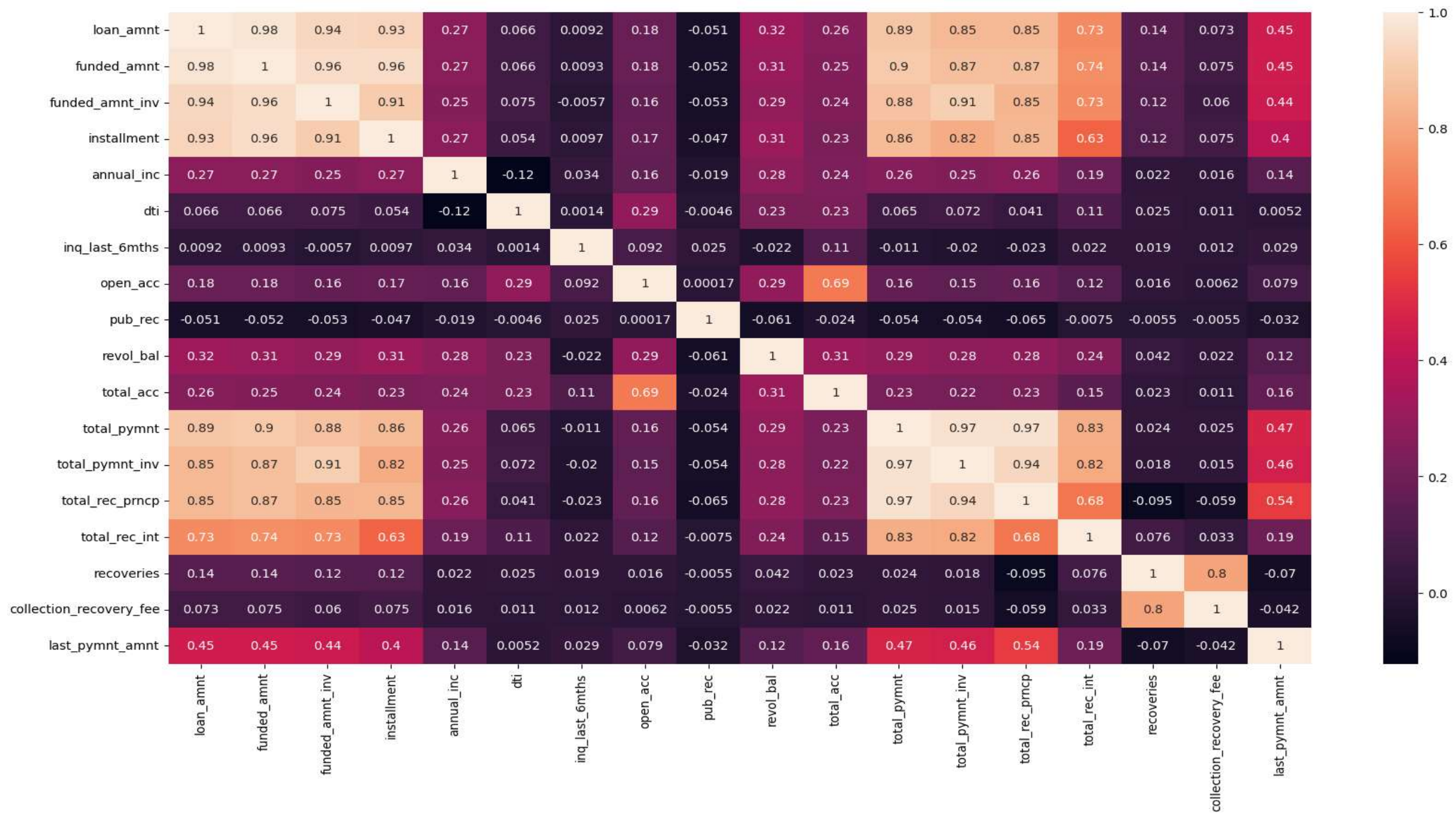
- Collection Recovery Fee Vs Purpose
- Max recoveries fees had paid due to renewable energy purpose and small business as well

HOME OWNERSHIP VS (FUNDED AMOUNT , FUNDED AMOUNT INV AND LOAN AMOUNT)



- Difference of all amount related to home ownerships

MULTIVARIATE ANALYSIS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funded_amnt 0.98 1 0.96 0.96 0.27 0.066 0.0093 0.18 -0.052 0.31 0.25 0.9 0.87 0.87 0.74 0.14 0.075 0.45
funded_amnt_inv 0.94 0.96 1 0.91 0.25 0.075 -0.0057 0.16 -0.053 0.29 0.24 0.88 0.91 0.85 0.73 0.12 0.06 0.44
installment 0.93 0.96 0.91 1 0.27 0.054 0.0097 0.17 -0.047 0.31 0.23 0.86 0.82 0.85 0.63 0.12 0.075 0.4
annual_inc 0.27 0.27 0.25 0.27 1 -0.12 0.034 0.16 -0.019 0.28 0.24 0.26 0.25 0.26 0.19 0.022 0.016 0.14
dti 0.066 0.066 0.075 0.054 -0.12 1 0.0014 0.29 -0.0046 0.23 0.23 0.065 0.072 0.041 0.11 0.025 0.011 0.0052
inq_last_6mths 0.0092 0.0093 -0.0057 0.0097 0.034 0.0014 1 0.092 0.025 -0.022 0.11 -0.011 -0.02 -0.023 0.022 0.019 0.012 0.029
open_acc 0.18 0.18 0.16 0.17 0.16 0.29 0.092 1 0.00017 0.29 0.69 0.16 0.15 0.16 0.12 0.016 0.0062 0.079
pub_rec -0.051 -0.052 -0.053 -0.047 -0.019 -0.0046 0.025 0.00017 1 -0.061 -0.024 -0.054 -0.054 -0.065 -0.0075 -0.0055 -0.0055 -0.032
revol_bal 0.32 0.31 0.29 0.31 0.28 0.23 -0.022 0.29 -0.061 1 0.31 0.29 0.28 0.28 0.24 0.042 0.022 0.12
total_acc 0.26 0.25 0.24 0.23 0.24 0.23 0.11 0.69 -0.024 0.31 1 0.23 0.22 0.23 0.15 0.023 0.011 0.16
total_pymnt 0.89 0.9 0.88 0.86 0.26 0.065 -0.011 0.16 -0.054 0.29 0.23 1 0.97 0.97 0.83 0.024 0.025 0.47
total_pymnt_inv 0.85 0.87 0.91 0.82 0.25 0.072 -0.02 0.15 -0.054 0.28 0.22 0.97 1 0.94 0.82 0.018 0.015 0.46
total_rec_prncp 0.85 0.87 0.85 0.85 0.26 0.041 -0.023 0.16 -0.065 0.28 0.23 0.97 0.94 1 0.68 -0.095 -0.059 0.54
total_rec_int 0.73 0.74 0.73 0.63 0.19 0.11 0.022 0.12 -0.0075 0.24 0.15 0.83 0.82 0.68 1 0.076 0.033 0.19
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loan_amnt
funded_amnt
funded_amnt_inv
installment
annual_inc
dti
inq_last_6mths
open_acc
pub_rec
revol_bal
total_acc
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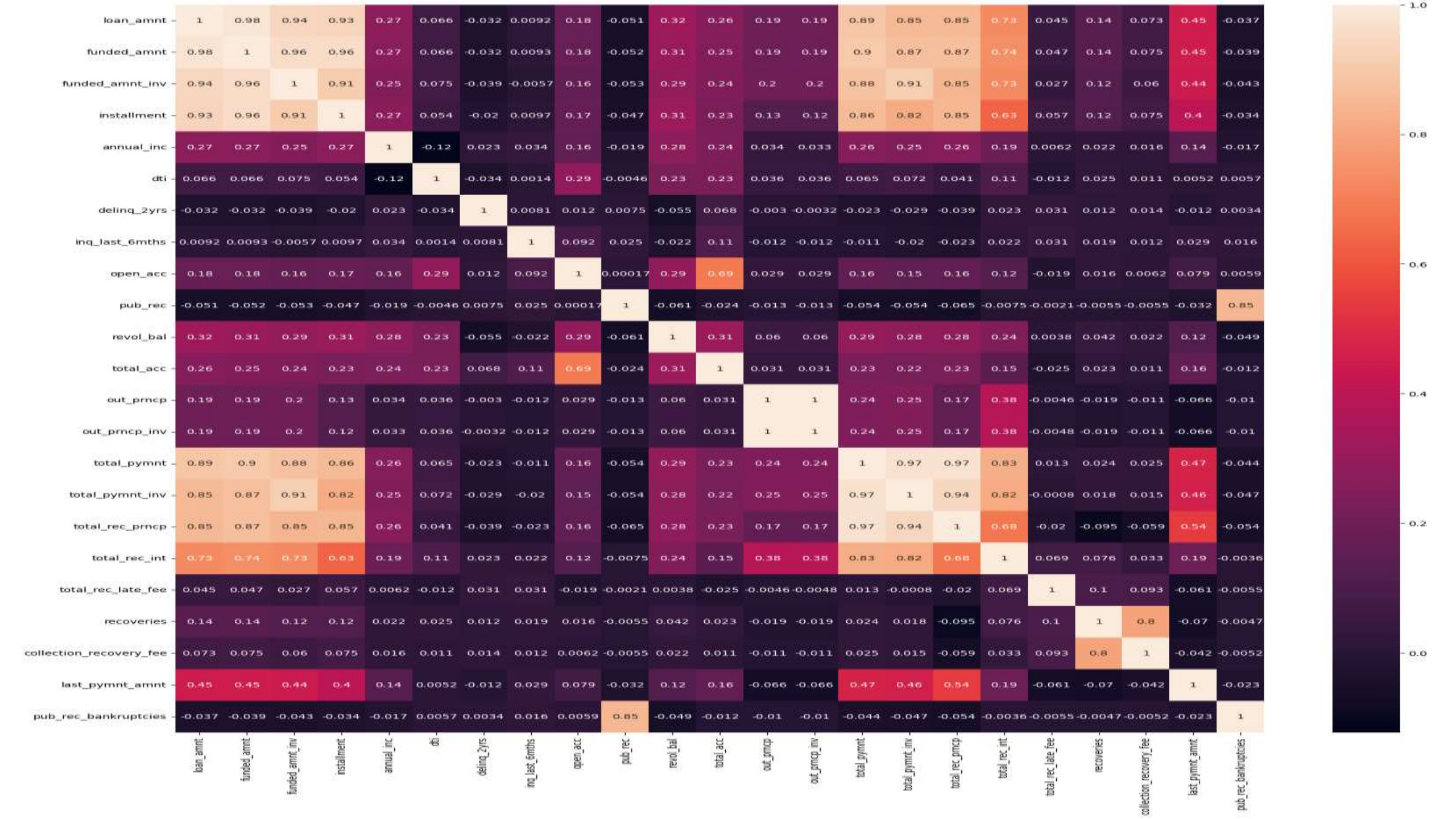
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funded_amnt 0.98 1 0.96 0.96 0.27 0.066 -0.032 0.0093 0.18 -0.052 0.31 0.25 0.19 0.19 0.9 0.87 0.87 0.74 0.047 0.14 0.075 0.45 -0.039
funded_amnt_inv 0.94 0.96 1 0.91 0.25 0.075 -0.039 -0.0057 0.16 -0.053 0.29 0.24 0.2 0.2 0.88 0.91 0.85 0.73 0.027 0.12 0.06 0.44 -0.043
installment 0.93 0.96 0.91 1 0.27 0.054 -0.02 0.0097 0.17 -0.047 0.31 0.23 0.13 0.12 0.86 0.82 0.85 0.63 0.057 0.12 0.075 0.4 -0.034
annual_inc 0.27 0.27 0.25 0.27 1 -0.12 0.023 0.034 0.16 -0.019 0.28 0.24 0.034 0.033 0.26 0.25 0.26 0.19 0.0062 0.022 0.016 0.14 -0.017
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inq_last_6mths 0.0092 0.0093 -0.0057 0.0097 0.034 0.0014 0.0081 1 0.092 0.025 -0.022 0.11 -0.012 -0.012 -0.011 -0.02 -0.023 0.022 0.031 0.019 0.012 0.029 0.016
open_acc 0.18 0.18 0.16 0.17 0.16 0.29 0.012 0.092 1 0.00017 0.29 0.69 0.029 0.029 0.16 0.15 0.16 0.12 -0.019 0.016 0.0062 0.079 0.0059
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out_prncp_inv 0.19 0.19 0.2 0.12 0.033 0.036 -0.0032 -0.012 0.029 -0.013 0.06 0.031 1 1 0.24 0.25 0.17 0.38 -0.0048 -0.019 -0.011 -0.066 -0.01
total_pymnt 0.89 0.9 0.88 0.86 0.26 0.065 -0.023 -0.011 0.16 -0.054 0.29 0.23 0.24 0.24 1 0.97 0.97 0.83 0.013 0.024 0.025 0.47 -0.044
total_pymnt_inv 0.85 0.87 0.91 0.82 0.25 0.072 -0.029 -0.02 0.15 -0.054 0.28 0.22 0.25 0.25 0.97 1 0.94 0.82 -0.0008 0.018 0.015 0.46 -0.047
total_rec_prncp 0.85 0.87 0.85 0.85 0.26 0.041 -0.039 -0.023 0.16 -0.065 0.28 0.23 0.17 0.17 0.97 0.94 1 0.68 -0.02 -0.095 -0.059 0.54 -0.054
total_rec_int 0.73 0.74 0.73 0.63 0.19 0.11 0.023 0.022 0.12 -0.0075 0.24 0.15 0.38 0.38 0.83 0.82 0.68 1 0.069 0.076 0.033 0.19 -0.0036
total_rec_late_fee 0.045 0.047 0.027 0.057 0.0062 -0.012 0.031 0.031 -0.019 -0.0021 0.0038 -0.025 -0.0046 -0.0048 0.013 -0.0008 -0.02 0.069 1 0.1 0.093 -0.061 -0.0055
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loan_amnt
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funded_amnt_inv
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inq_last_6mths
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revol_bal
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out_prncp_inv
total_pymnt
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total_rec_late_fee
recoveries
collection_recovery_fee
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0.6
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0.2
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