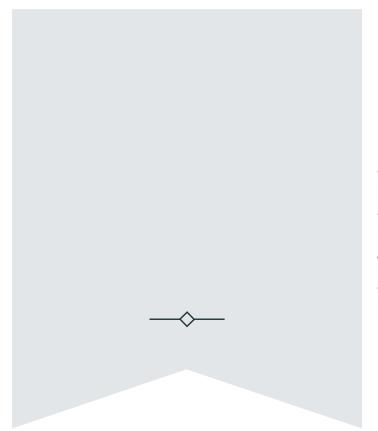
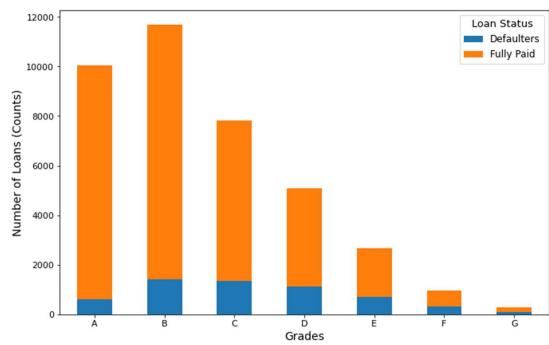
LENDING CLUB CASE STUDY ANALYSIS

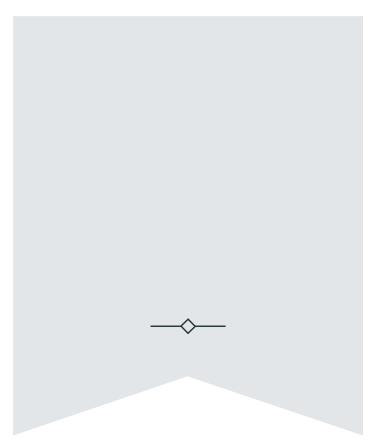
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Balkrishnan Venkiteswaran and Bhavya Kapoor

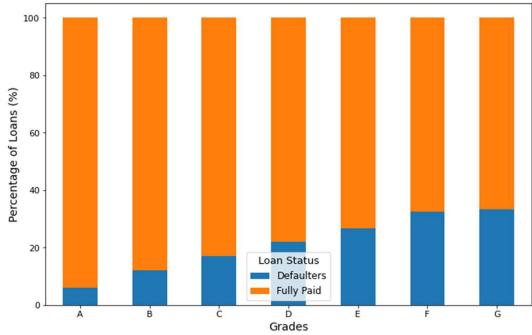


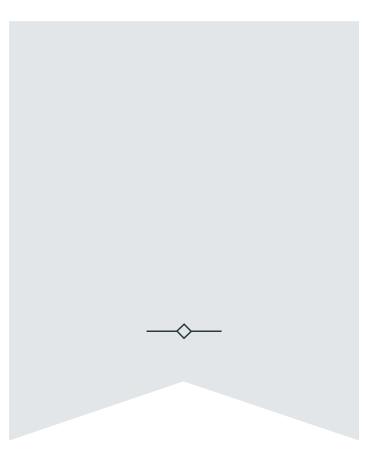
Distribution of Loan Grades for Defaulters and Fully Paid



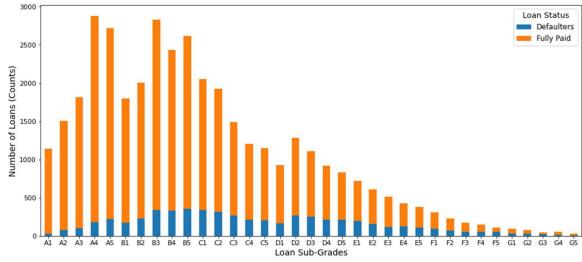


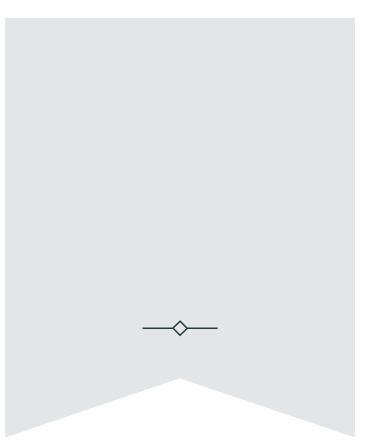
Percentage Distribution of Loan Grades: Defaulters vs. Fully Paid



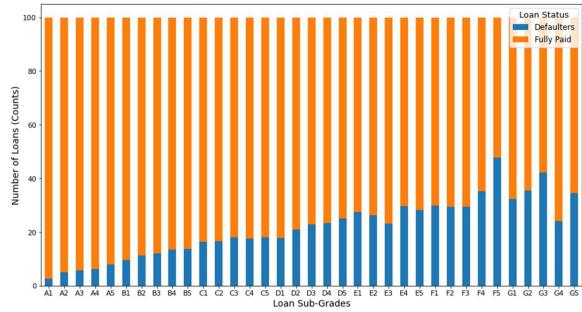


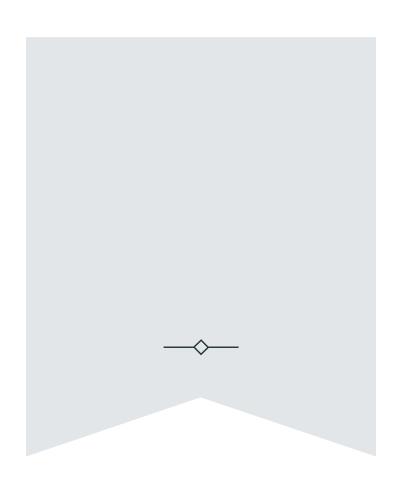
Distribution of Loan Sub-Grades: Defaulters vs. Fully Paid



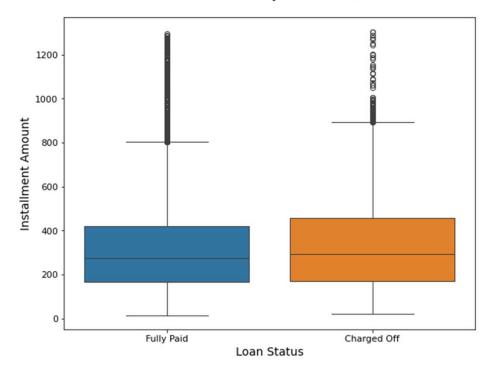


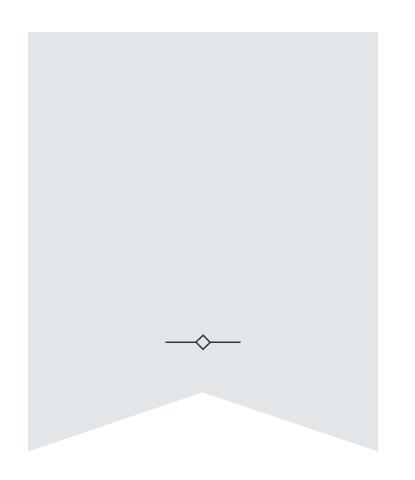
Percentage Distribution of Loan Sub-Grades: Defaulters vs. Fully Paid



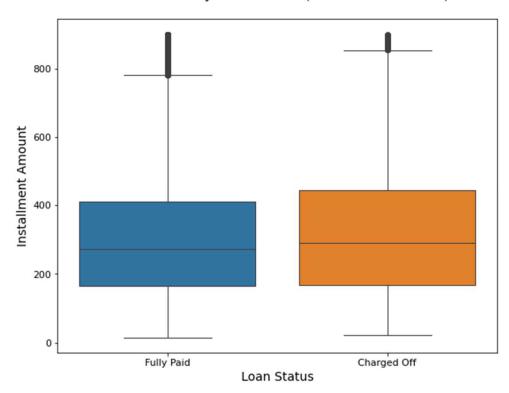


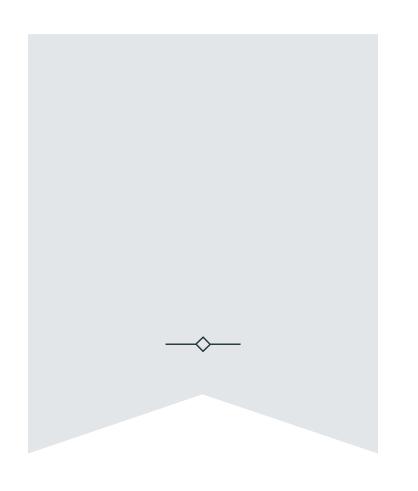
Installments by Loan Status



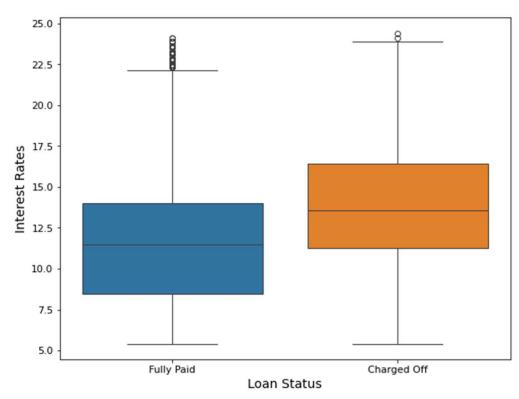


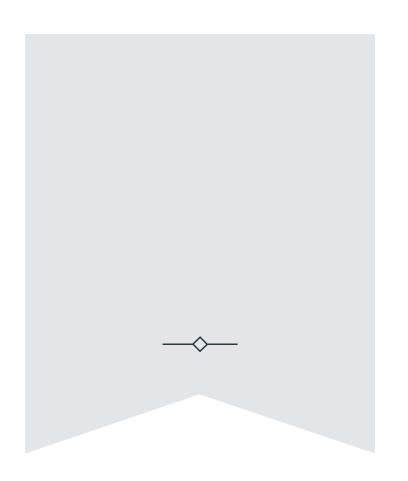
Installments by Loan Status (Installments < 900)



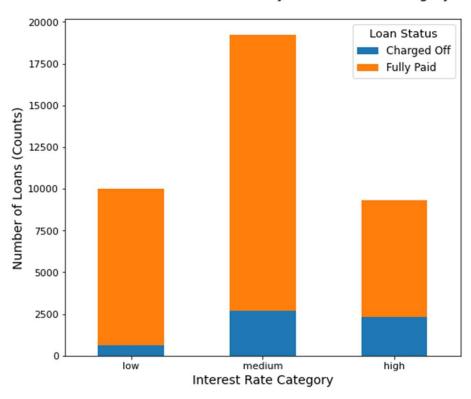


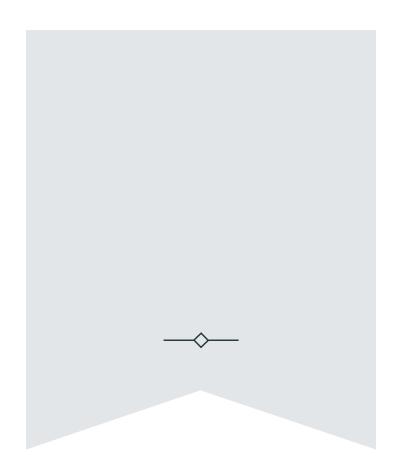
Interest Rates by Loan Status



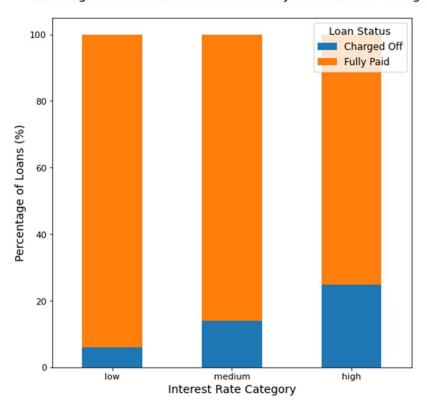


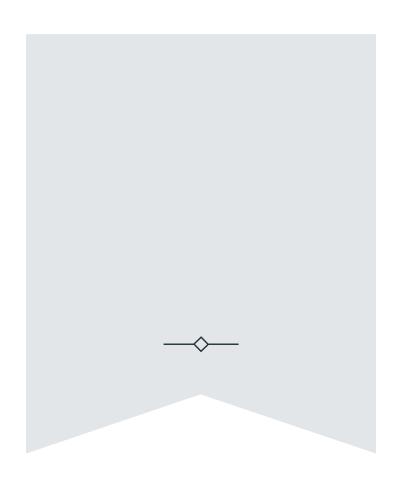
Distribution of Loan Status by Interest Rate Category



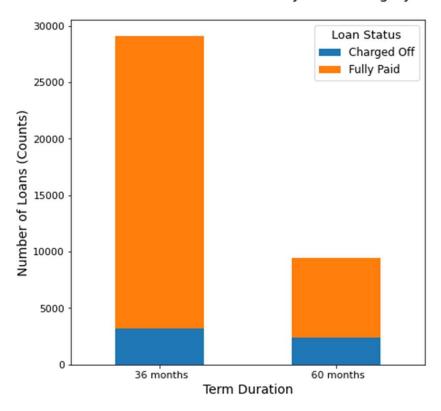


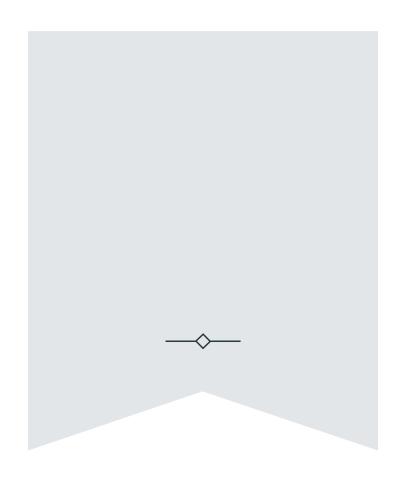
Percentage Distribution of Loan Status by Interest Rate Category



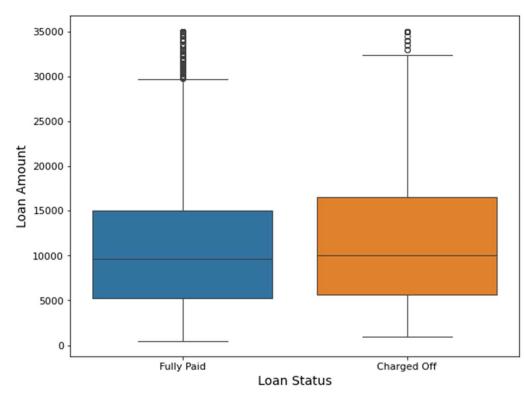


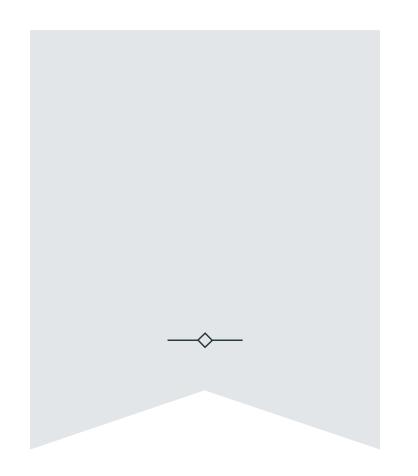
Distribution of Loan Status by Term Category

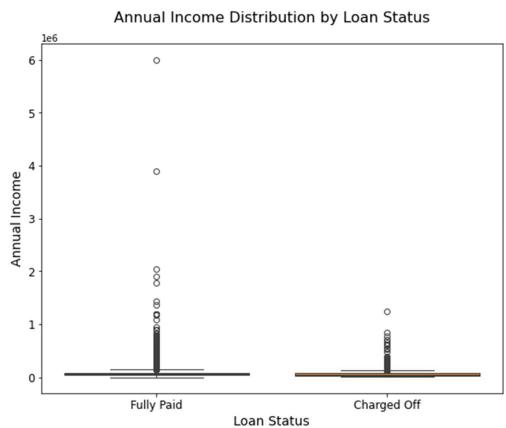


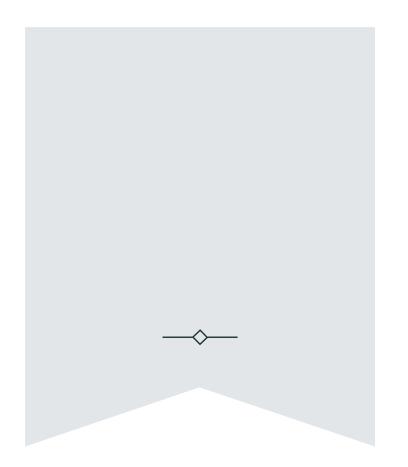


Distribution for Loan Amount by Loan Status

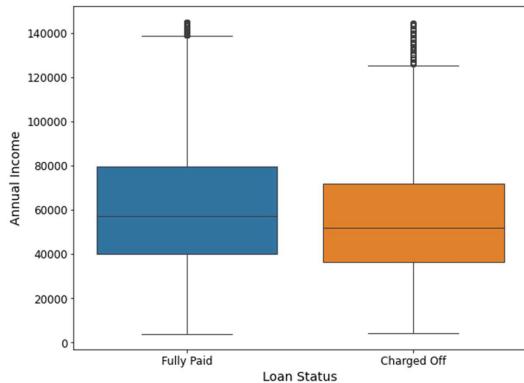


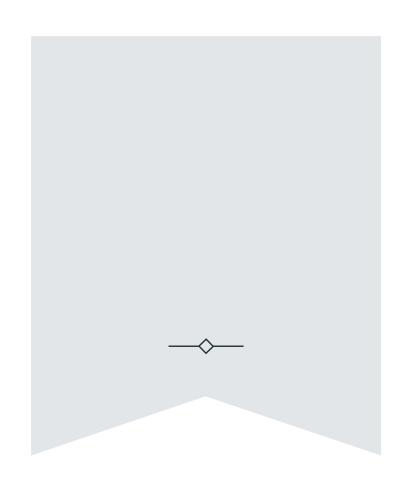


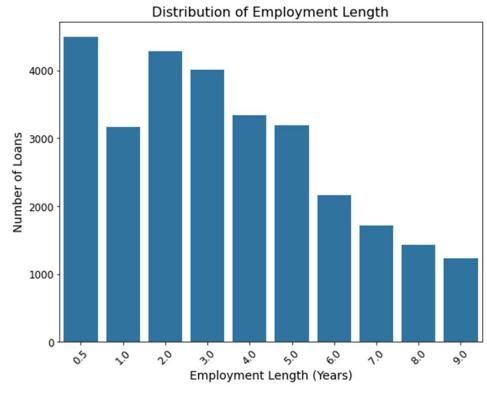


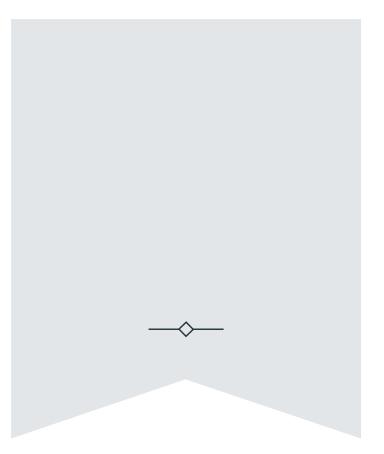


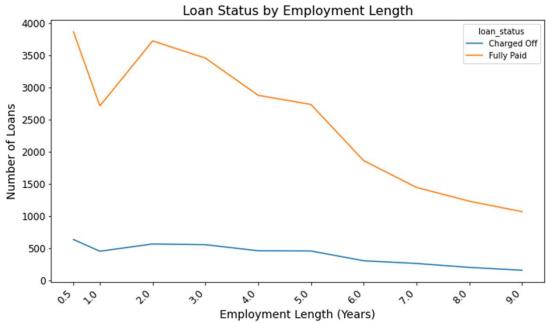
Annual Income Distribution by Loan Status

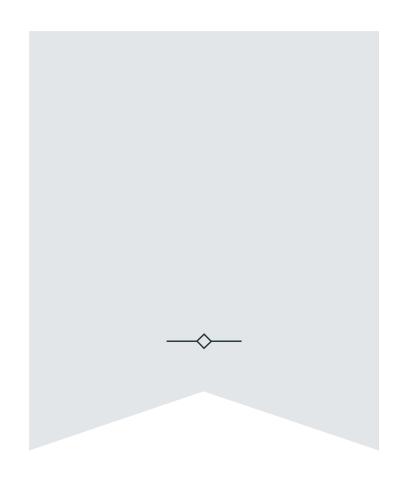


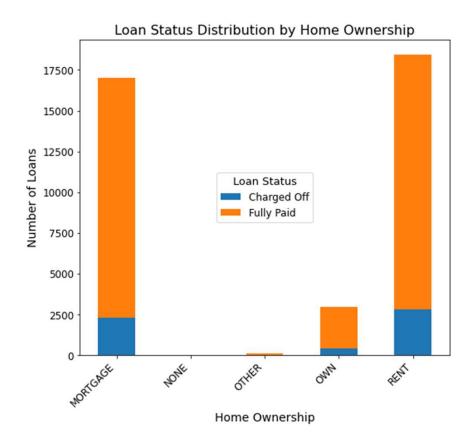


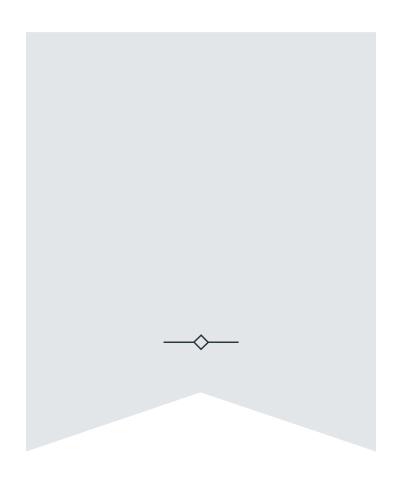


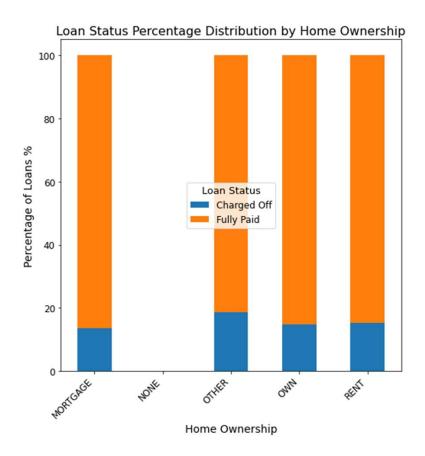


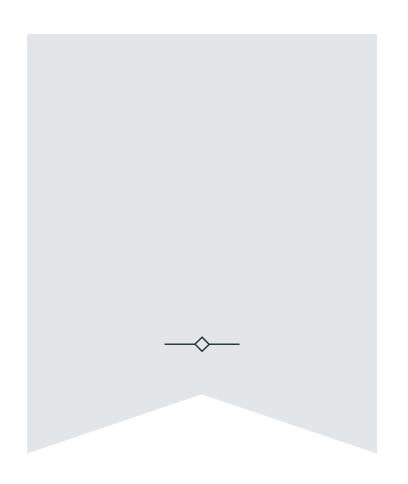


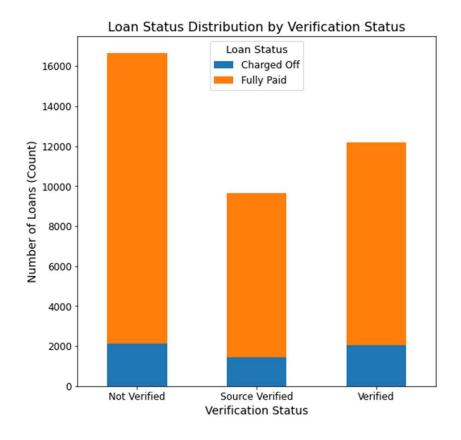


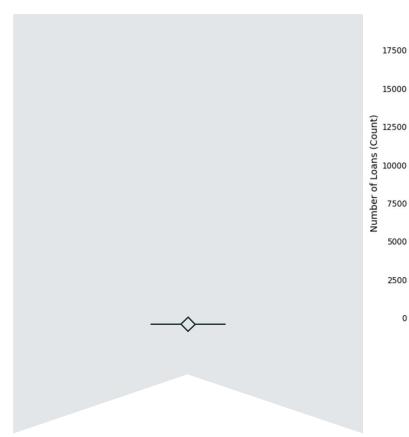


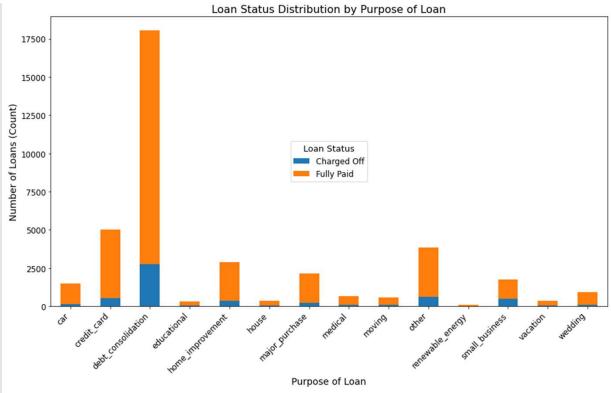


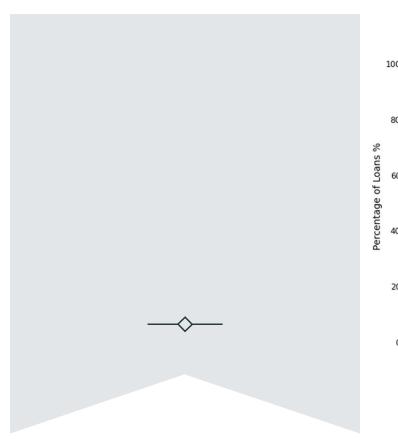


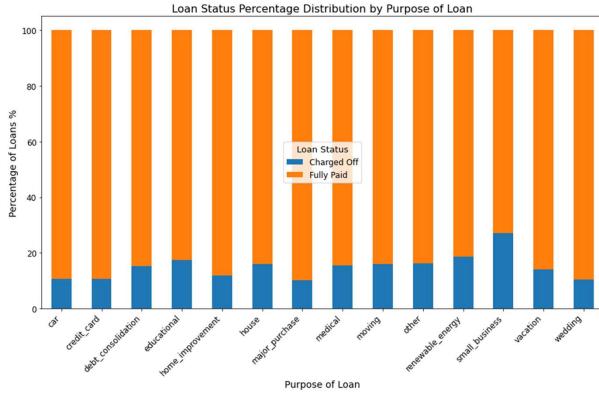


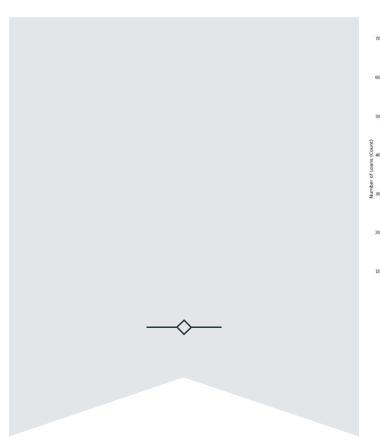


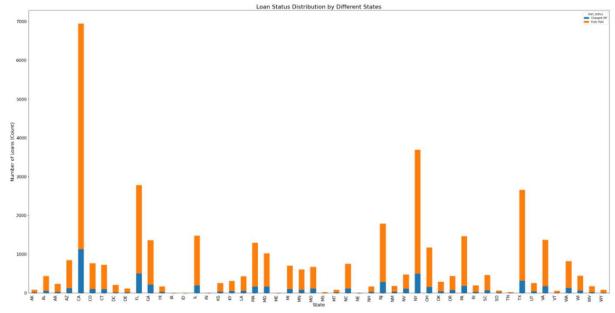


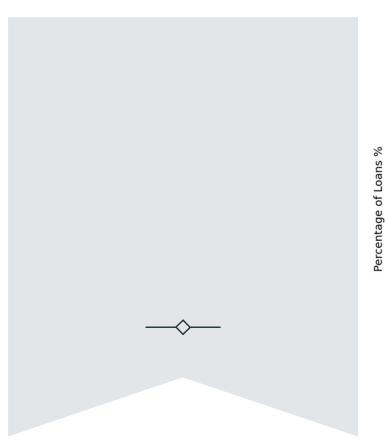


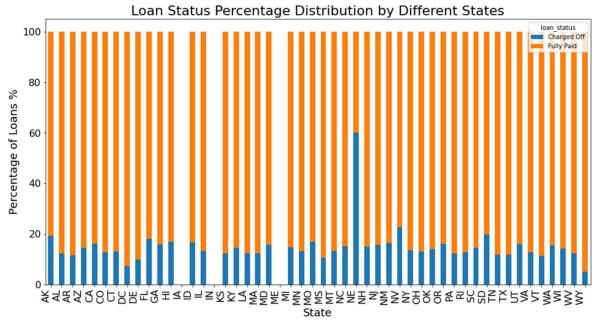


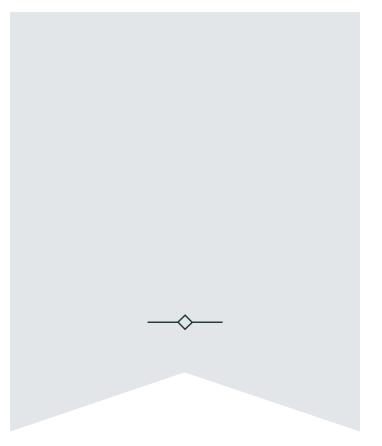




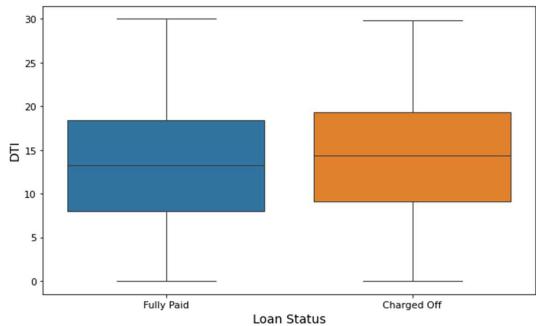


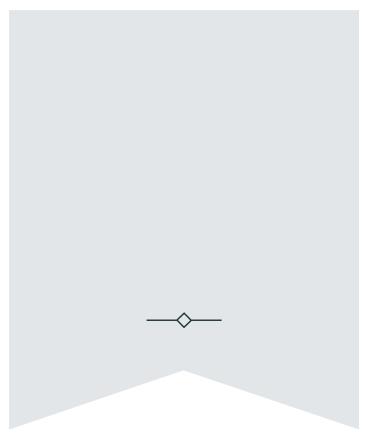




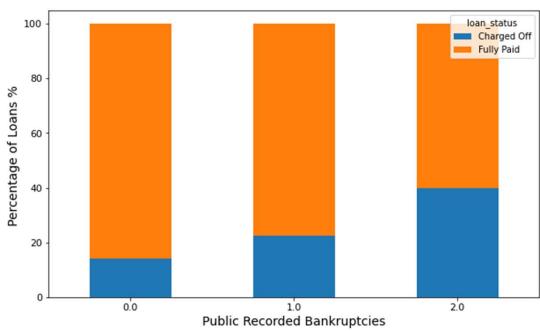


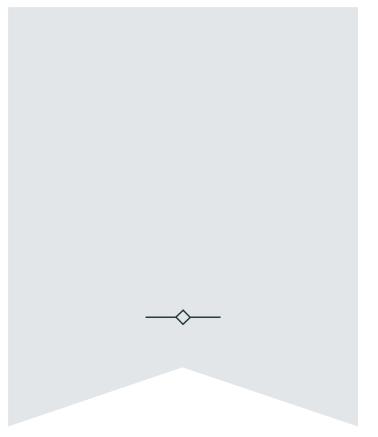
Distribution for DTI by Loan Status



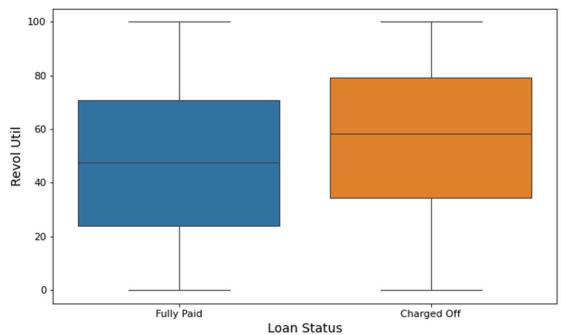


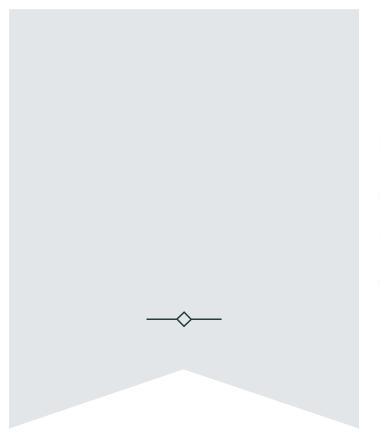
Percentage Distribution for pub_rec_bankruptcies for Loan Status



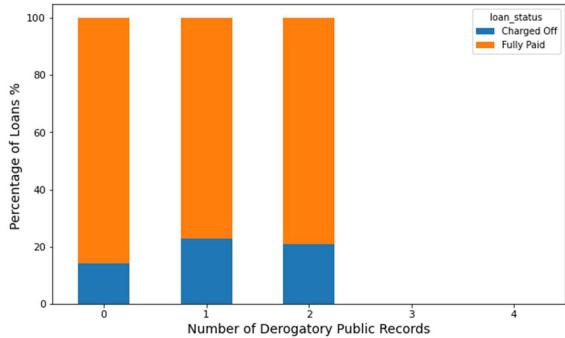


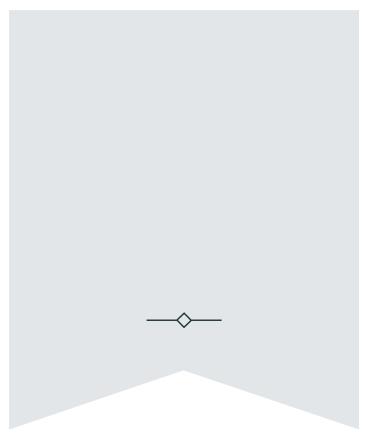
Box Plot for revol_util by Loan Status



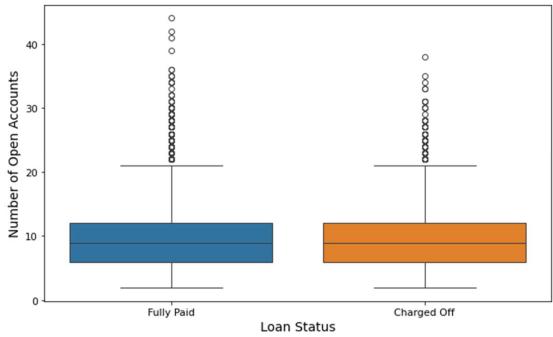


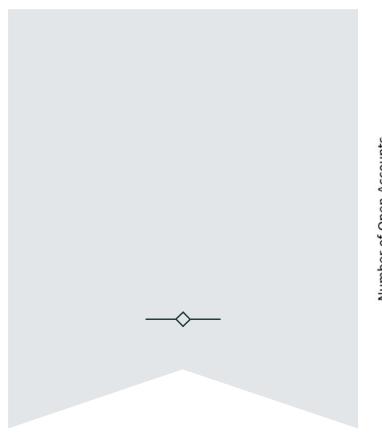
Percentage Distribution for pub_rec for Loan Status



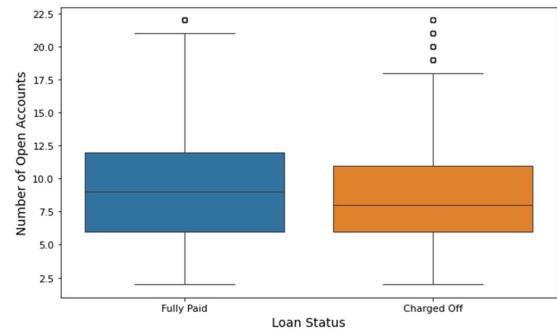


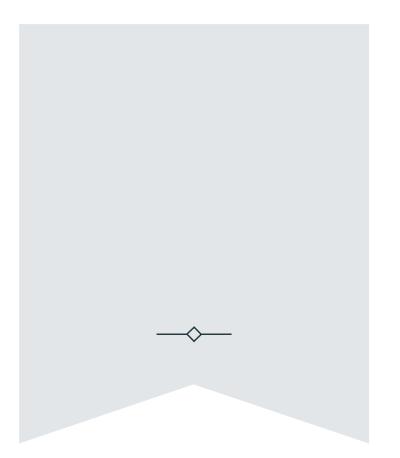
Box Plot for Number of Open Accounts for Loan Status

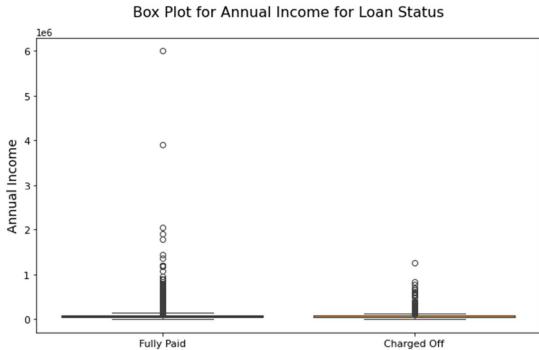




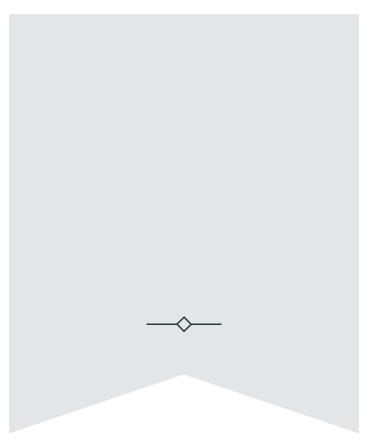
Box Plot for Number of Open Accounts for Loan Status



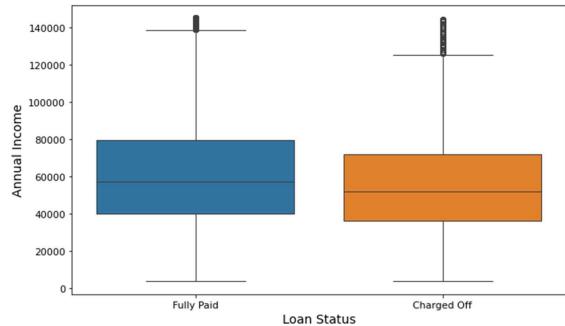


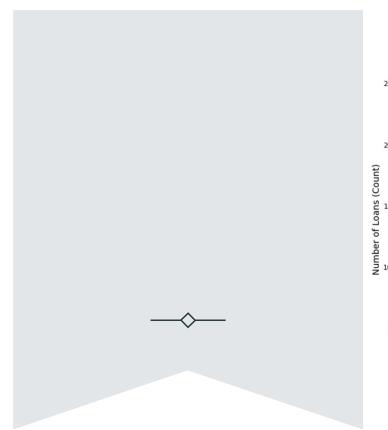


Loan Status

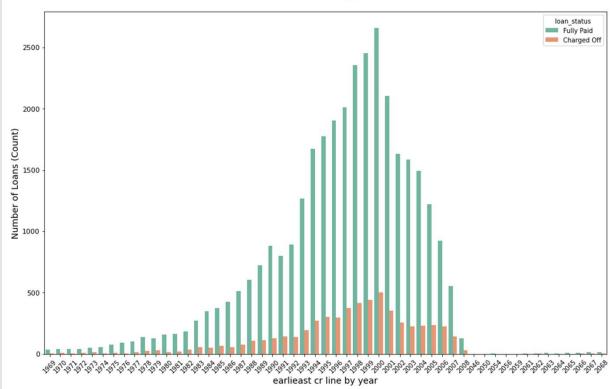


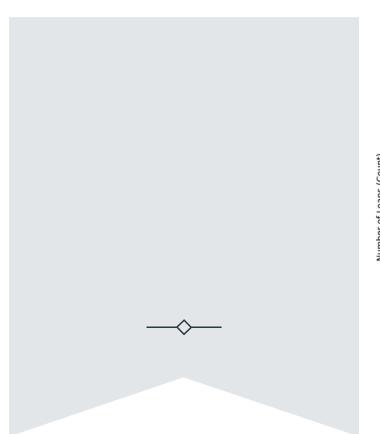
Box Plot for Annual Income for Loan Status



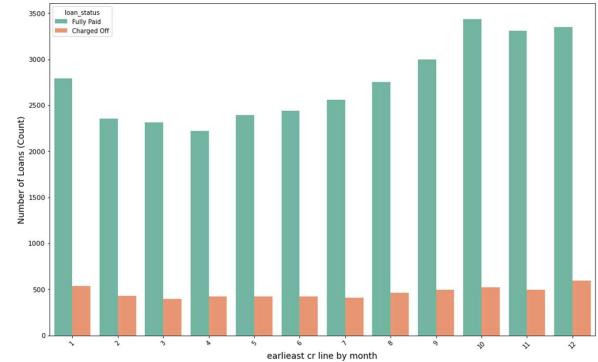


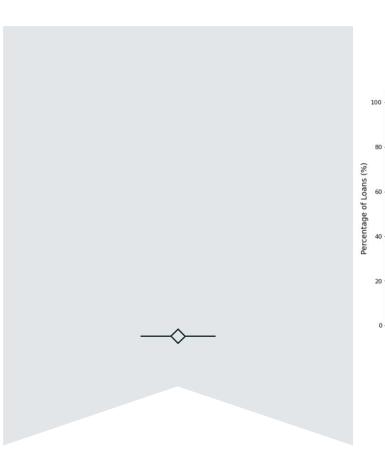
Bar Plot for earlieast cr line by year for Loan Status



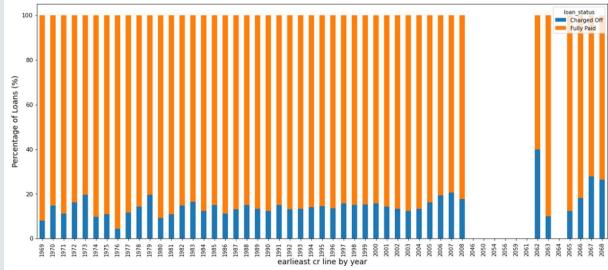


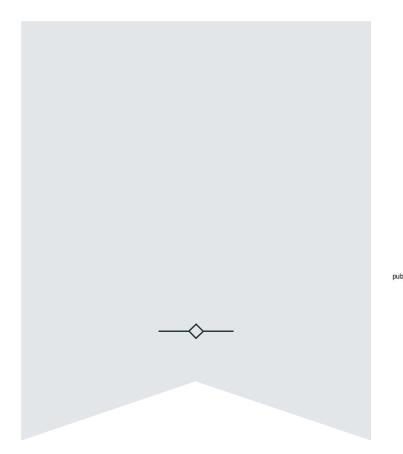
Bar Plot for earlieast cr line by month for Loan Status





Percentage Plot for earlieast cr line by year for Loan Status





		heatmap for complete dataframe												
emp_length -	1	0.049	-0.0032	-0.001	0.056	0.047	0.07	0.0047	0.12	0.04	0.098	9.1e-05	0.082	
dti -	0.049	1	-0.028	-0.00054	0.29	-0.0058	0.22	0.27	0.24	0.0059	0.064	0.11	0.053	
delinq_2yrs -	-0.0032	-0.028	1	0.0013	0.012	0.014	-0.051	-0.04	0.067	0.0046	-0.038	0.15	-0.027	
inq_last_6mths -	-0.001	-0.00054	0.0013	1	0.096	0.022	-0.01	-0.073	0.11	0.011	0.0097	0.13	0.0097	
open_acc -	0.056	0.29	0.012	0.096		0.0066	0.28	-0.083	0.69	0.013	0.19	0.004	0.18	
pub_rec -	0.047	-0.0058	0.014	0.022	0.0066	1	-0.048	0.051	-0.0079	0.83	-0.04	0.086	-0.038	
revol_bal -	0.07	0.22	-0.051	-0.01	0.28	-0.048	1	0.31	0.32	-0.037	0.34	0.1	0.34	
revol_util -	0.0047	0.27	-0.04	-0.073	-0.083	0.051	0.31	í	-0.062	0.052	0.068	0.47	0.099	
total_acc -	0.12	0.24	0.067	0.11	0.69	-0.0079	0.32	-0.062	1	0.0049	0.28	-0.056	0.25	
ub_rec_bankruptcies -	0.04	0.0059	0.0046	0.011	0.013	0.83	-0.037	0.052	0.0049	1	-0.026	0.069	-0.026	
loan_amnt -	0.098	0.064	-0.038	0.0097	0.19	-0.04	0.34	0.068	0.28	-0.026	1	0.28	0.93	
int_rate -	9.1e-05	0.11	0.15	0.13	0.004	0.086	0.1	0.47	-0.056	0.069	0.28	1	0.26	
installment -	0.082	0.053	-0.027	0.0097	0.18	-0.038	0.34	0.099	0.25	-0.026	0.93	0.26	1	
	emp_length -	- ig	deling_2yrs -	ing_last_6mths -	open_acc -	- par qnd	revol_bal -	- litu levol util	total_acc -	pub_rec_bankruptcies -	loan_amnt -	int_rate -	installment -	

- 0.6

- 0.4

- 0.2

- 0.0

