

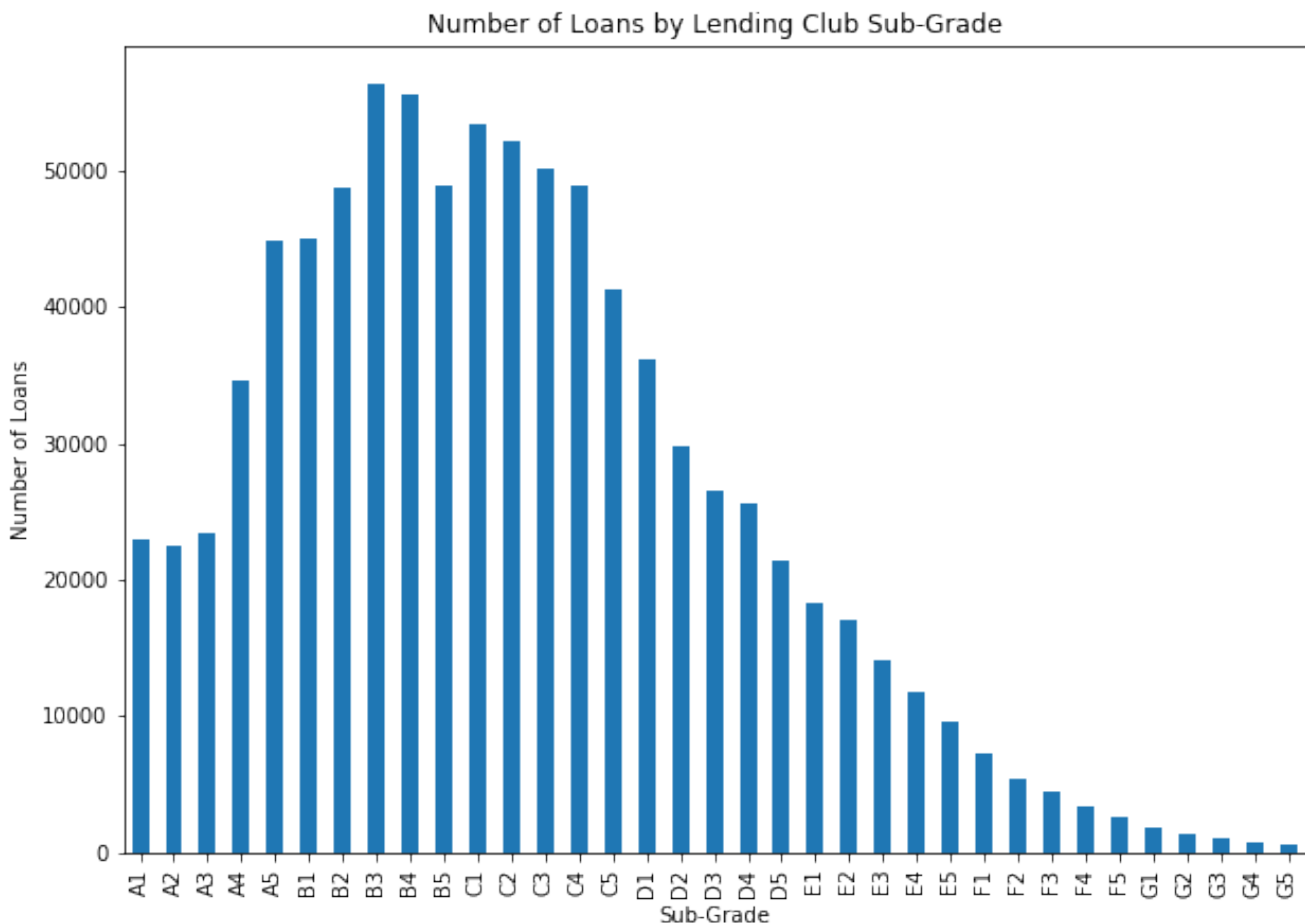
Data Storytelling of Lending Club Data
Intermediate Data Science – SpringBoard
David Ermer

Data Set From Kaggle:

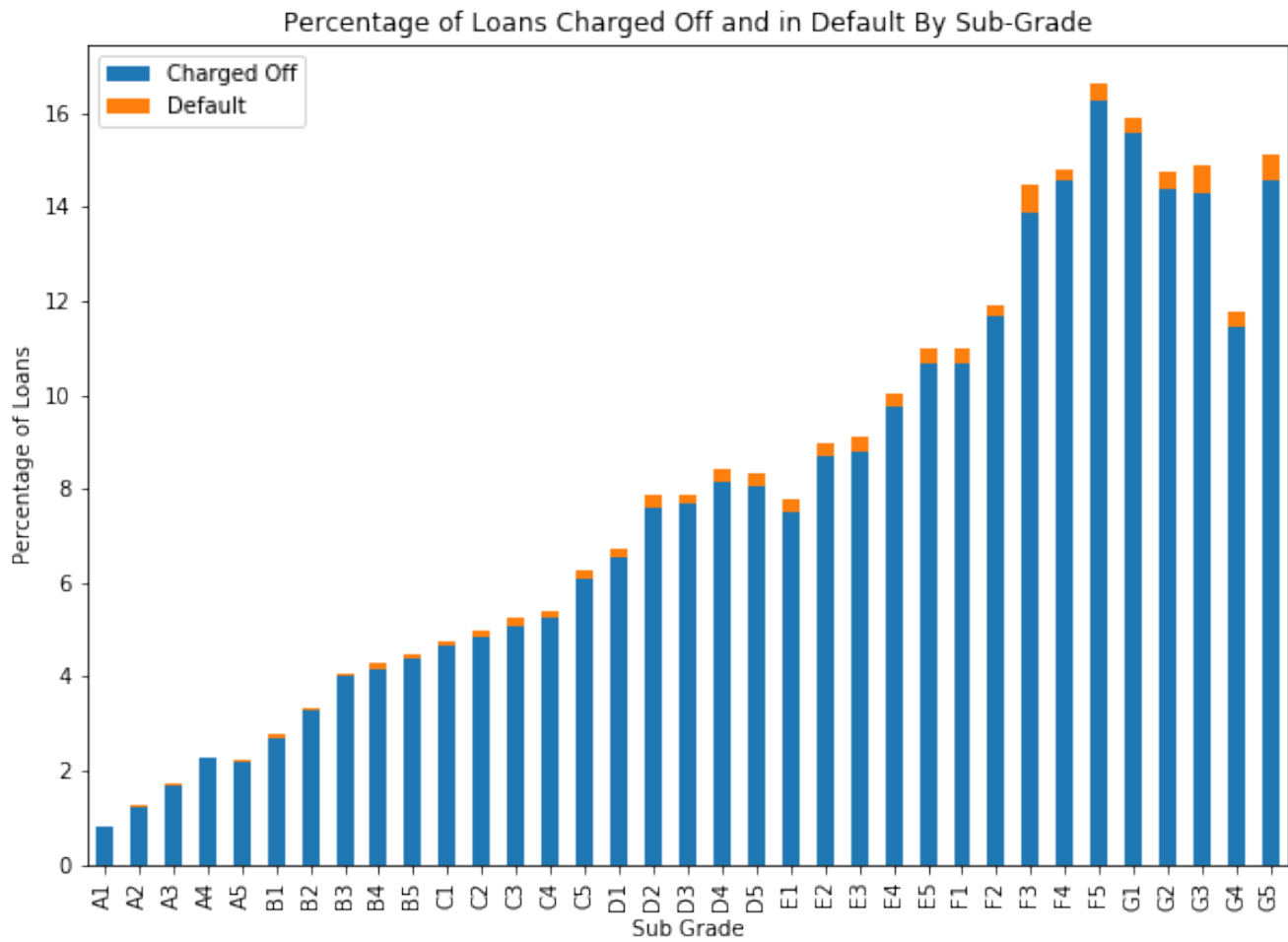
<https://www.kaggle.com/wendykan/lending-club-loan-data/downloads/lending-club-loan-data.zip>)

This data is derived from 887379 loans made by Lending Club. My initial interest is in the performance of the loans, the performance of grading system for borrowers implemented by Lending Club and possible improvement of the grading system.

The first analysis I have done is of the performance of the grading system. The data from the 'loan_status' and 'sub_grade' columns was extracted and used to calculate 1) number of loans by sub-grade, 2) percentage of loans in default or charged off in each sub-grade category.



As expected more loans are made to borrowers with better credit grades.



The grading system used by Lending Club appears to be reasonable and provides a benchmark for the rest of the project.