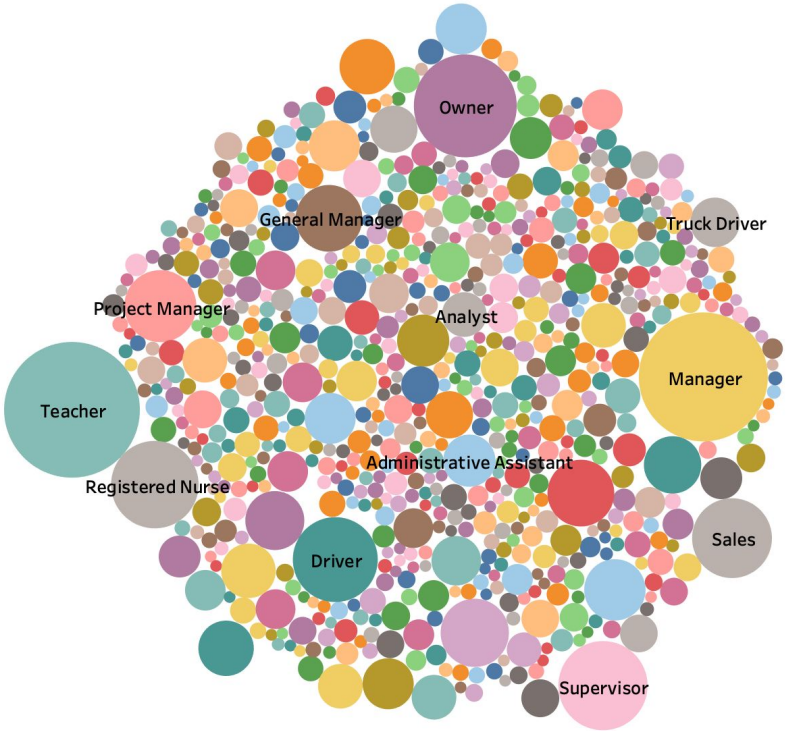
Presentation Deck

By WokeRUs

INTRODUCTION

- This project uses data from previous LendingClub loans to determine if a request is accepted or rejected.
- Data will be used to determine what range the interest rate will be for accepted loans.
- This will help provide individuals looking for a loan the ability to see what they qualify for.

Why do people need loans?



Money is a fact of life where sometimes we don't have enough.

This graph shows the number of loans taken out during 2007-2018 by LendingClub where the size of the bubble infers the amount of loans taken by occupation.

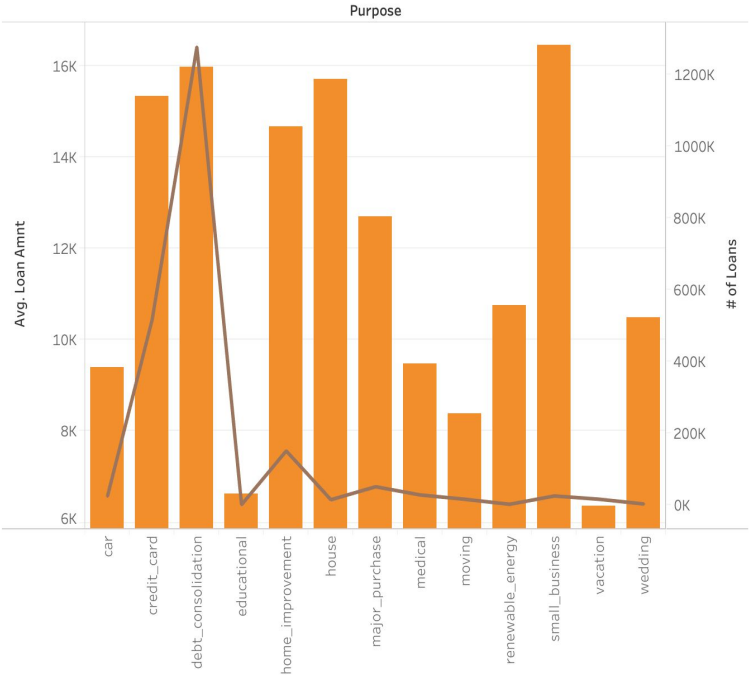
People from all walks of life are always looking for monetary relief.

LendingClub

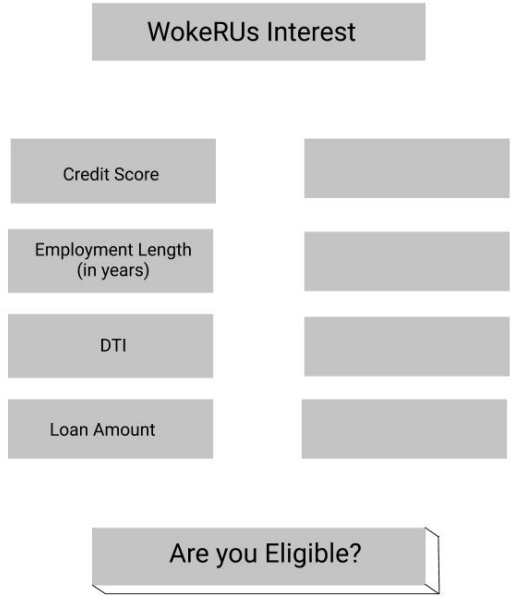
At its height, LendingClub was the world's largest peer-to-peer lending platform.

The graph depicts that the majority of loans approved were for the purpose of debt consolidation (brown line).

Albeit LendingClub Enabled issued loans between 1K-40K, the average loan was around 11K but varied when viewed by purpose (orange bars).

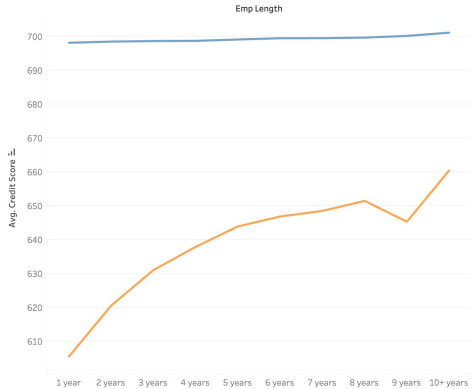


Are you eligible for a LendingClub loan?



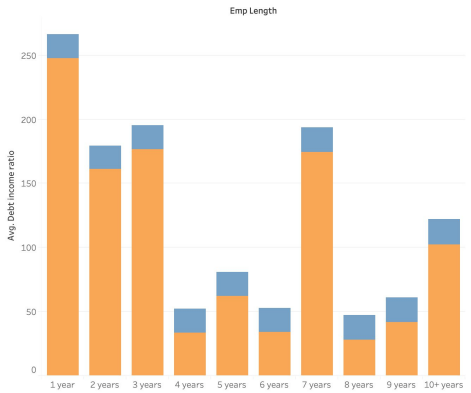
Using a logistic ML model fueled by data of approved and rejected loan candidates between 2007-2018, the initial page allows users to input values and sees if they are eligible for the loan or not.

Candidates for a successful loan



APPROVED

REJECTED



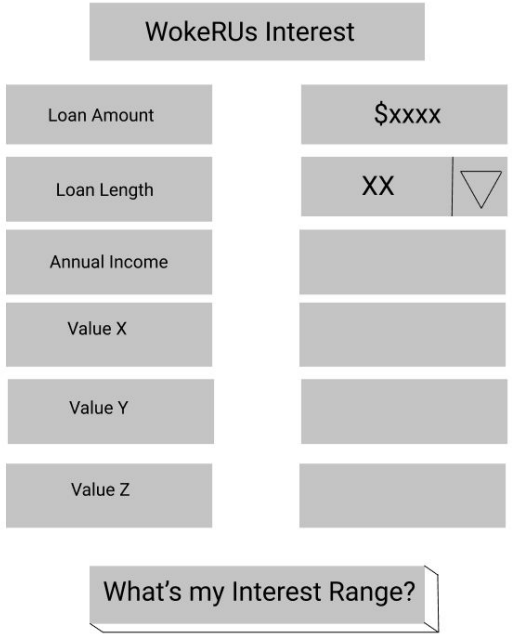
We see that with successful candidates, they have a high credit score and a short, balanced DTI

We see with rejected candidates, the avg credit score is way lower while the DTI bars depicts a wide ratio.

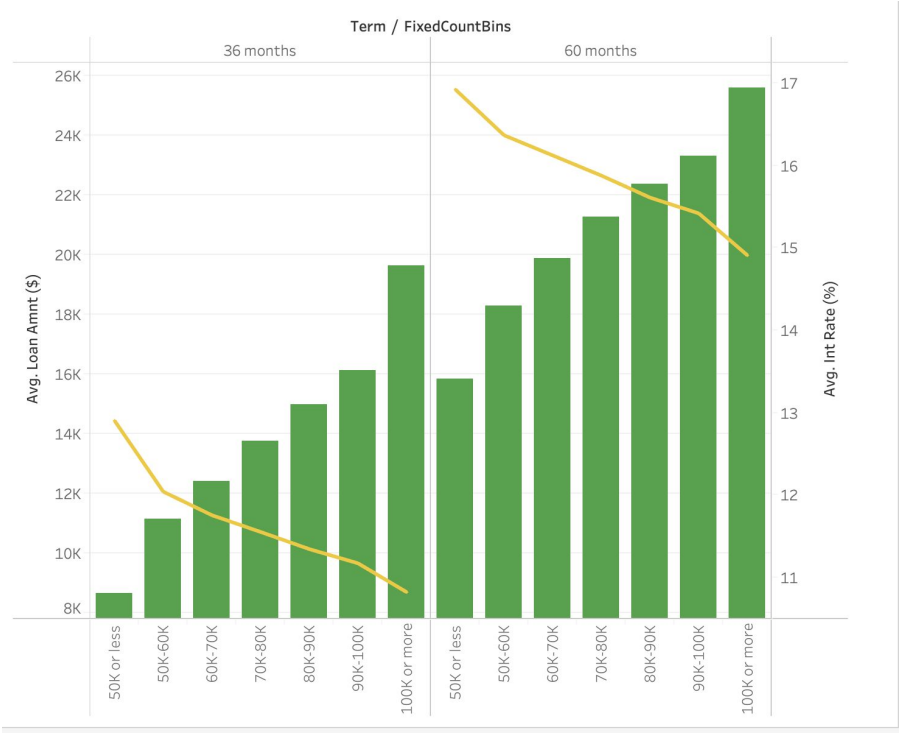
What's my Interest Grade?

Based upon approved loan applicant data, the user inputs these values to see what LendingClub Interest Grade they fall under.

* Info on LendingClub Interest Grades can be found here.



Interest Rate Breakdown



When broken down by the set loan lengths or either 36 or 60 months, there are some trends when looking at the average loan amount (green bars) and the average interest rate (yellow line).

Short term + smaller loan = higher IR

Long term + large loan = smaller IR