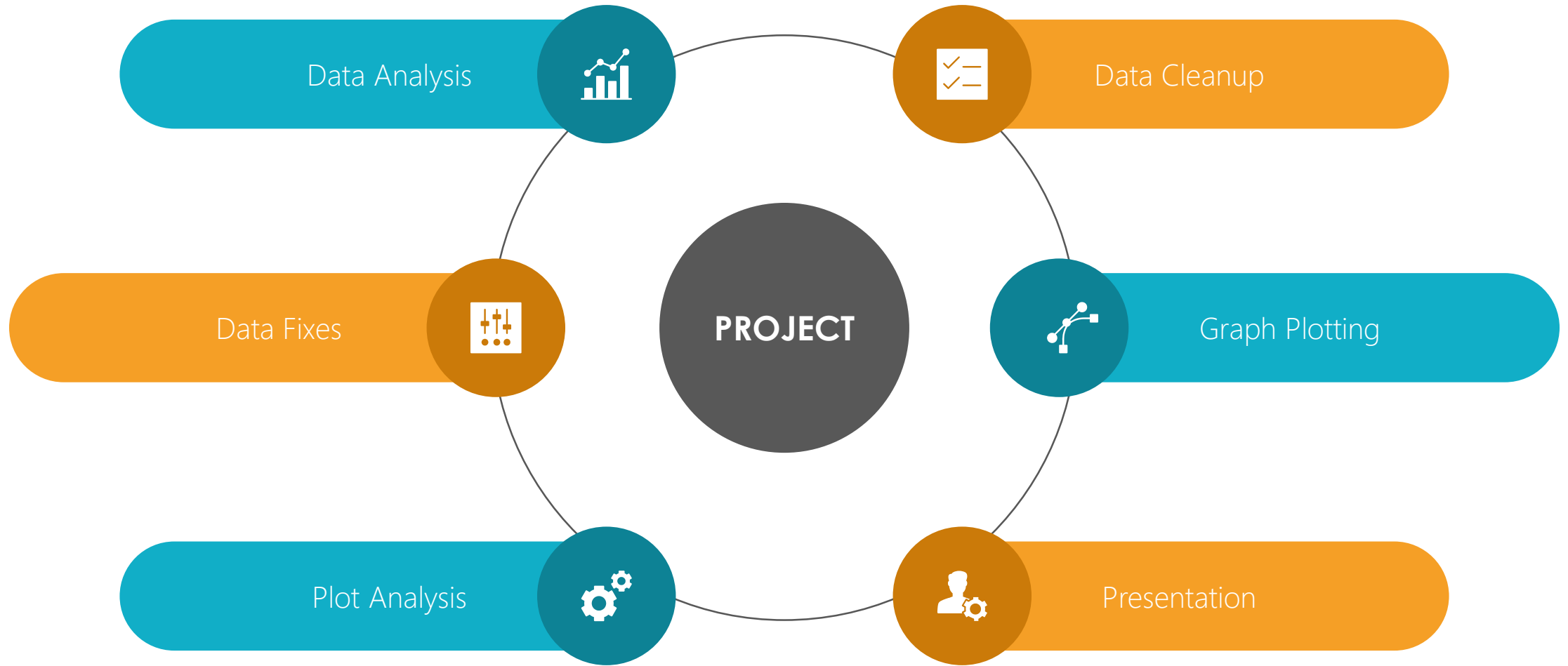


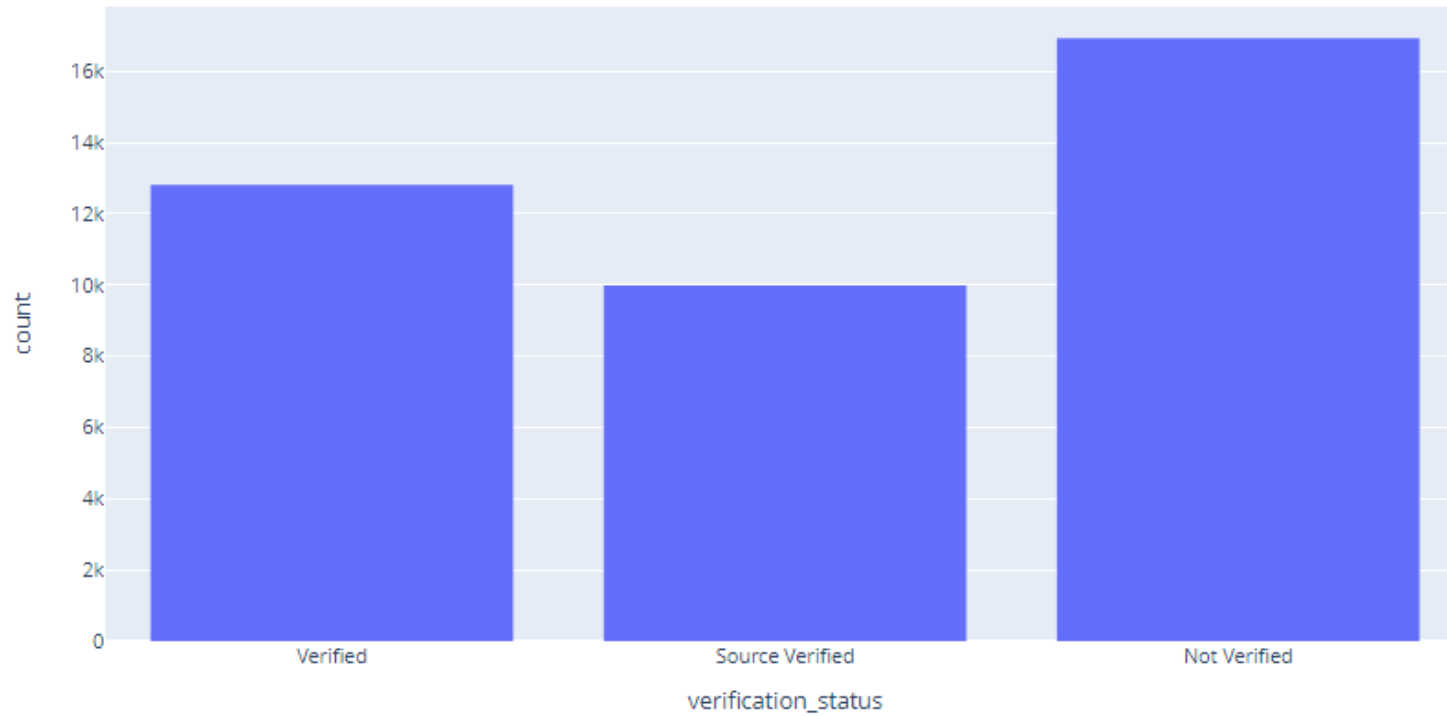


# Lender Club Project Analysis Presentation

# Project Analysis



# Project Analysis

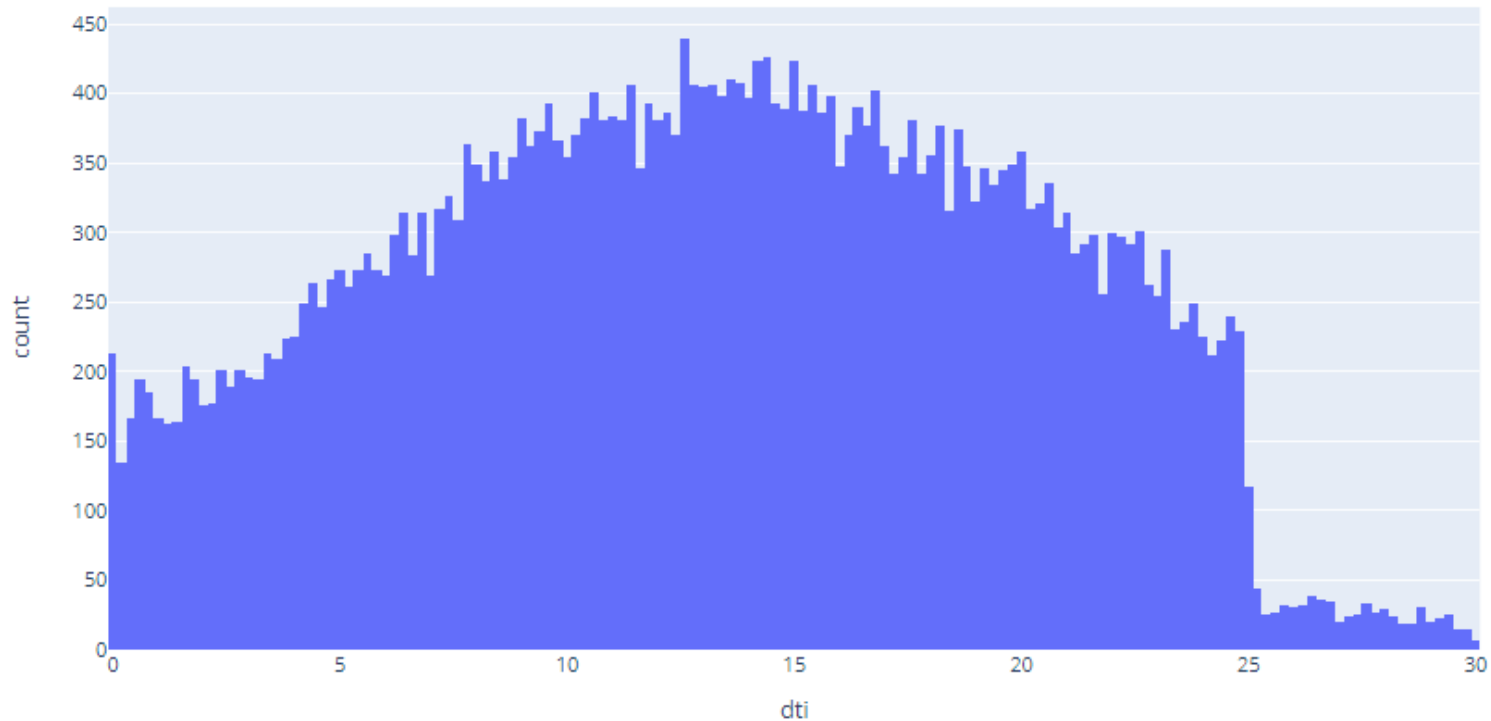


## Income Verification Status

16k + unverified

- We observe that the largest chunk of the accounts are not verified (above 16k)
- Almost 10k accounts have only their source verified, however income still remains unverified.

# Project Analysis

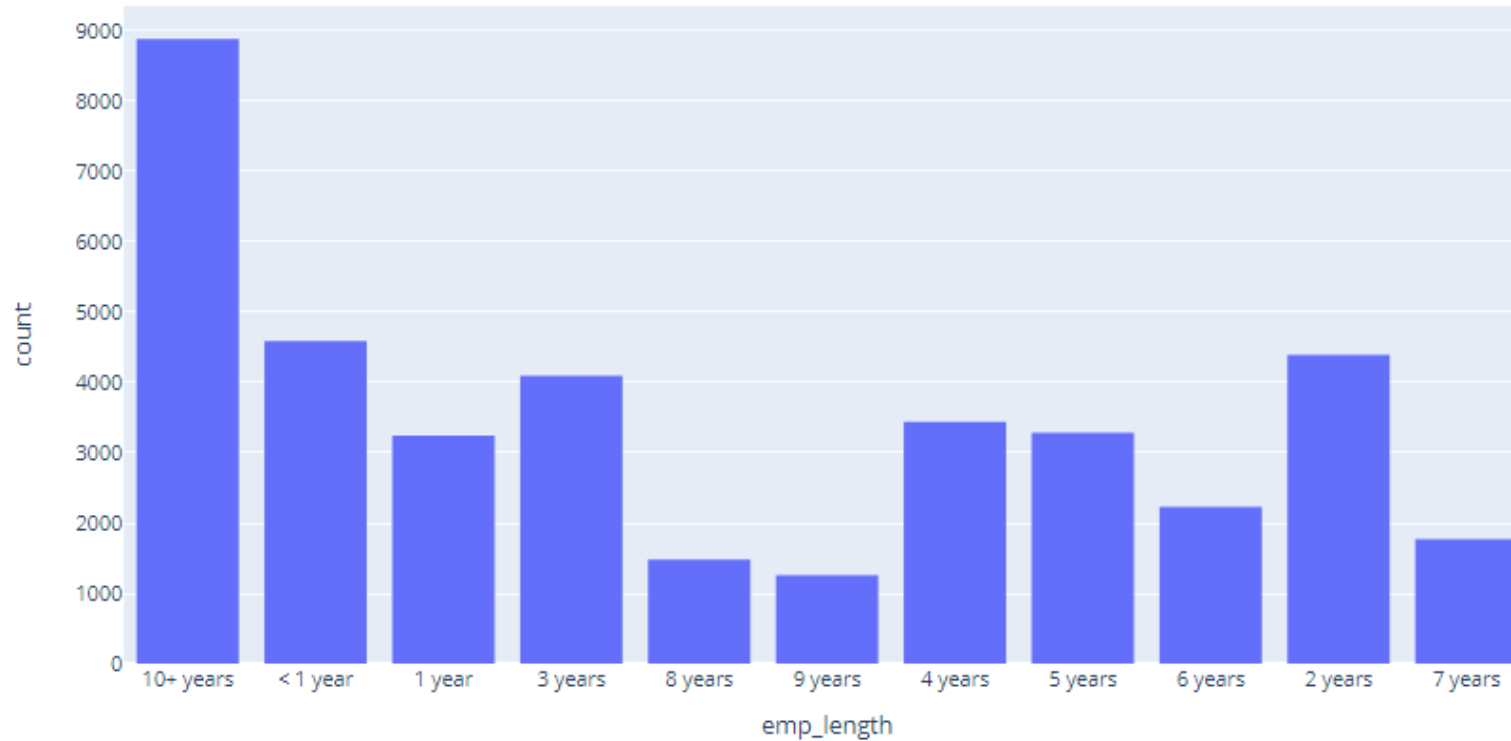


## Overall dti counting

An interesting observation to note is how the count suddenly falls at 25 dti\*.

\*dti - A ratio calculated using the borrower's total monthly debt payments on the total debt obligations, excluding mortgage and the requested LC loan, divided by the borrower's self-reported monthly income.

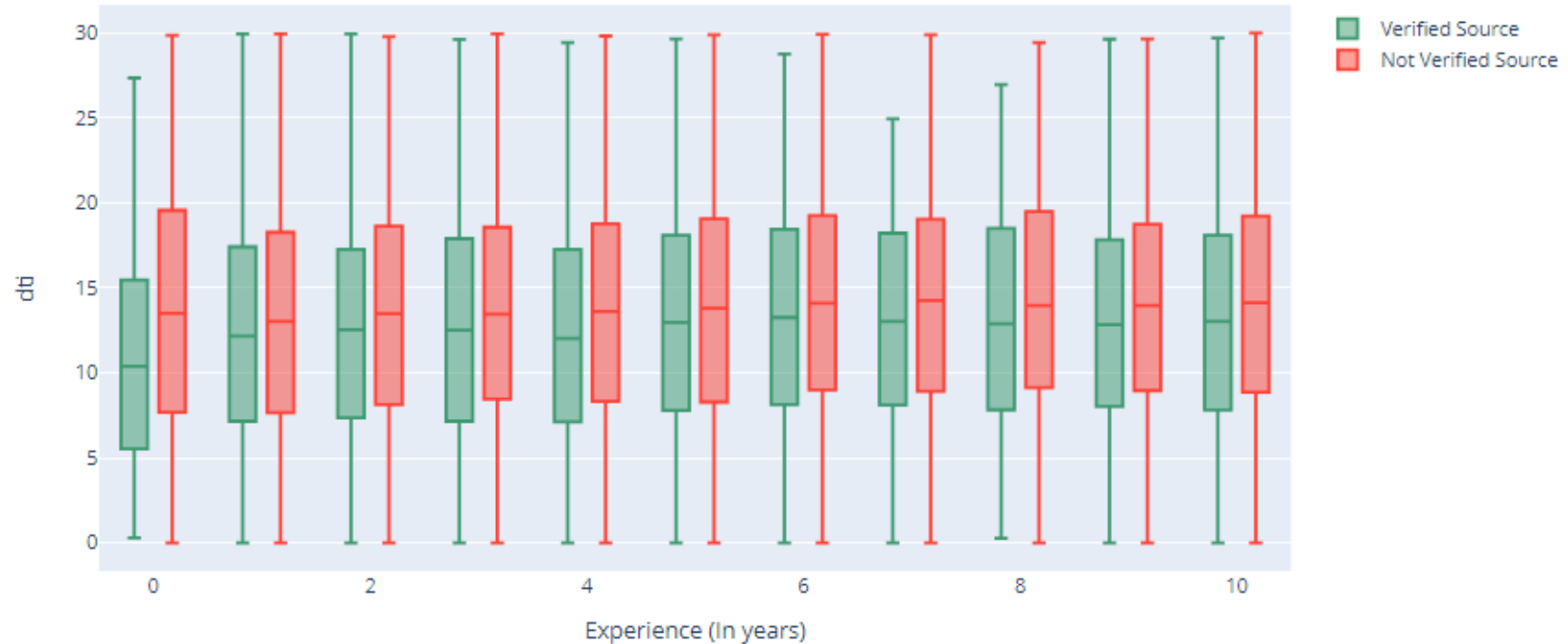
# Project Analysis



## Experience count

- We have a lot of accounts with 10+ years of experience. This is a positive indicator.
- On the flipside, there is a good number of applicants which have less than 5 years of experience.

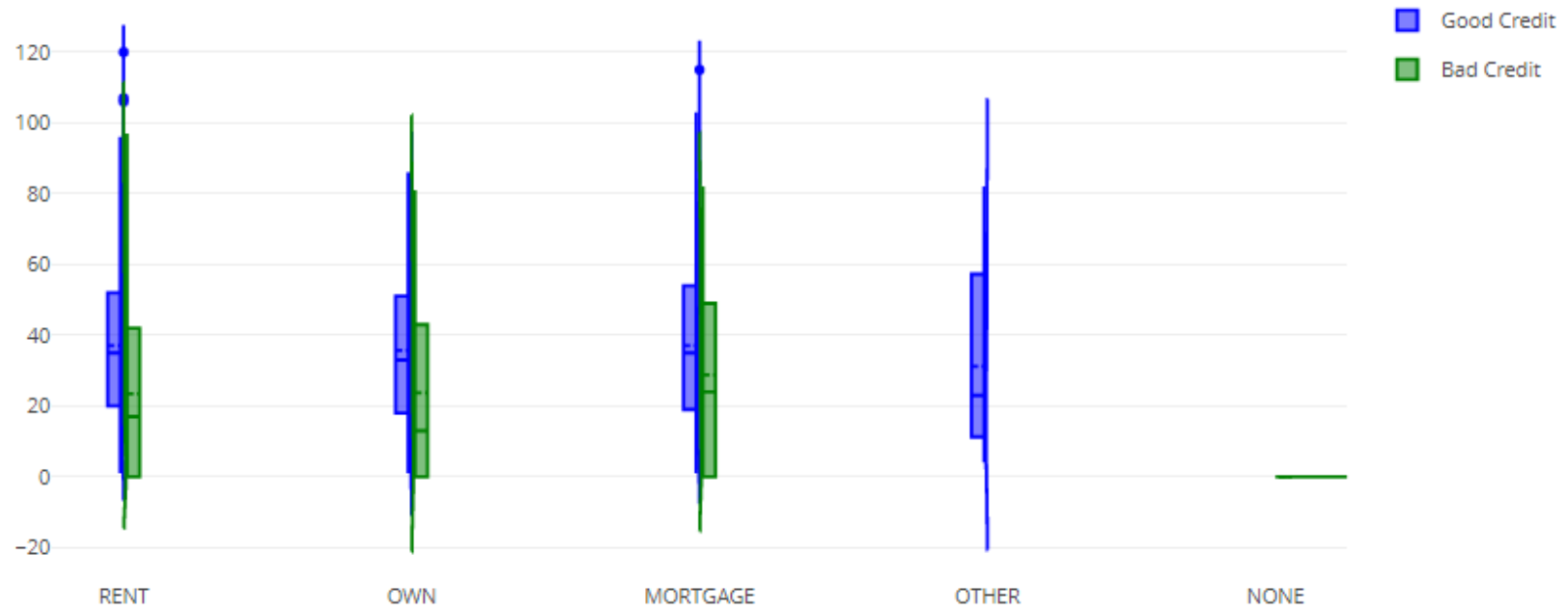
# Project Analysis



## Income verification on [Experience vs. dti]

- People who have low experience and their income sources are not verified tend to have significantly higher debt vs. income ratio. Refer the first two boxes in chart above.
- Overall verified sources have lower dti.

# Project Analysis



## Bankruptcy on [housing status vs. delinquency]

- Home ownership status does not have much effect on delinquency.
- People who were never bankrupt, had good chances of less recent delinquency.

# Project Analysis

|              | POSITIVE   | NEGATIVE   |
|--------------|--|--|
| Data Items   | <p>These are positive indicators</p> <ul style="list-style-type: none"><li>› emp_length</li><li>› verification_status</li><li>› mths_since_last_delinq</li></ul>   | <p>These are negative indicators</p> <ul style="list-style-type: none"><li>› pub_rec_bankruptcies (lower the better)</li><li>› dti (lower the better)</li></ul>                        |
| Observations | <p>Positive recommendations</p> <ul style="list-style-type: none"><li>› Prefer applicants with higher experience</li><li>› Respectively, prefer accounts with lower dti</li><li>› Prefer accounts with no bankruptcy and less recent delinquency</li></ul> | <p>Ignorable things</p> <ul style="list-style-type: none"><li>› Not to consider House Ownership Status</li><li>› With higher experience, income verification can be ignored.</li></ul> |





**Thank You**