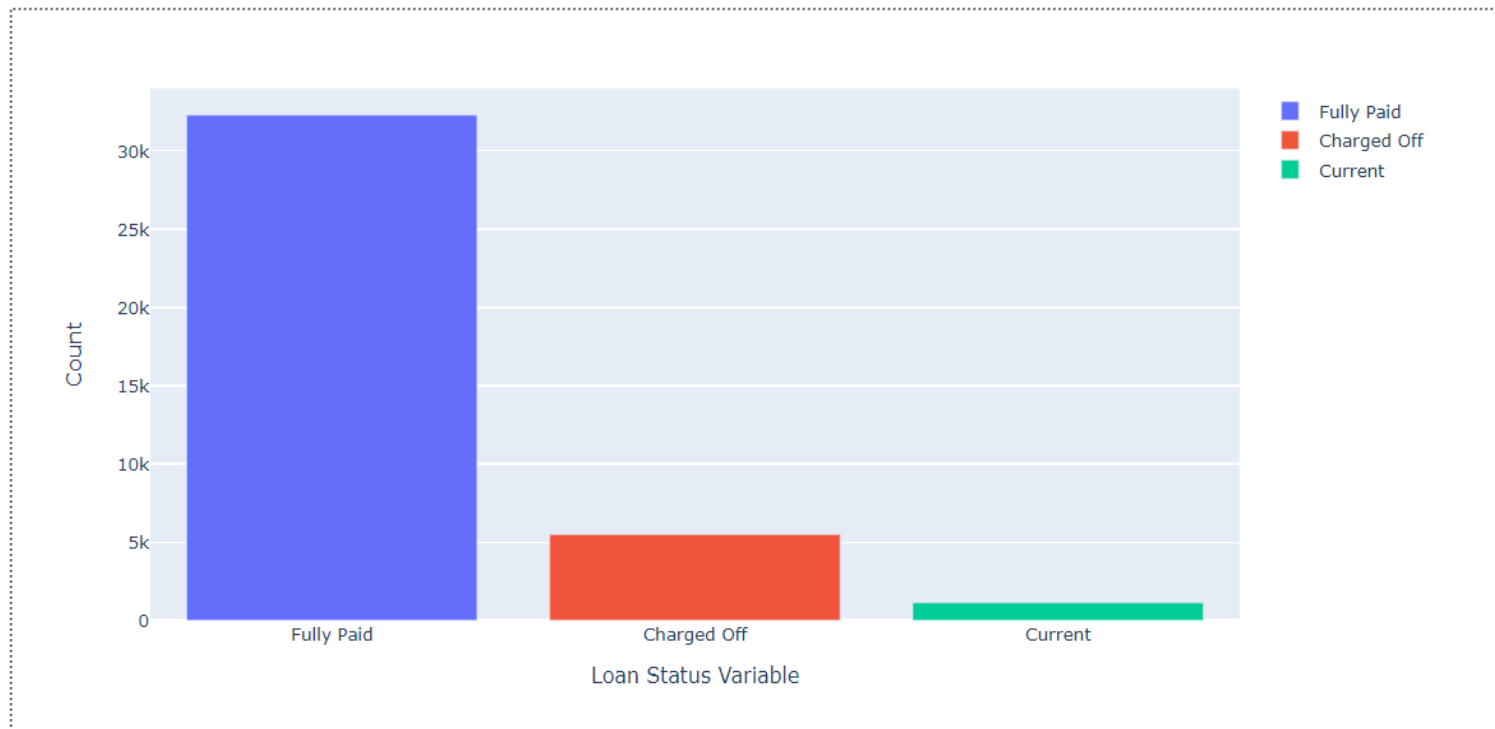


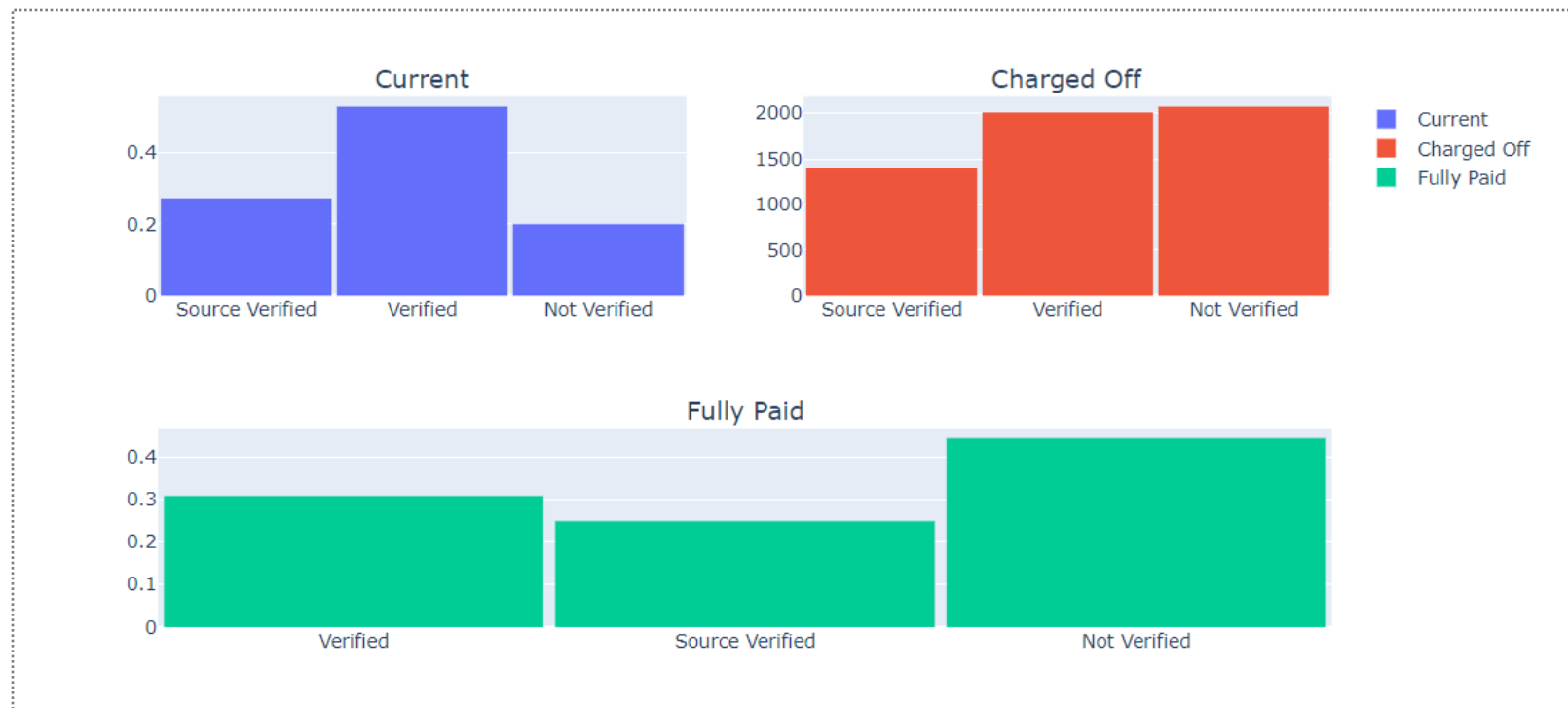


Lending Club Case Study: Analysis & Recommendations

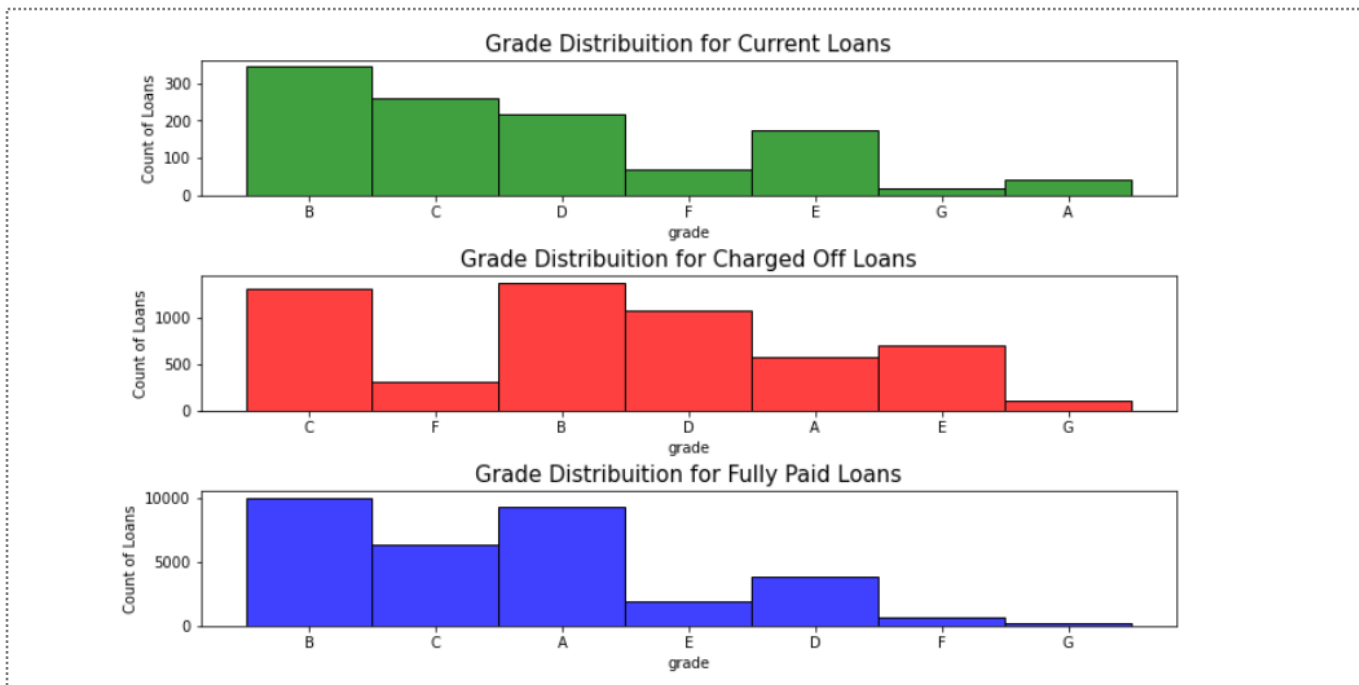
- Number of Loans based on the status of loans i.e. Fully Paid, Charged Off, Current



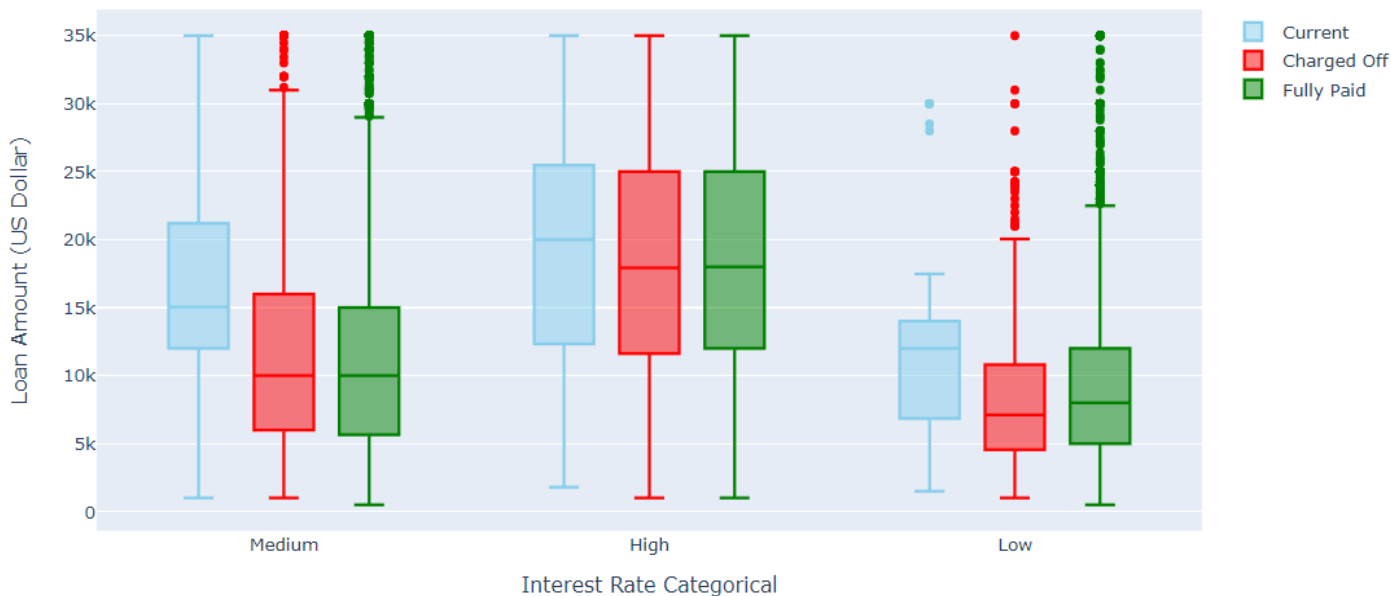
- Number of Loans further classified based on the status of loans and Verification Status



- Number of Loans further classified based on the Loan grade
- Recommendation: Lower Grade Loans should be avoided and can be defaulted



- Interest Rates are categorized as: Low (5-10%), Medium (10-18%), and High (18-30%)
- Below shows the classification of Loans based on Loan Status (Current, Charged Off, or Fully Paid) and the Interest Rate Category.
- Recommendation: High Interest Rate loans are more vulnerable/susceptible for being defaulted or charged off.



- Annual Income was categorized as: Low (0-25 percentile), Medium (25-75 percentile), and High (75-100 percentile)
- Below shows the classification of Loans based on Loan Status (Current, Charged Off, or Fully Paid) and the Annual Income Category.
- Recommendation: High Income Members taking loans are also susceptible to default the loans.

