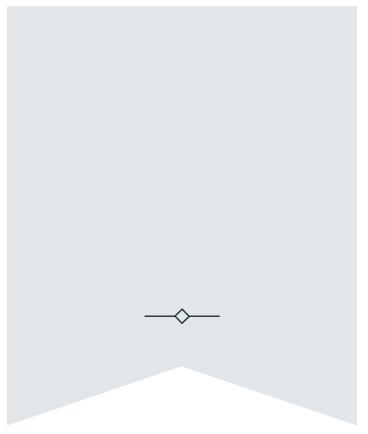
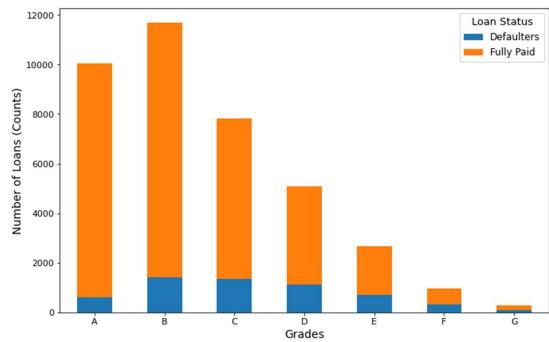
LENDING CLUB CASE STUDY ANALYSIS

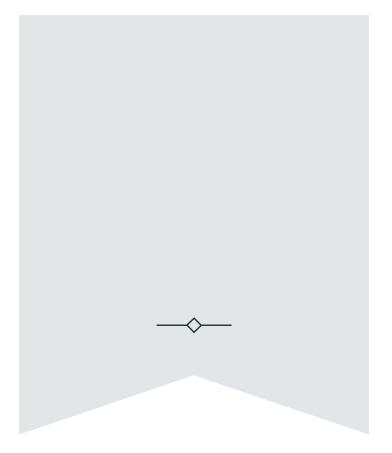
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Balkrishnan Venkiteswaran and Bhavya Kapoor

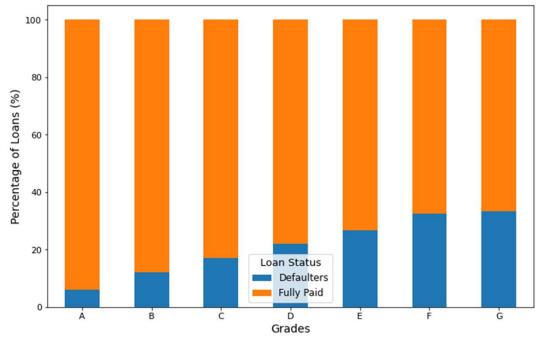


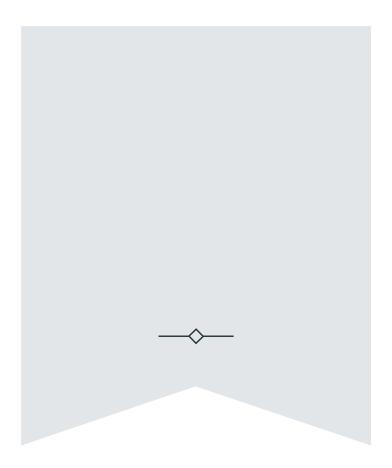
Distribution of Loan Grades for Defaulters and Fully Paid

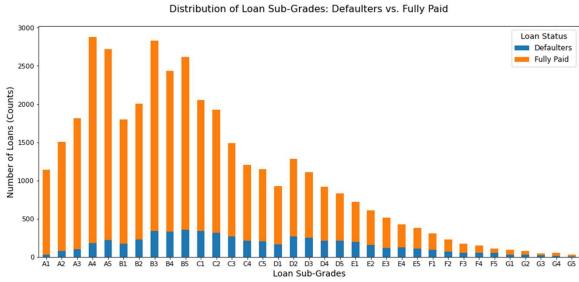


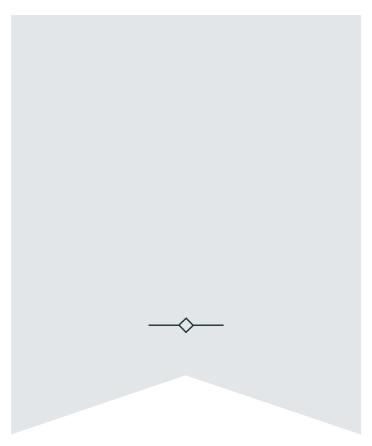


Percentage Distribution of Loan Grades: Defaulters vs. Fully Paid

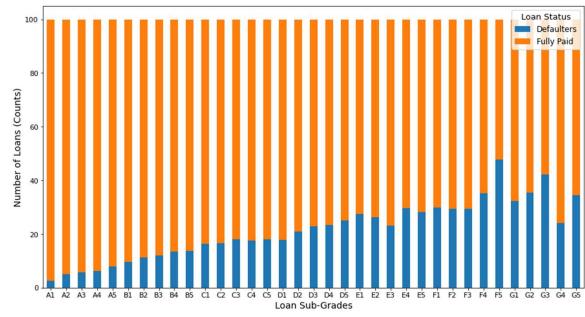


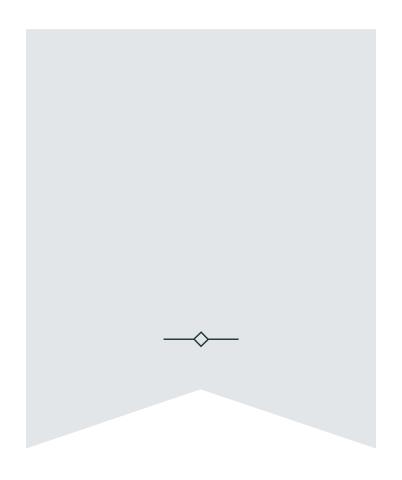




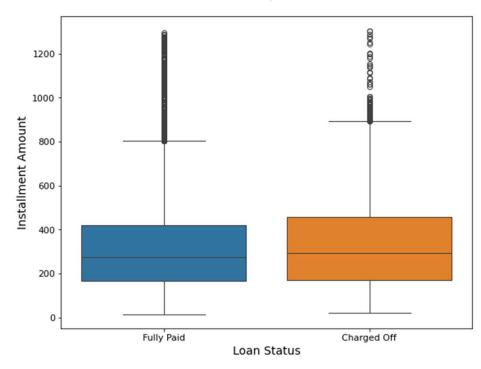


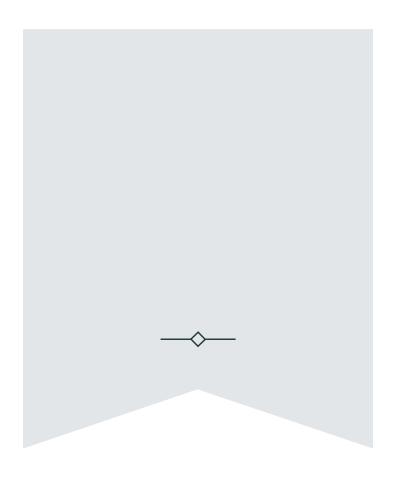
Percentage Distribution of Loan Sub-Grades: Defaulters vs. Fully Paid



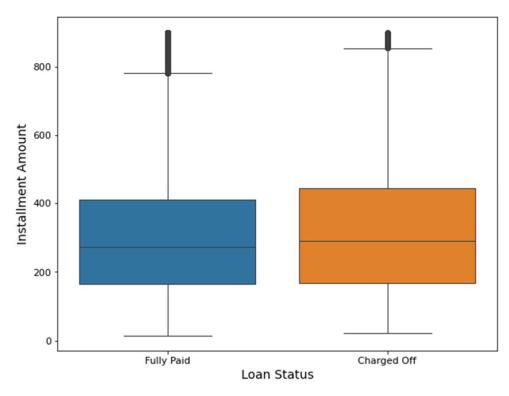


Installments by Loan Status



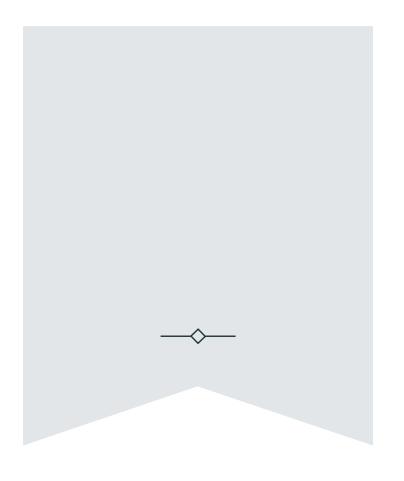


Installments by Loan Status (Installments < 900)

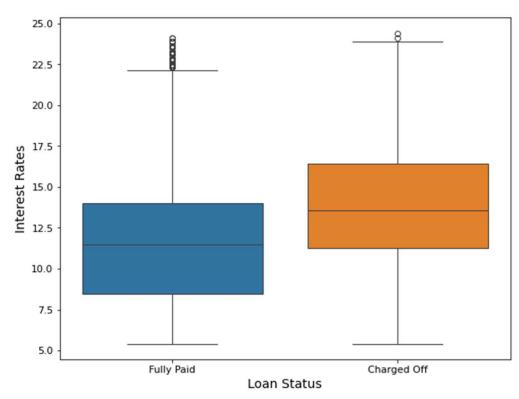


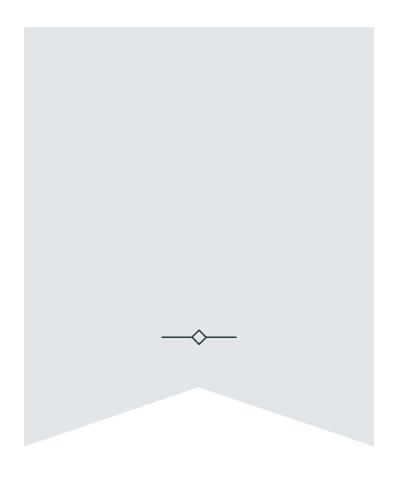
Wednesday, October 23, 2024

Bhavya Kapoor & Balkrishnan Venkiteswaran

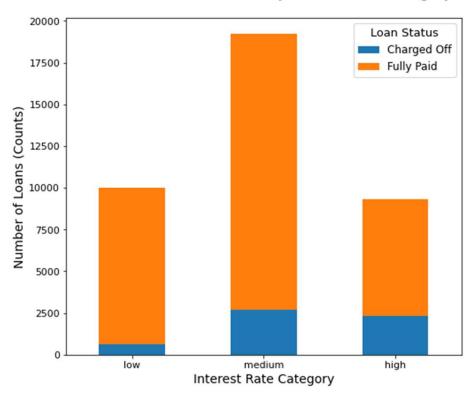


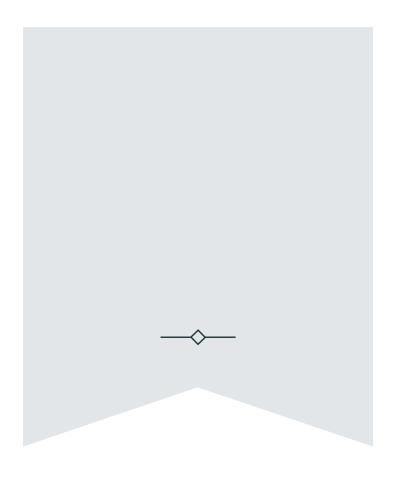
Interest Rates by Loan Status



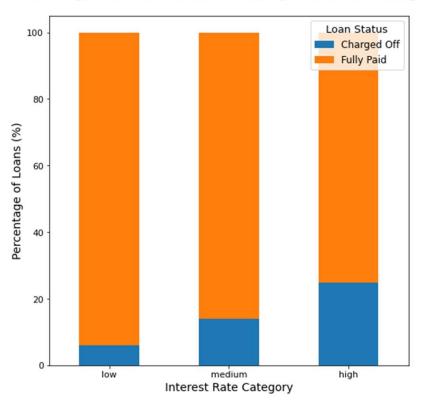


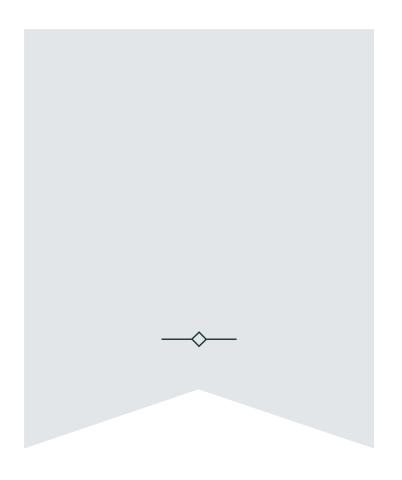
Distribution of Loan Status by Interest Rate Category



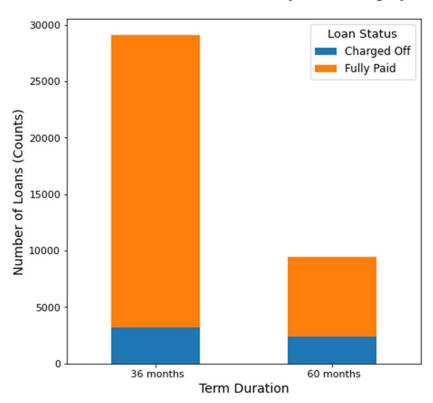


Percentage Distribution of Loan Status by Interest Rate Category

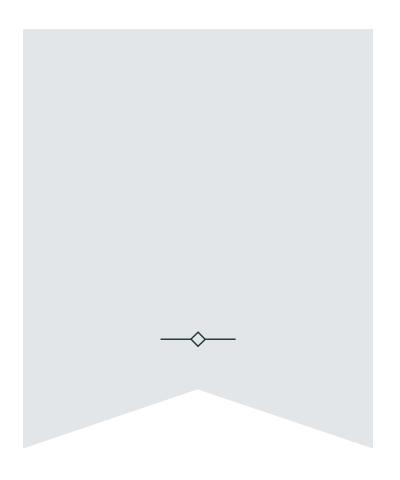




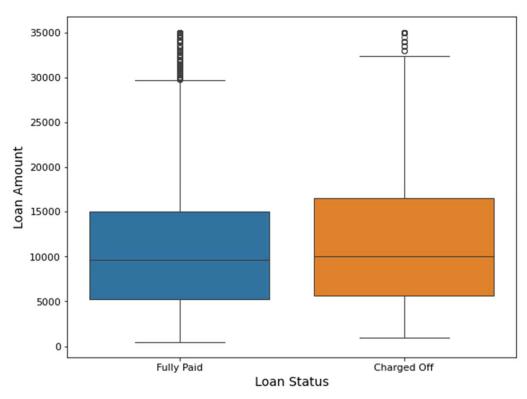
Distribution of Loan Status by Term Category

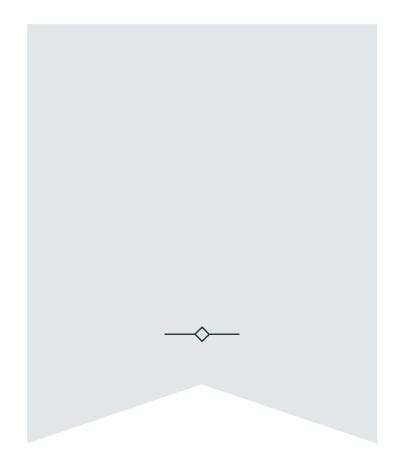


11

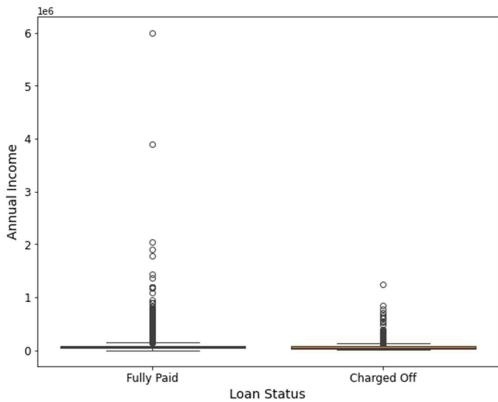


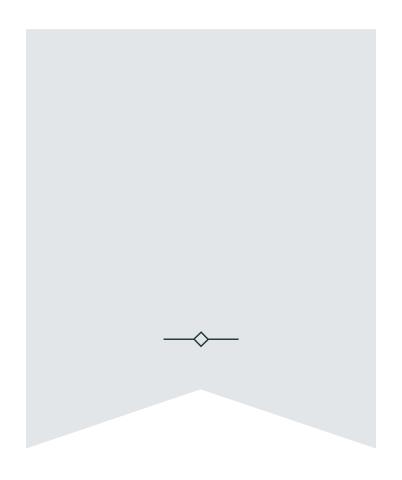
Distribution for Loan Amount by Loan Status



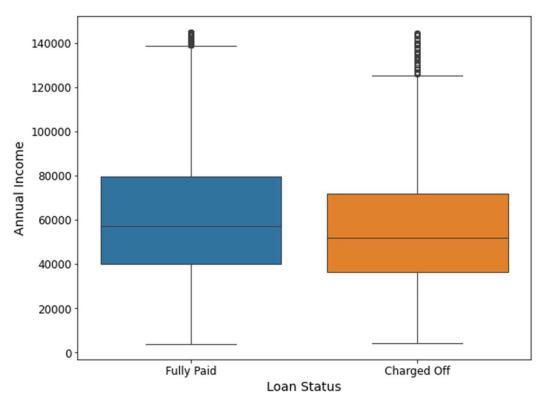


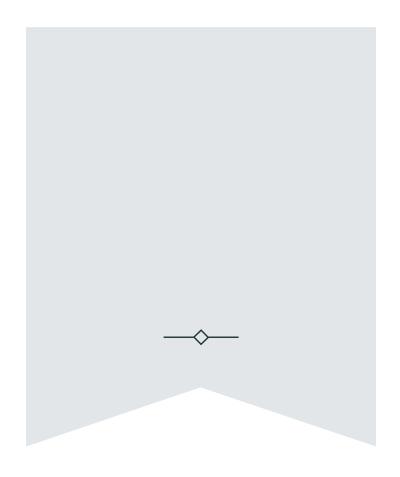
Annual Income Distribution by Loan Status

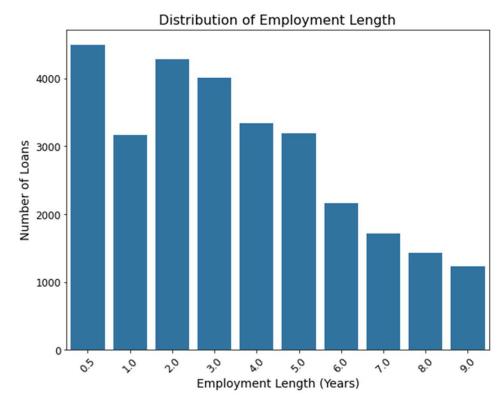


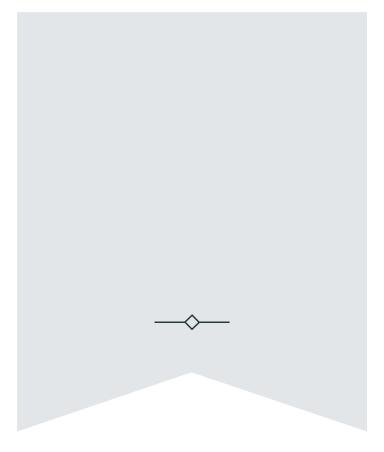


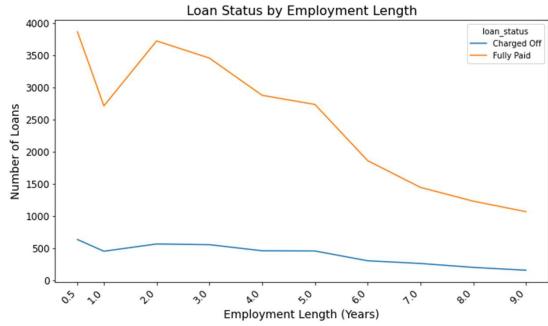
Annual Income Distribution by Loan Status

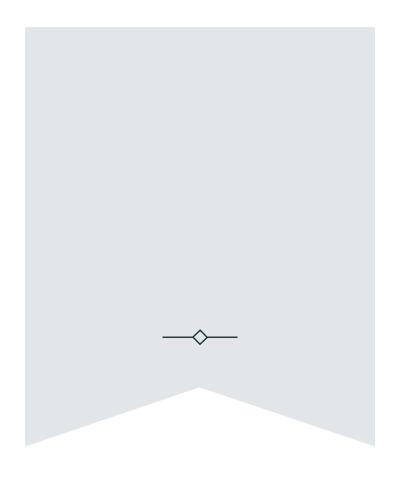


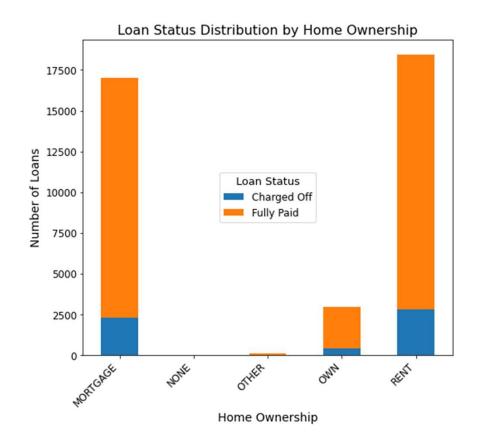


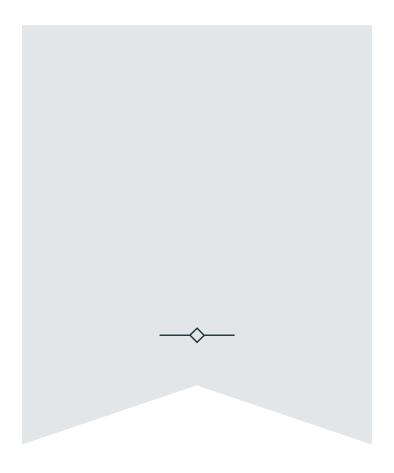


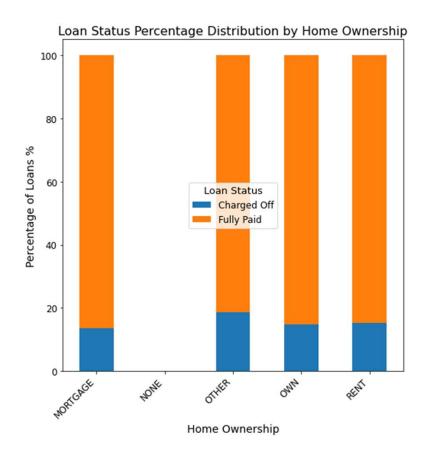


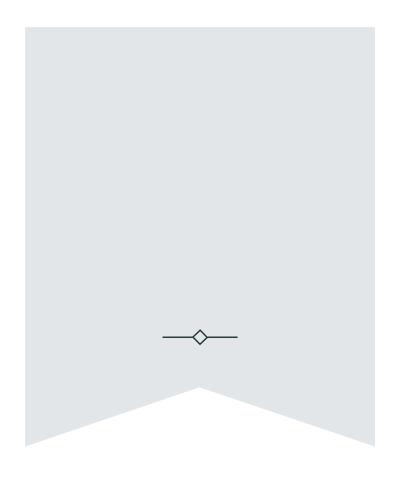


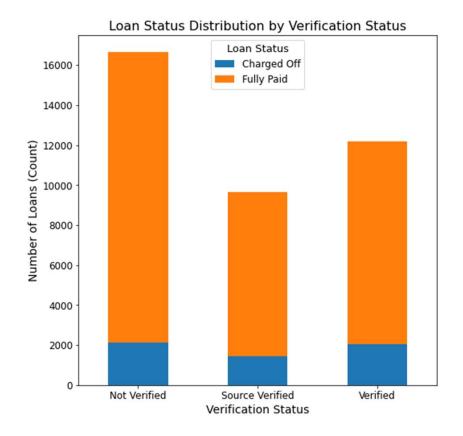


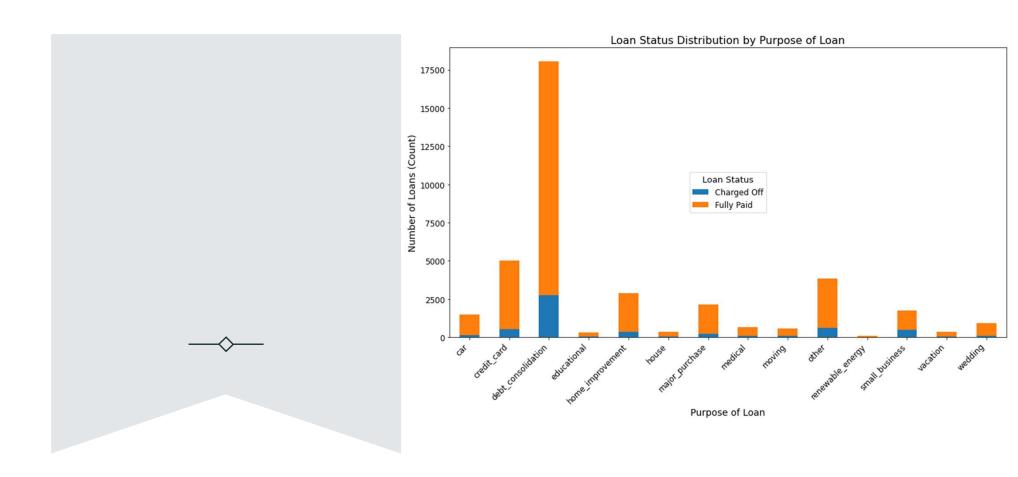








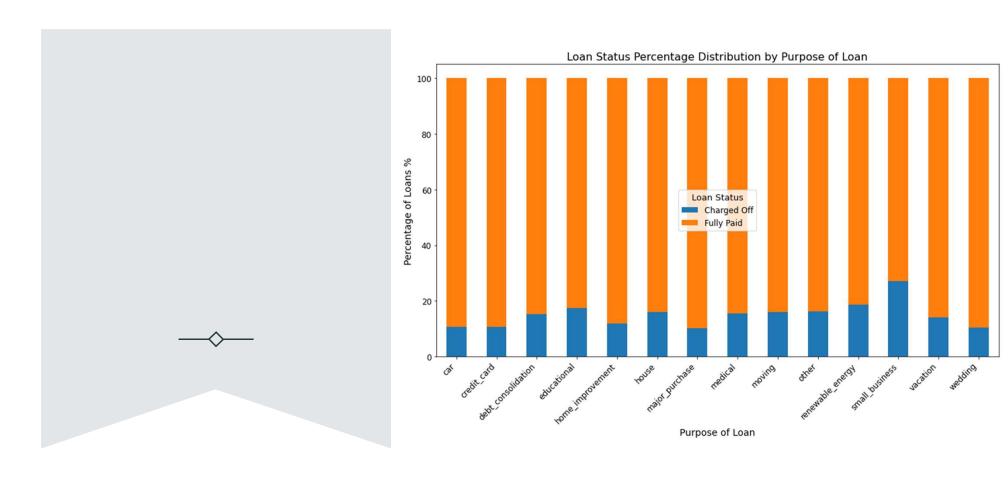




Wednesday, October 23, 2024

Bhavya Kapoor & Balkrishnan Venkiteswaran

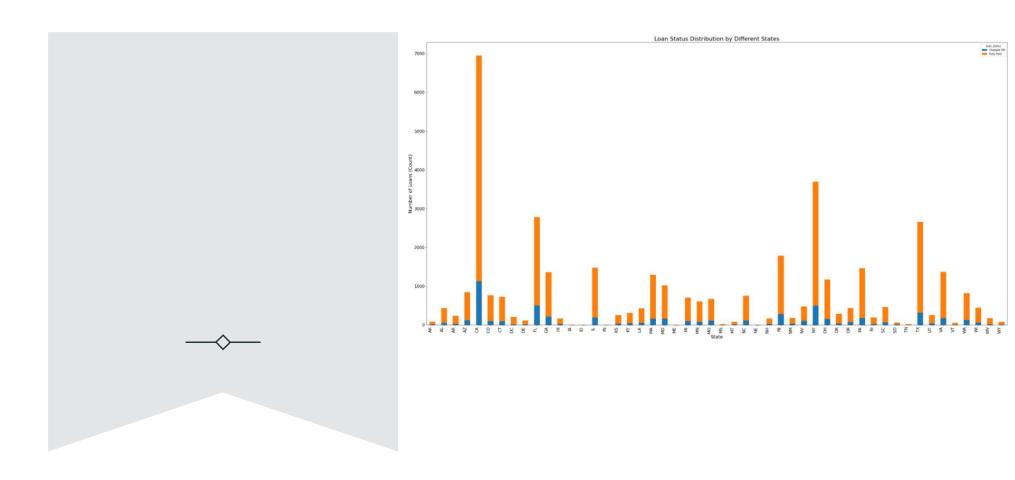
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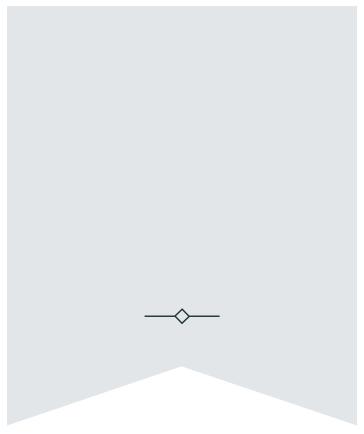


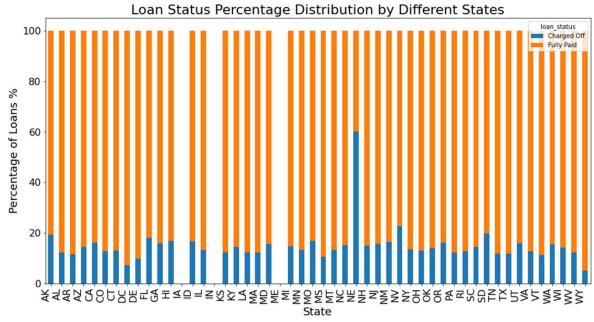
Wednesday, October 23, 2024

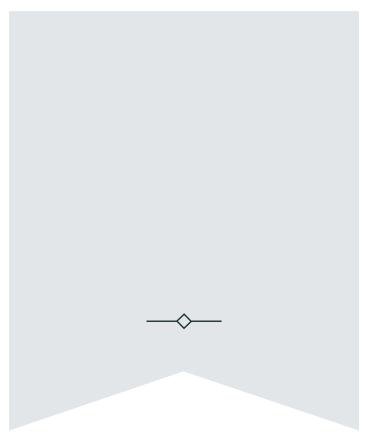
Bhavya Kapoor & Balkrishnan Venkiteswaran

21

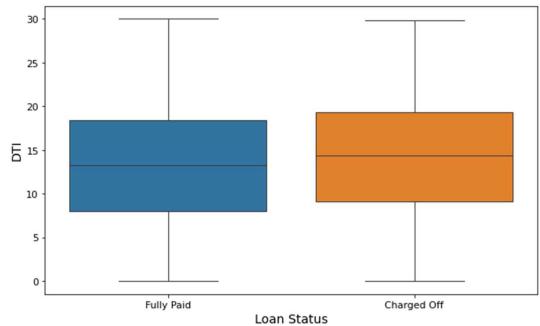






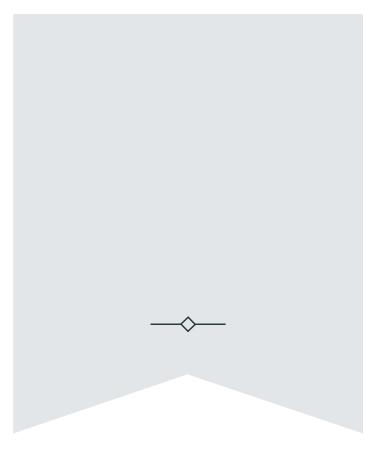


Distribution for DTI by Loan Status

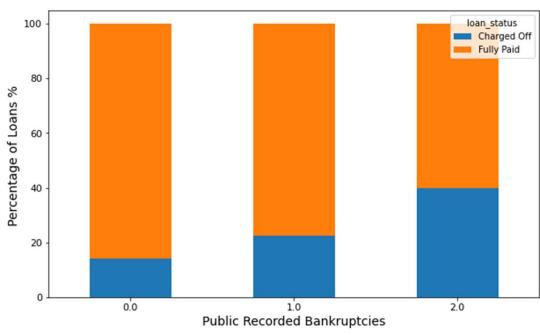


Wednesday, October 23, 2024

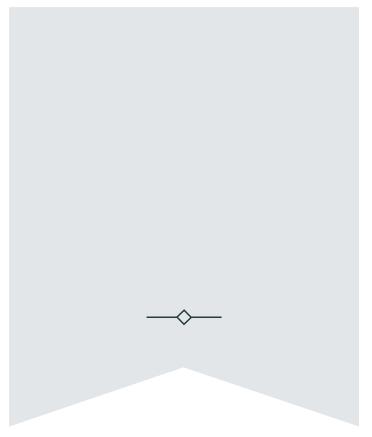
Bhavya Kapoor & Balkrishnan Venkiteswaran



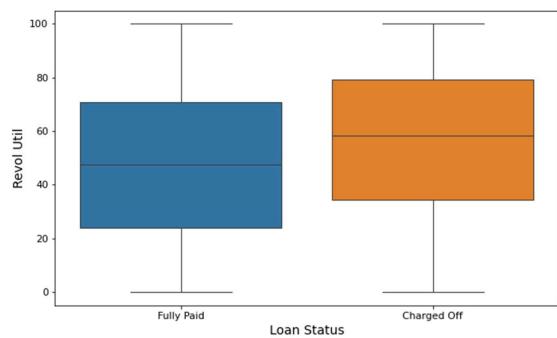
$Percentage\ Distribution\ for\ pub_rec_bankruptcies\ for\ Loan\ Status$



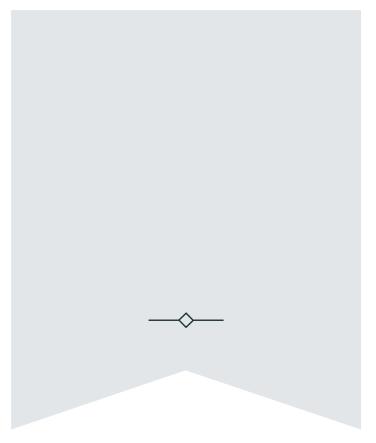
25



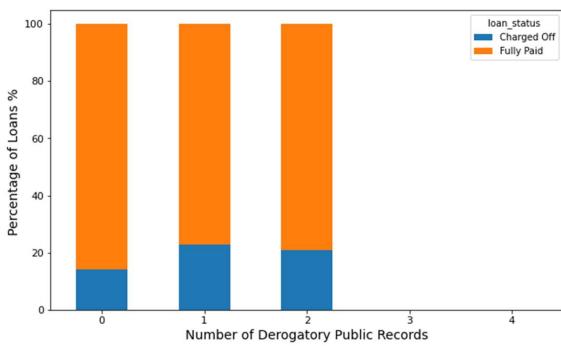
Box Plot for revol_util by Loan Status



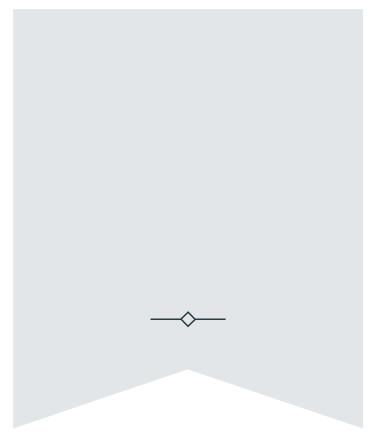
26



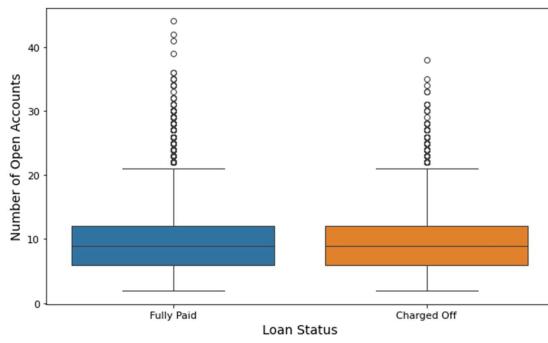
Percentage Distribution for pub_rec for Loan Status



27

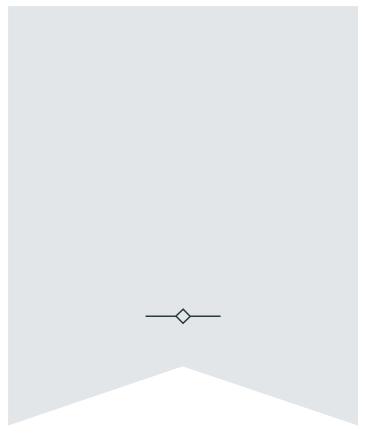


Box Plot for Number of Open Accounts for Loan Status

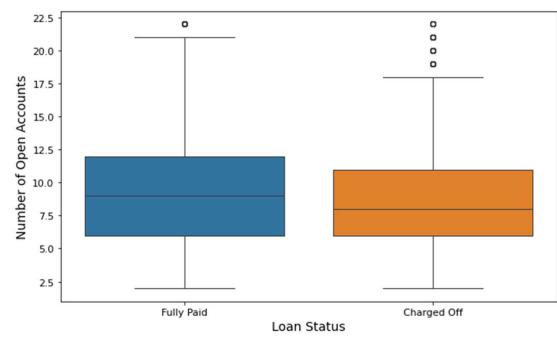


Wednesday, October 23, 2024

Bhavya Kapoor & Balkrishnan Venkiteswaran

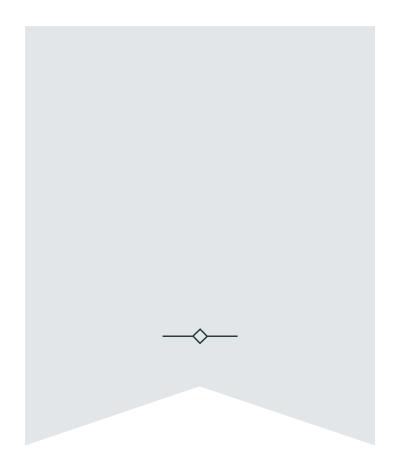


Box Plot for Number of Open Accounts for Loan Status



Wednesday, October 23, 2024

Bhavya Kapoor & Balkrishnan Venkiteswaran

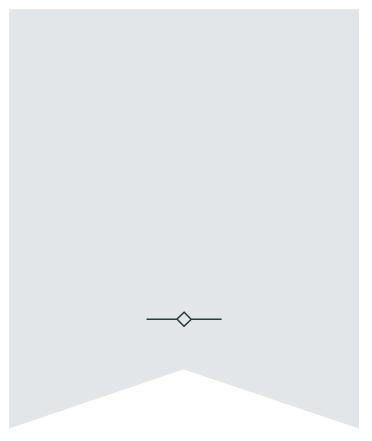


Loan Status

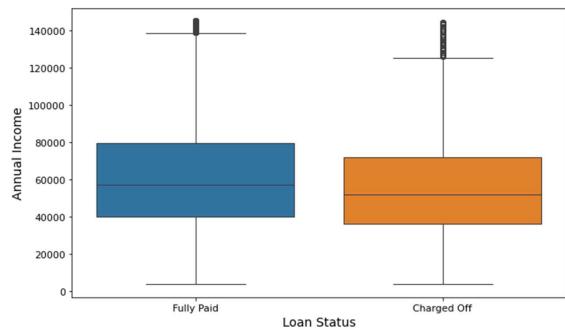
Fully Paid

Box Plot for Annual Income for Loan Status

Charged Off

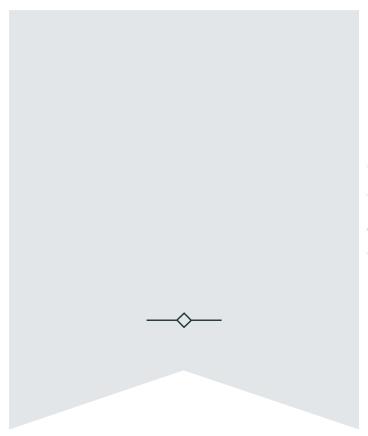


Box Plot for Annual Income for Loan Status

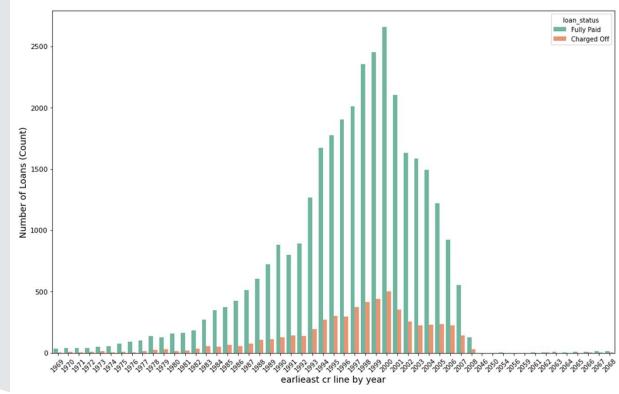


Wednesday, October 23, 2024

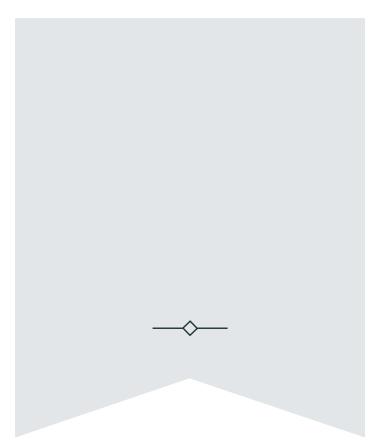
Bhavya Kapoor & Balkrishnan Venkiteswaran

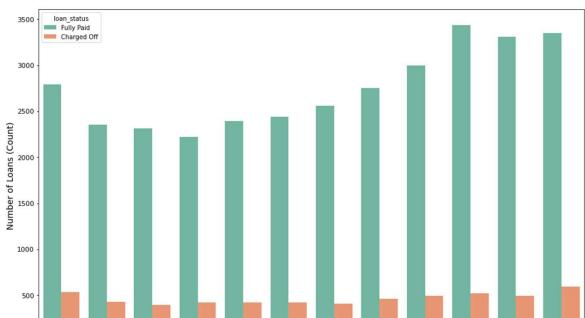


Bar Plot for earlieast cr line by year for Loan Status



32

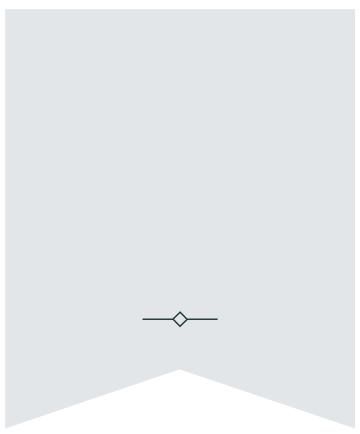


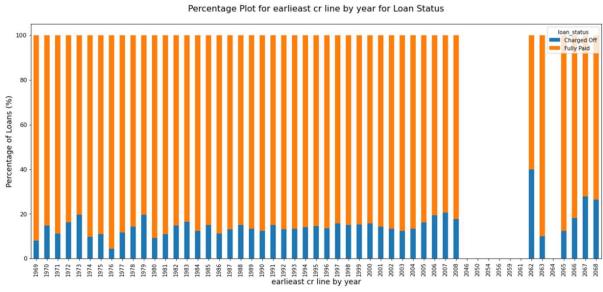


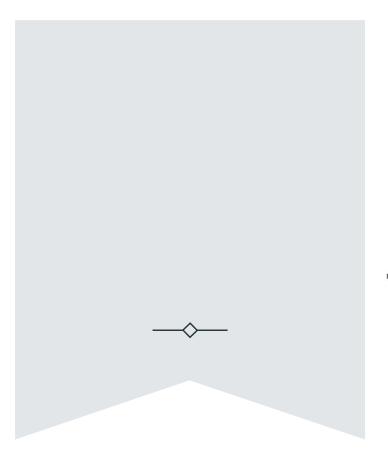
earlieast cr line by month

33

Bar Plot for earlieast cr line by month for Loan Status



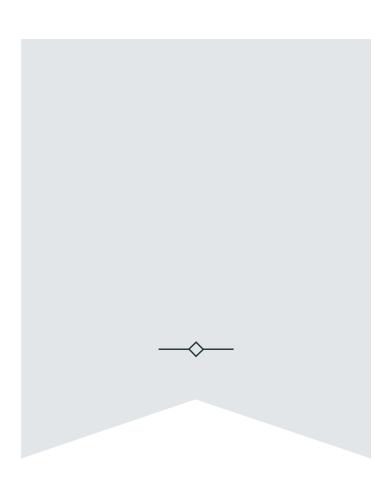


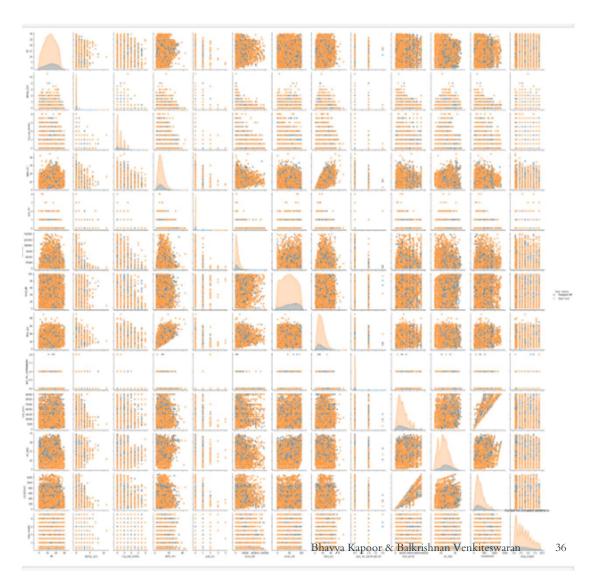


| 7 | heatmap for complete dataframe | | | | | | | | | | | | | | |
|------------------------|--------------------------------|----------|---------------|------------------|------------|-----------|-------------|--------------|-------------|------------------------|-------------|------------|---------------|--|-------|
| emp_length - | | 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 | | -1.0 |
| đti - | 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 | | - 0.8 |
| 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 | 1 | 0.0066 | 0.28 | -0.083 | 0.69 | 0.013 | 0.19 | 0.004 | 0.18 | | - 0.6 |
| 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 | 1 | -0.062 | 0.052 | 0.068 | 0.47 | 0.099 | | - 0.4 |
| 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 | | |
| pub_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 | | - 0.2 |
| 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 | | - 0.0 |
| 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 | | - 0.0 |
| | emp_length - | - 150 | deling_2yrs - | ing_last_6mths - | - oben_acc | - par qnd | - led_bal - | revol_util - | total_acc - | pub_rec_bankruptcies - | loan_amnt - | int_rate - | installment - | | |

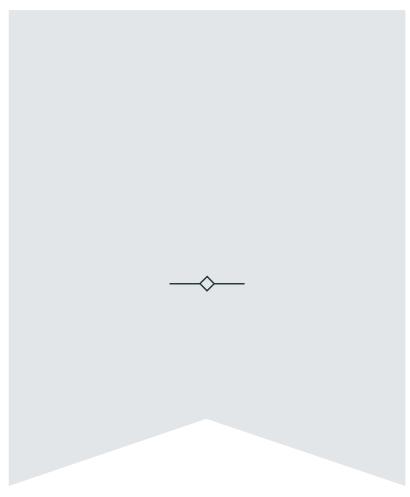
Wednesday, October 23, 2024

Bhavya Kapoor & Balkrishnan Venkiteswaran





Wednesday, October 23, 2024



Wednesday, October 23, 2024

Bhavya Kapoor & Balkrishnan Venkiteswaran

37