

Total Number Of Loan Account

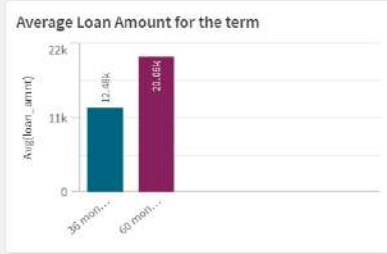
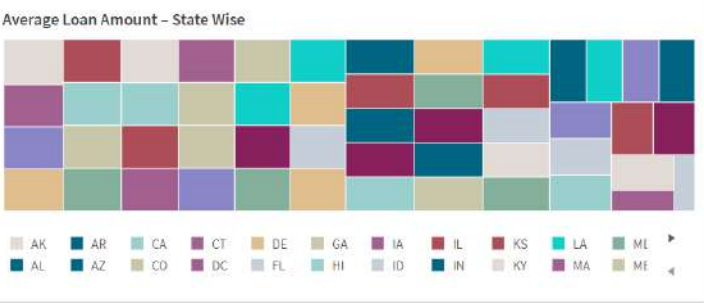
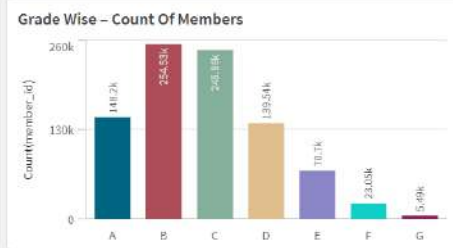
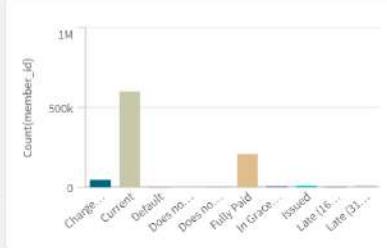
10,247,534.00

Total Loan Amount

13,093,511,950.00

Average Loan Amount

14.76k



LendingClub Analysis

Total Number Of Loan Account

10,247,534.00

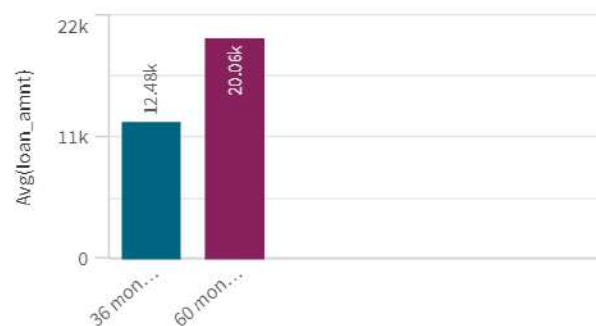
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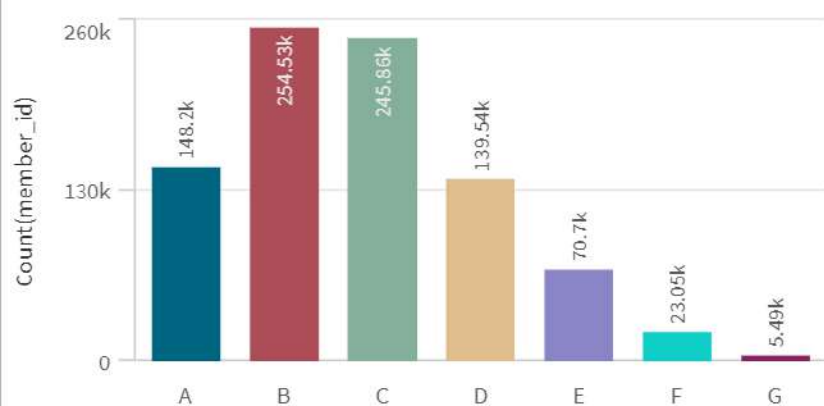
14.76k

Average Loan Amount for the term



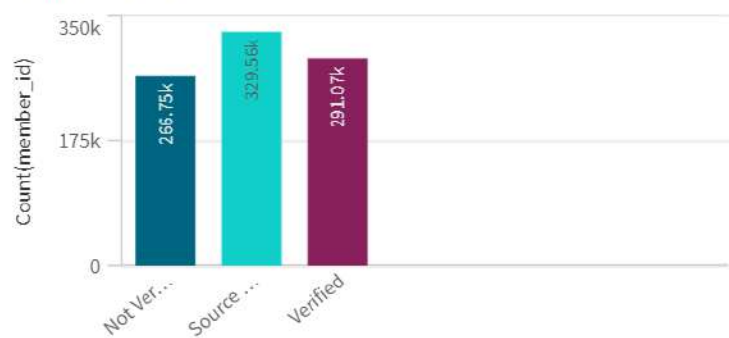
Borrowers opting for a 60-month term have higher average loan amounts (\$20.06k) compared to those choosing a 36-month term (\$12.48k). This indicates that longer-term loans might be preferred for higher financing needs.

Grade Wise – Count Of Members



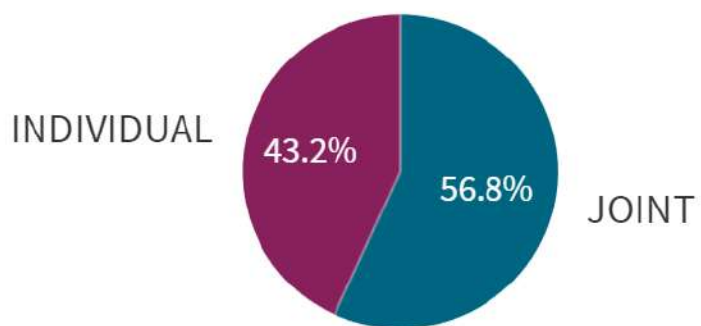
Loans are predominantly issued to grades B and C members, suggesting moderate credit risk borrowers. Lower grades (F and G) have fewer loans, indicating a conservative approach towards high-risk lending.

Verification Status



The majority of borrowers are source-verified or verified, showing a focus on maintaining borrower authenticity and reliability.

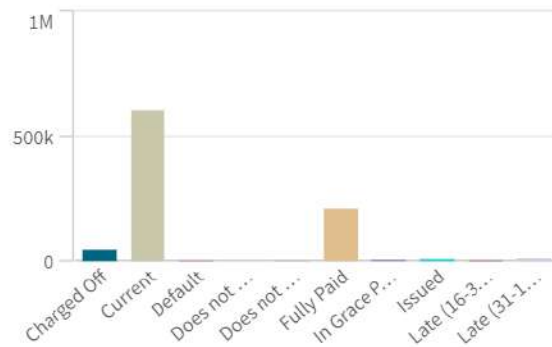
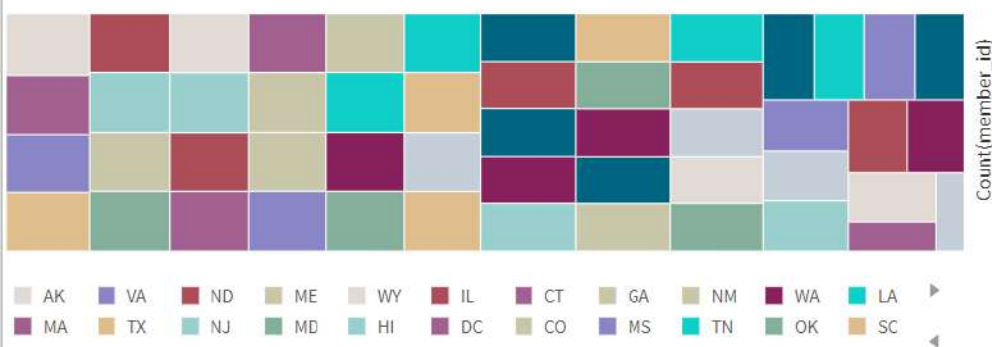
Average Loan Amount For The Account_Type



Individual Accounts: 43.2% of the loans are individual accounts.

Joint Accounts: 56.8% are joint accounts, suggesting a preference for co-borrowing among many applicants.

Average Loan Amount – State Wise



The treemap chart displays the average loan amount across different states, with variations in borrowing behavior. States like Alaska and Virginia have higher average loan amounts, whereas states like Rhode Island and South Dakota have lower averages.

Conclusion:

The dashboard reveals that while LendingClub has a diverse and extensive loan portfolio, careful attention to risk assessment and borrower verification is crucial. The higher average loan amounts in certain states and longer terms underscore the importance of tailored lending strategies to manage risk and meet borrower needs effectively.