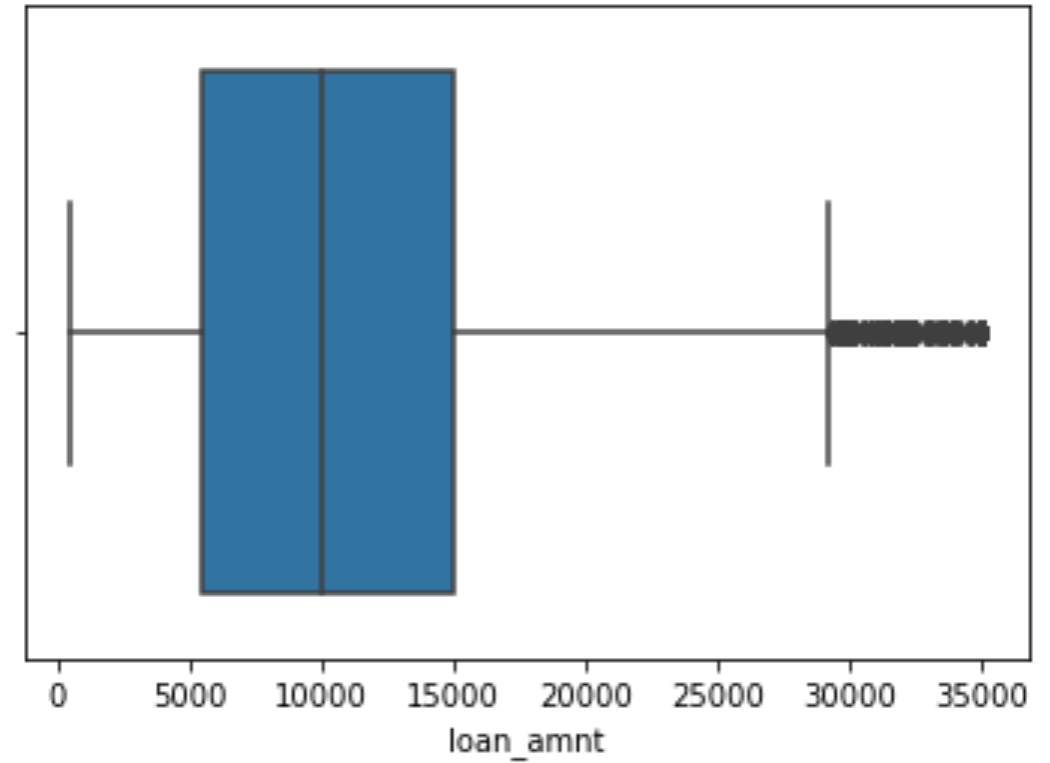
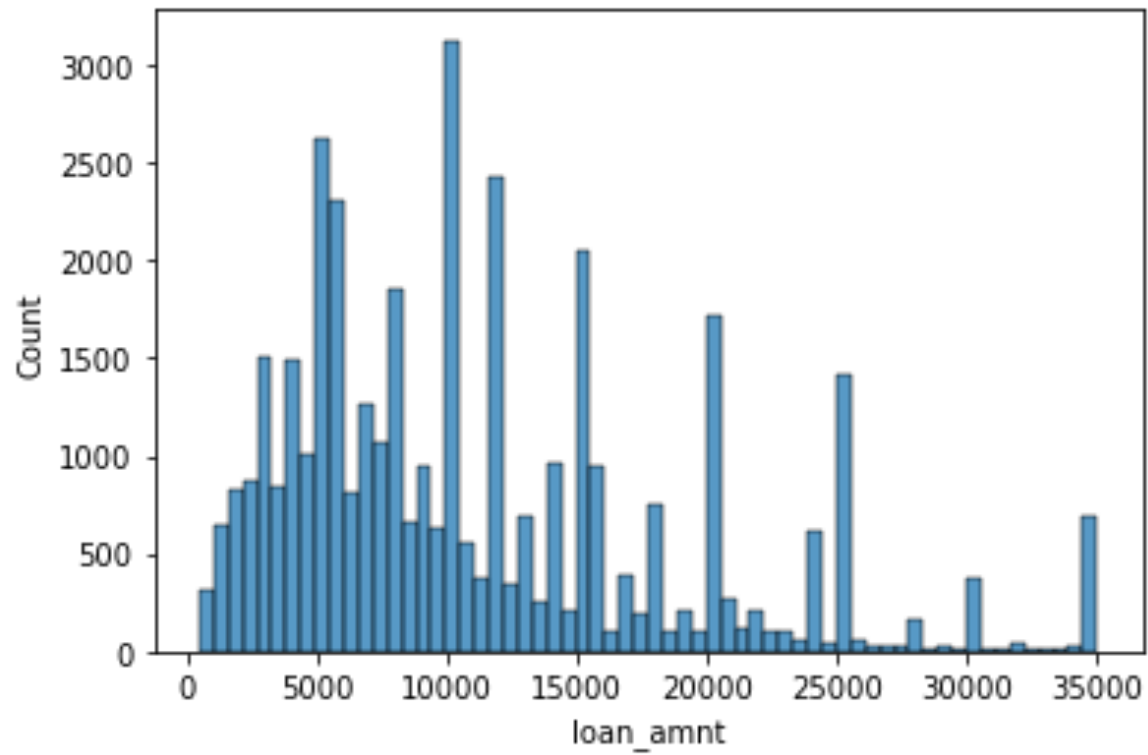


Lending Club Case Study

Name _____

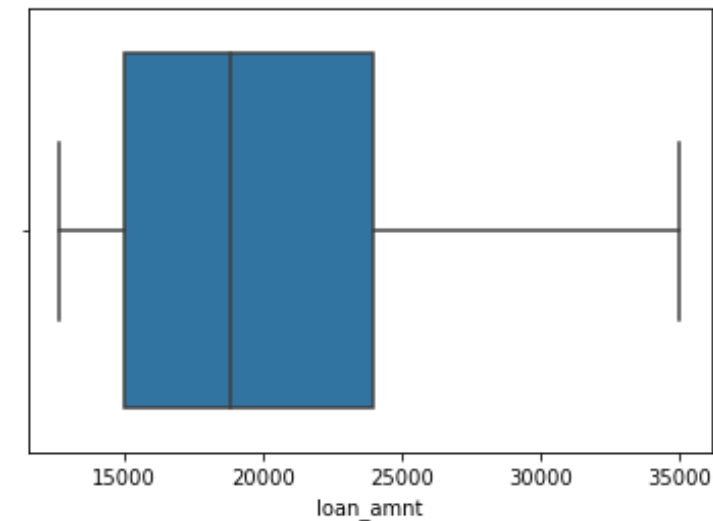
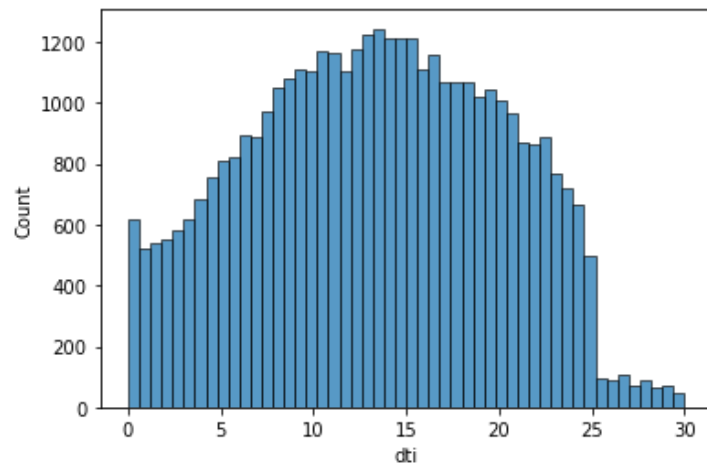
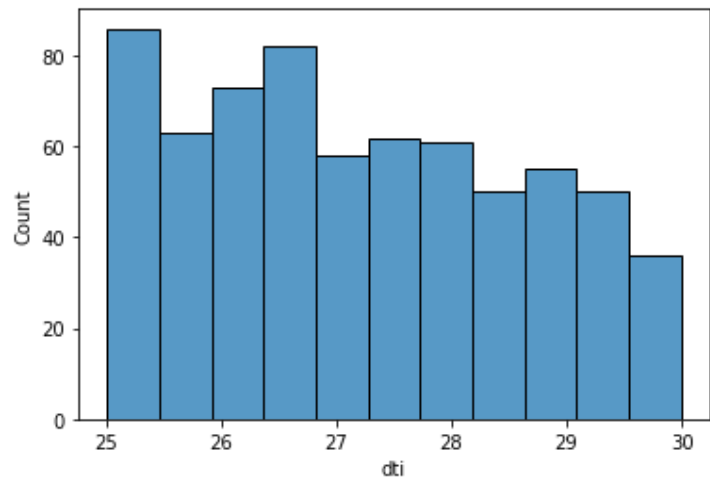
Signature _____

Date _____

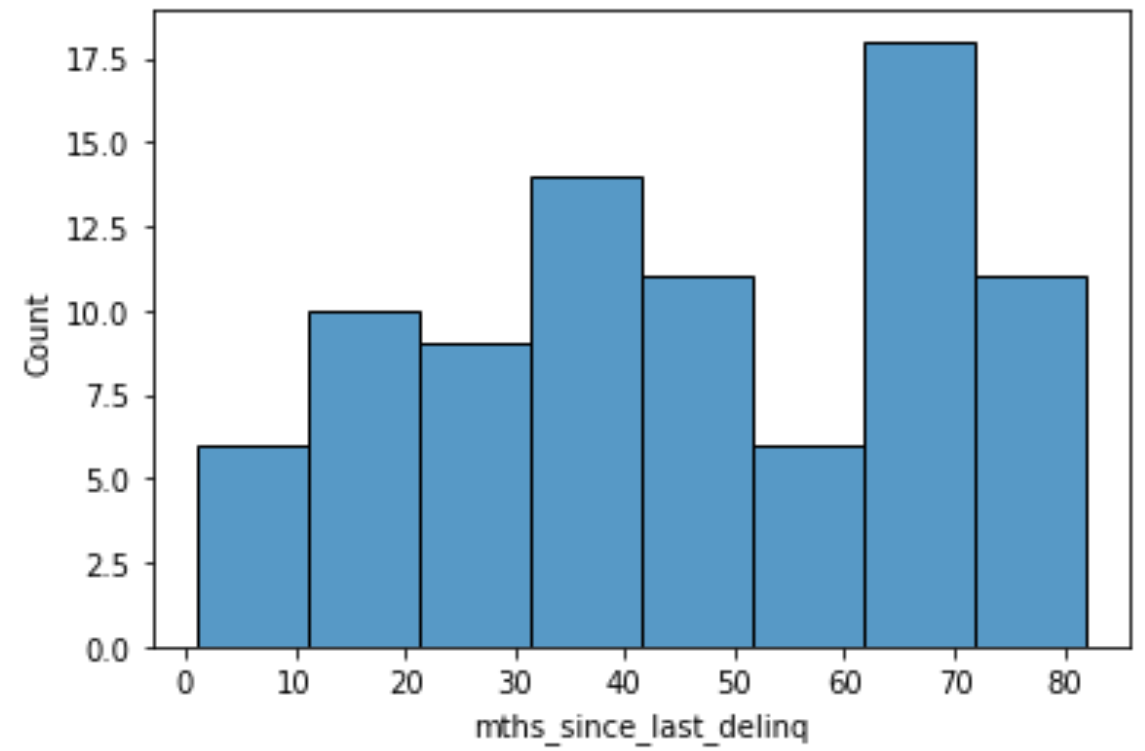
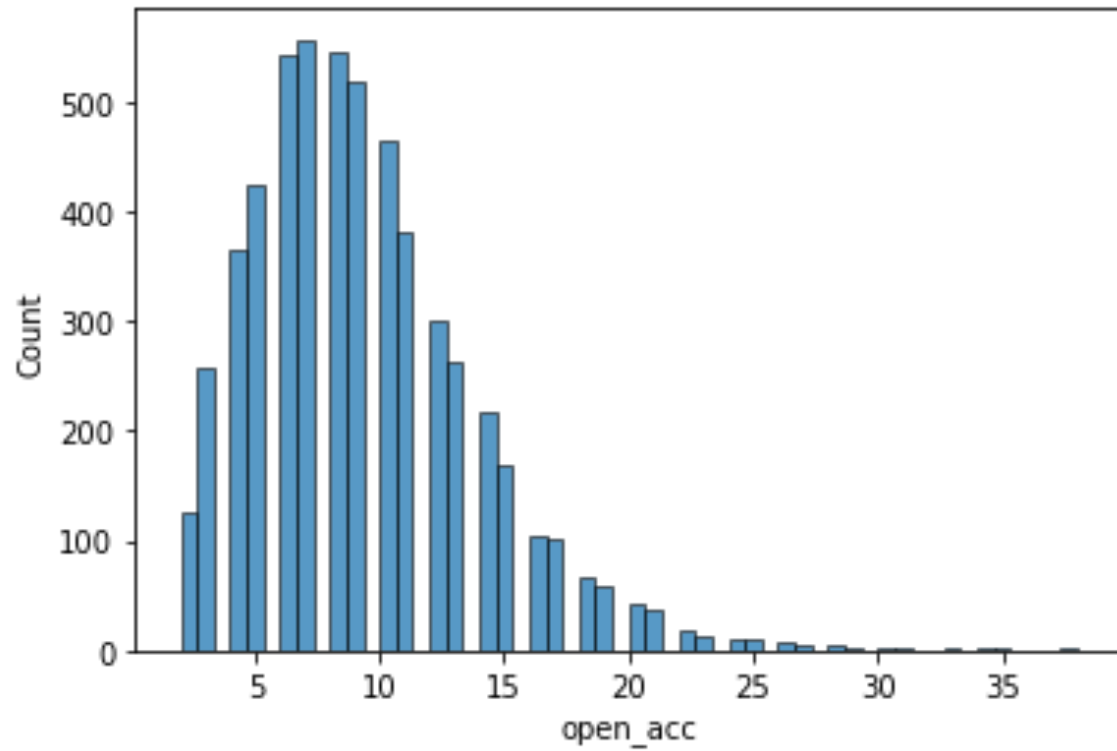


Loan Amount

Loan amount is right skewed distribution with median of ~\$10,000 and inter quantile range from \$5,000 to \$15,000

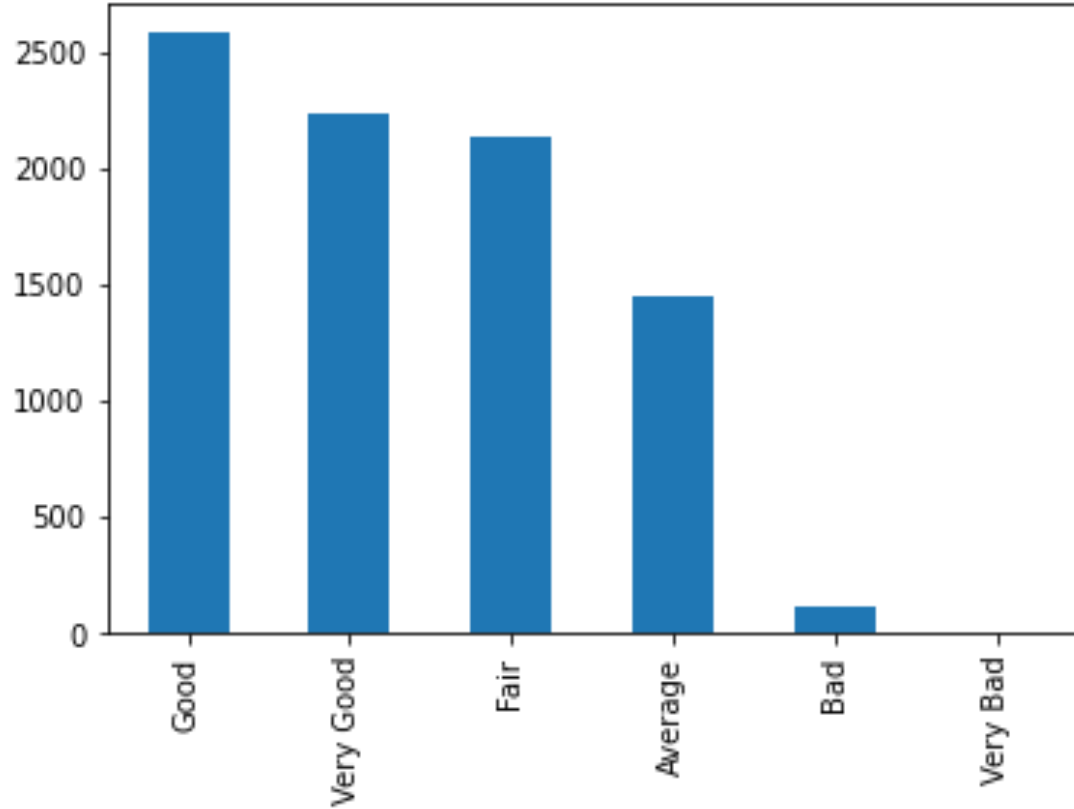


Loan Amount IQR shifts to \$25,000 - \$15,000 for certain high DTI customers. General Loan Amount IQR is \$15,000 - \$5000

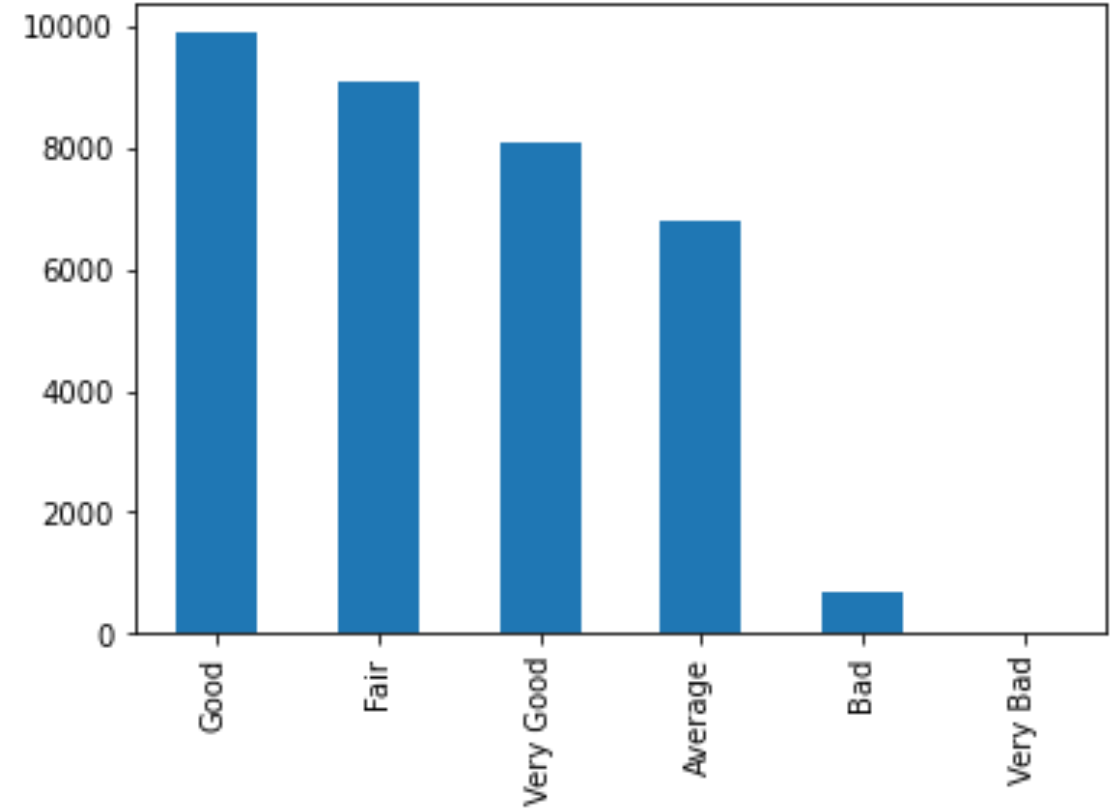


Univariate Analysis

of Loans given by DTI Category when Source Verified

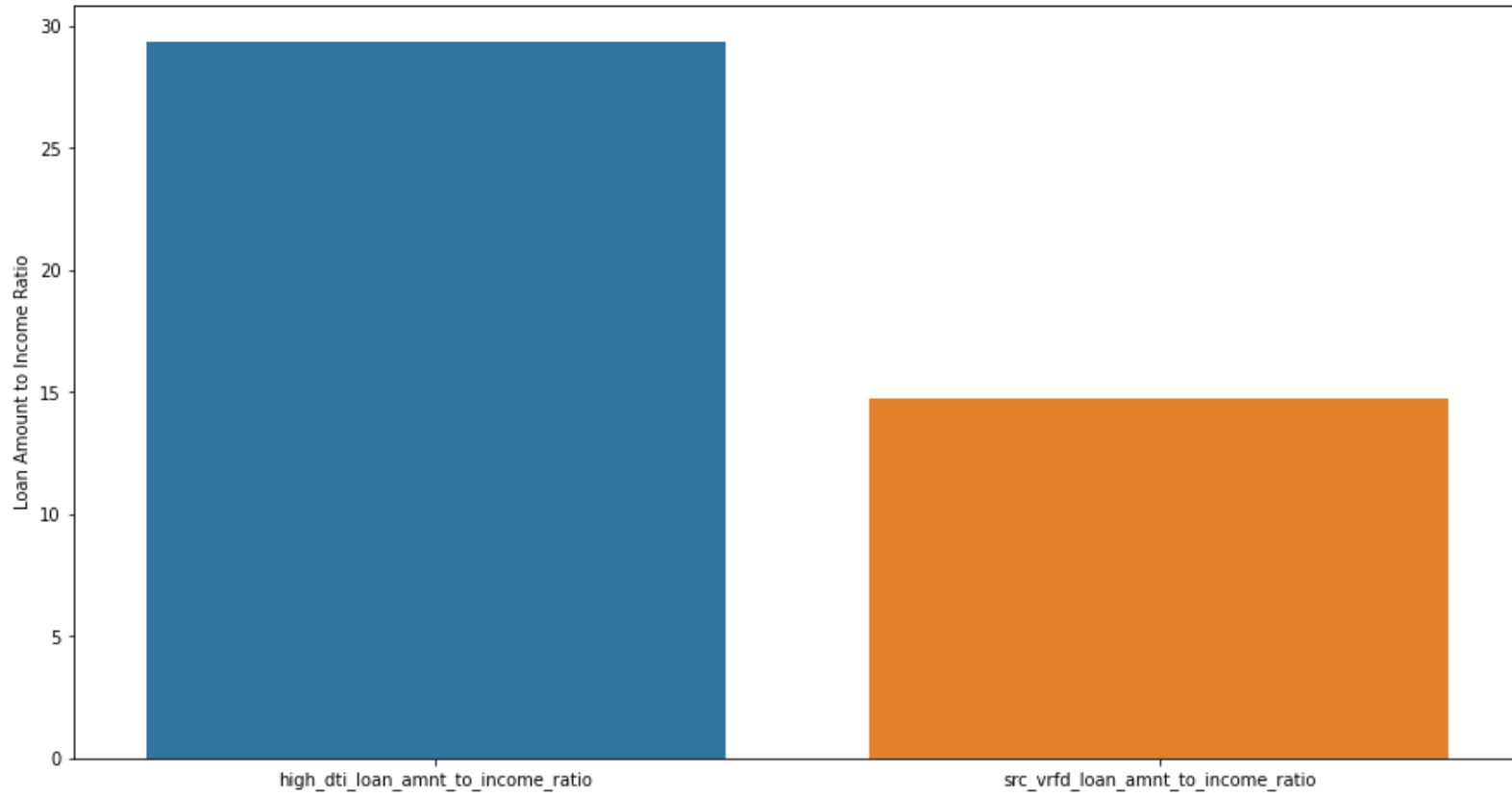


of Loans given by DTI Category for General Population



Source Verified

Percentage of loans given to customers with lower DTI increases when Source is Verified: reducing chance of default



Loan to Income Ratio

High DTI – General Population v/s Verified Source