

According to the Lending club given Data some Analysis can be noticed :

- The overall default rate is about 15%.
- 60-month loans default more than 36 months loan.
- As the lending club already decided the riskiness of loan the default rates increased as grade goes from A to G.
- In sub grade A1 is better than A2 better than A3 and so on.
- Verified loans default more than not verified.
- Small business loans default the most, then renewable energy, education and house respectively.
- The number of loans demand has increased steadily across years, since 2007 till 2011 by about 7889%.
- Generally, the loans demand increase in the latter half of the year and most loans are granted in December.
- Higher the loan amount, higher the default rate.
- Annual income less than 100000 has higher default rate.
- High interest rates default more, as expected.
- High dti creates high default rate.
- More than 15000 funded amounts may have more default rate.
- Most loans are debt consolidation, then credit card, major purchase etc.
- there is a 6% increase in default rate as you go from high to low annual income.