# YEAR WISE LOAN AMOUNT STATS

1. Significant loan growth from 2007 to 2011.
2. Biggest jump in loan amounts in 2010 and 2011.

# GRADE AND SUB GRADE WISE REVOL_BAL

1. Highest balances with top grades (A and B).
2. Lower grades (D-G) have smaller loan balance

# Total Payment for Verified Status Vs Total Payment for Non Verified Status

1. 59% of payments from verified individuals.
2. 41% unverified payments, indicating higher risk

# STATE WISE LOAN STATUS

1. California, New York, and Florida have the most loans.
2. Some states show higher loan defaults (charged off).

# MONTH WISE LOAN STATUS

1. Loan numbers steady throughout the year.
2. Slight increase in loans towards December.
3. Mix of fully paid, current, and charged-off loans.

# HOME OWNERSHIP VS LAST PAYMENT DATE STATS

1. Renters and mortgage holders dominate loan distribution.
2. Very few loans associated with homeowners.