

# Loan Default Prediction

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# Overview

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Business Problem

Data

Insights

Solutions

Furthermore

# Business Problem

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- Maximize Profit
- Reduce NPL
- Financial Regulation

# Data

## 1 | Data Source

LendingClub Loan  
Dataset

## 2 | Data Size

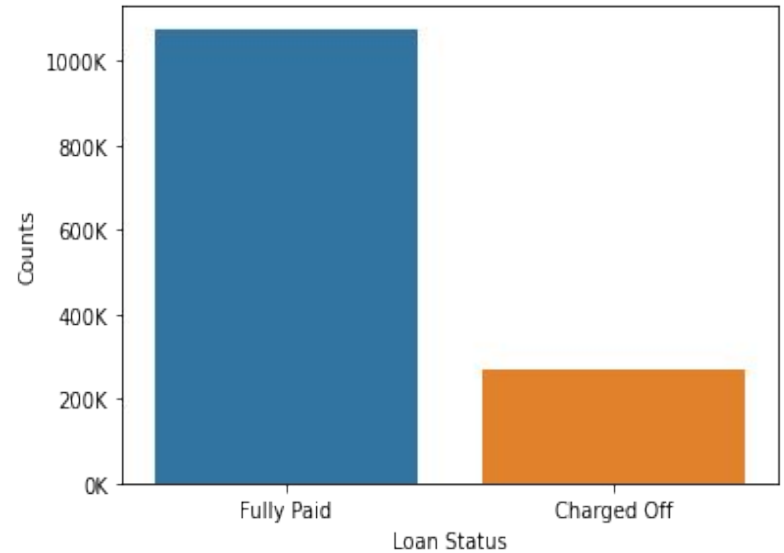
**2.3 M** observation

**151** features

## 3 | Data Features

- Loan Status
- Interest Rate
- Home Ownership
- Grade
- Annual Income
- Mortgage Account

# Imbalance Class



Our Model can  
identify **68%**  
loan default

Interest Rate

Term

Subgrade

Home Ownership

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# Furthermore

## 1 | Models

Fit the data to more classification Models

## 2 | Analyze by Region

Use “State” features to analyze the data by region

## 3 | Different threshold

Set up different threshold by business goal

# Get In Touch

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