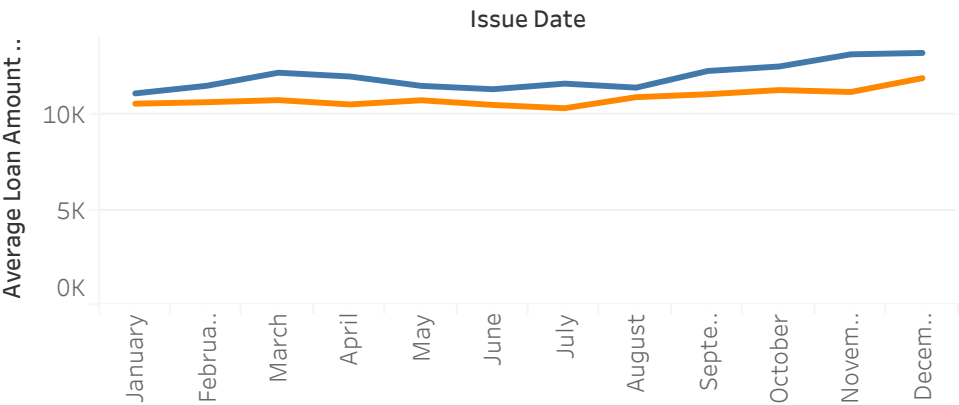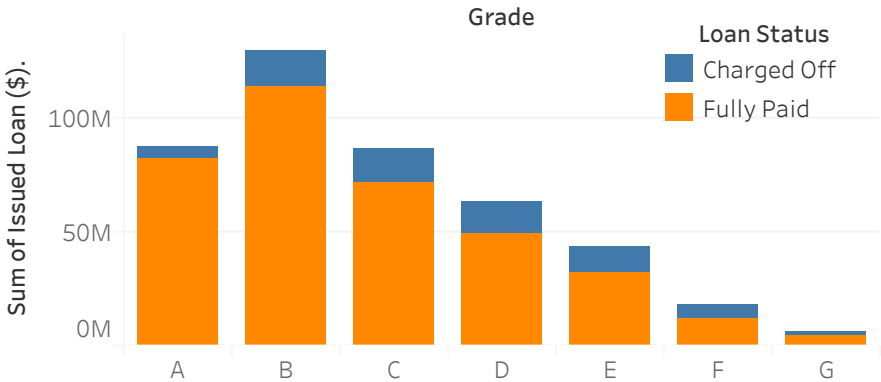# Q1 - How do the attributes differ between borrowers who pay back their loans versus those who don't?

Attributes investigated here are: Loan Amounts, Employment Lengths and Loans Issued.
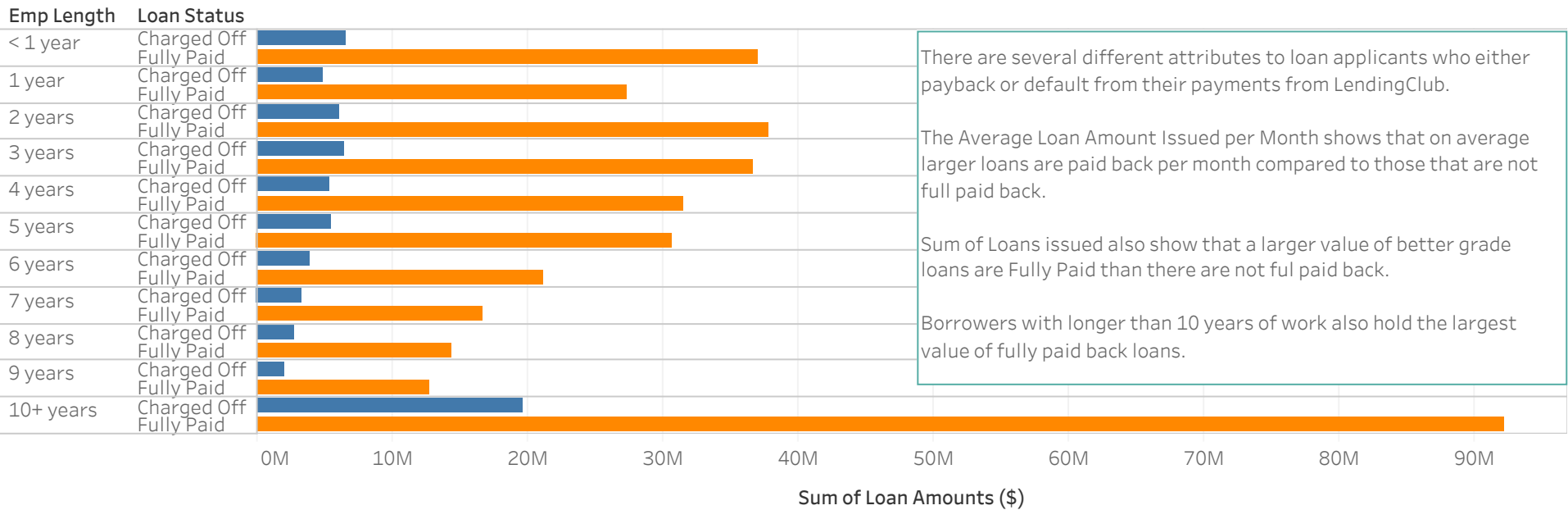
Average Loan Amount Issued Per Month

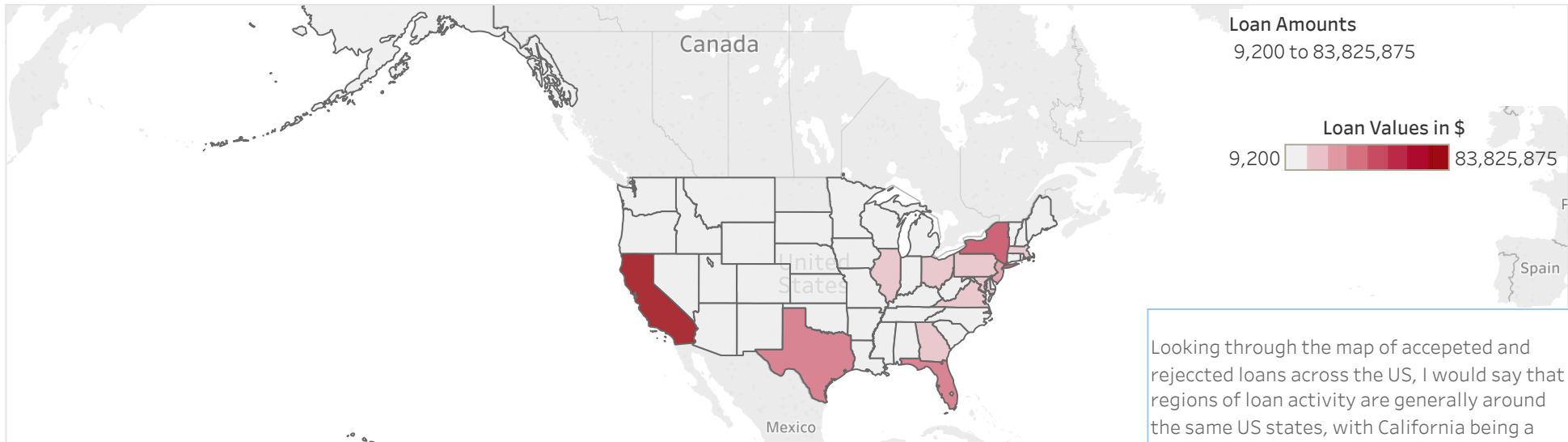## Sum of Loans Issued and their respective Loan Grade.

Sum of Loan Amount vs Length Of Applicants Employment.

There are several different attributes to loan applicants who either payback or default from their payments from LendingClub.

The Average Loan Amount Issued per Month shows that on average larger loans are paid back per month compared to those that are not full paid back.

Sum of Loans issued also show that a larger value of better grade loans are Fully Paid than there are not ful paid back.

Borrowers with longer than 10 years of work also hold the largest value of fully paid back loans.
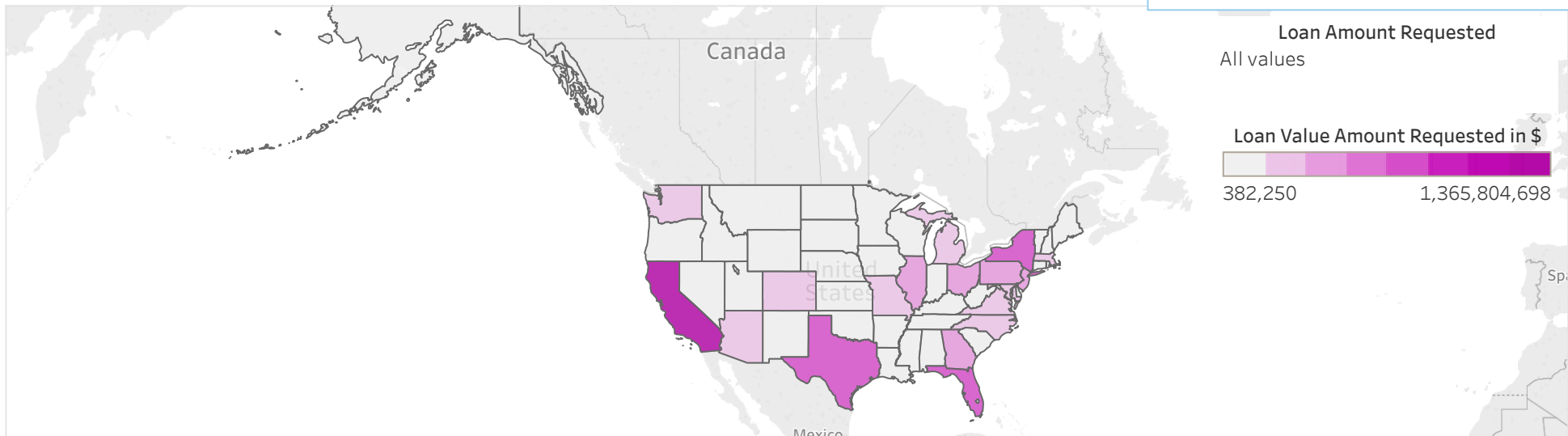
Q2 - How do accepted and rejected loan data differ among different locations?

Attributes investigated here are: Loan Amounts, Address States, Latitude & Longitude.

## Total Issued Loan Amounts for Accepted Applicants

Loan Amounts
9,200 to 83,825,875

Loan Values in $

9,200 | 83,825,875

Looking through the map of accepeted and rejeccted loans across the US, I would say that regions of loan activity are generally around the same US states, with California being a large state with many loan applicants both with accepted and rejected loans.

Total Loan Size Requested for Rejected Applications.

Loan Amount Requested
All values

Loan Value Amount Requested in $

382,250 | 1,365,804,698

Q3 - How have issued loans changed over time?

Attributes investigated here are: Annual Income, Issue Date, Loan Amount and Address state.

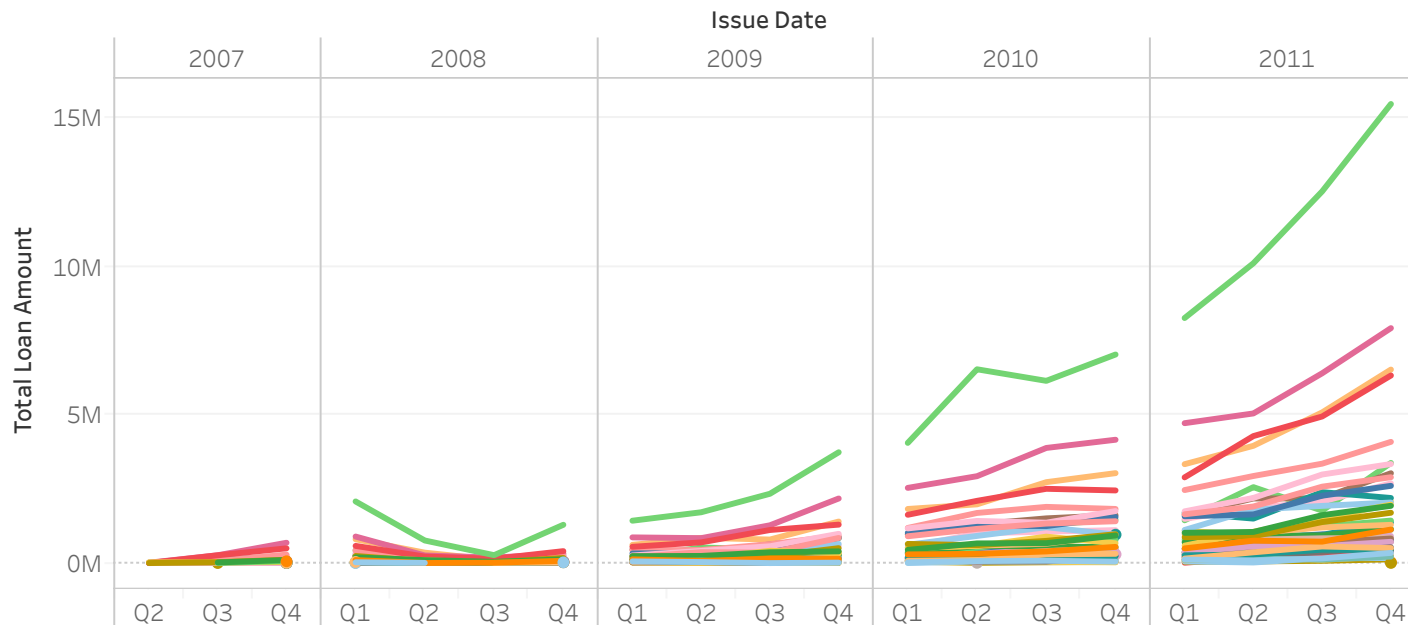## Average Loan Amount Issued vs Average Income
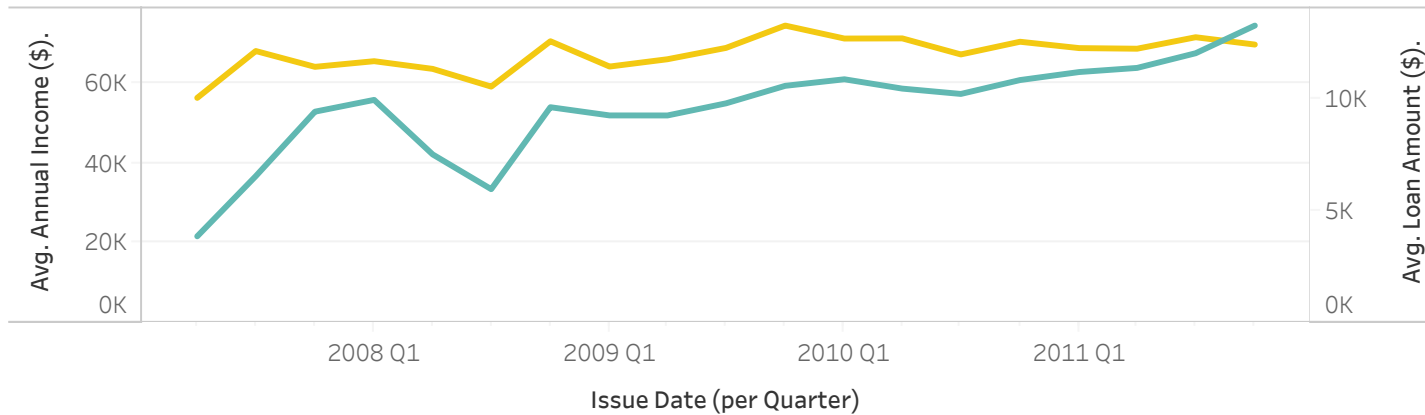
Measure Names
- Avg. Annual Income
- Avg. Loan Amount

Over the course of 2007 through to 2011, average loan sizes have increaseto a point where even when average income started to fall, average loan sizes still increased. On a state by state basis, total loan amounts have also increased over the same period.

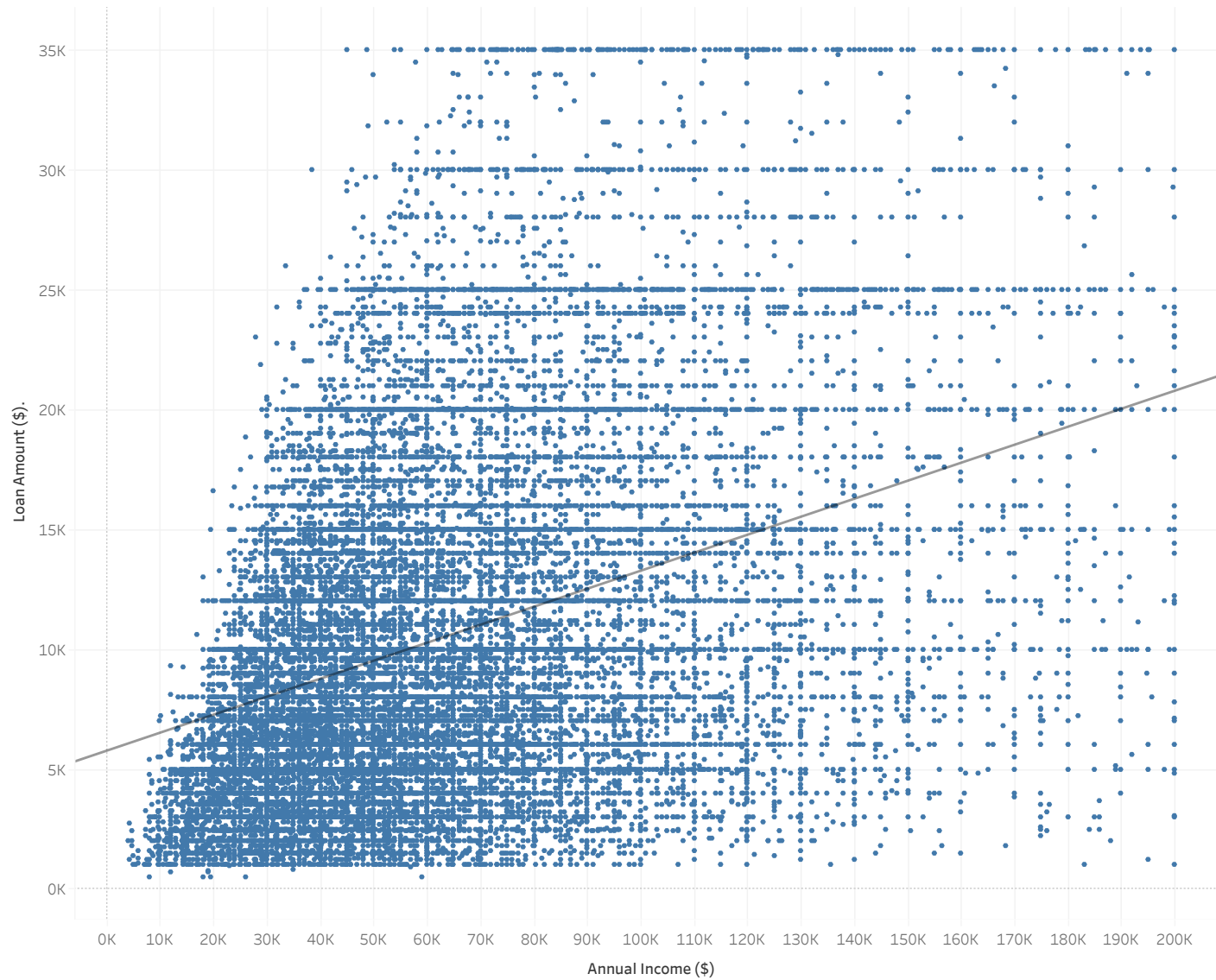## Total Loan Amount per State over Time

US States
Multiple values

Q4 - Are we issuing loans to riskier applicants?

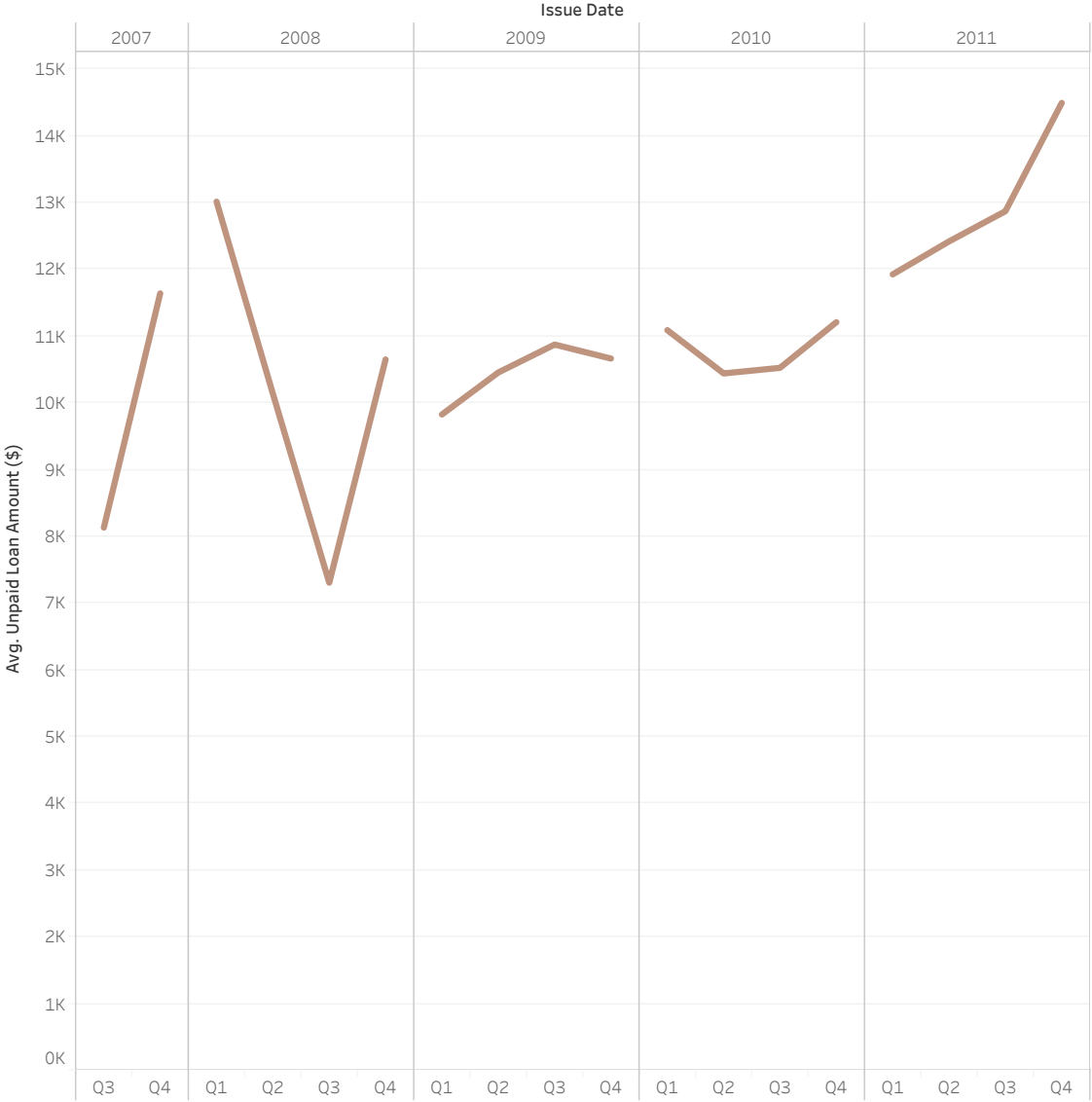| Larger loans are being issued to applicants with larger incomes.	Over the period of 2007 to 2011 more and mor eloans were bein..	In 2011, average loan amounts were still increasing whilst ave..

Q4 - Are we issuing loans to riskier applicants?

Larger loans are being issued to applicants with larger incomes.

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Issue Date

Q4 - Are we issuing loans to riskier applicants?

Larger loans are being issued to applicants with larger incomes.

Over the period of 2007 to 2011 more and mor eloans were bein..

In 2011, average loan amounts were still increasing whilst ave..

Issue Date

Names
- Avg. Annual Income
- Avg. Loan Amount
- Avg. Revol Bal