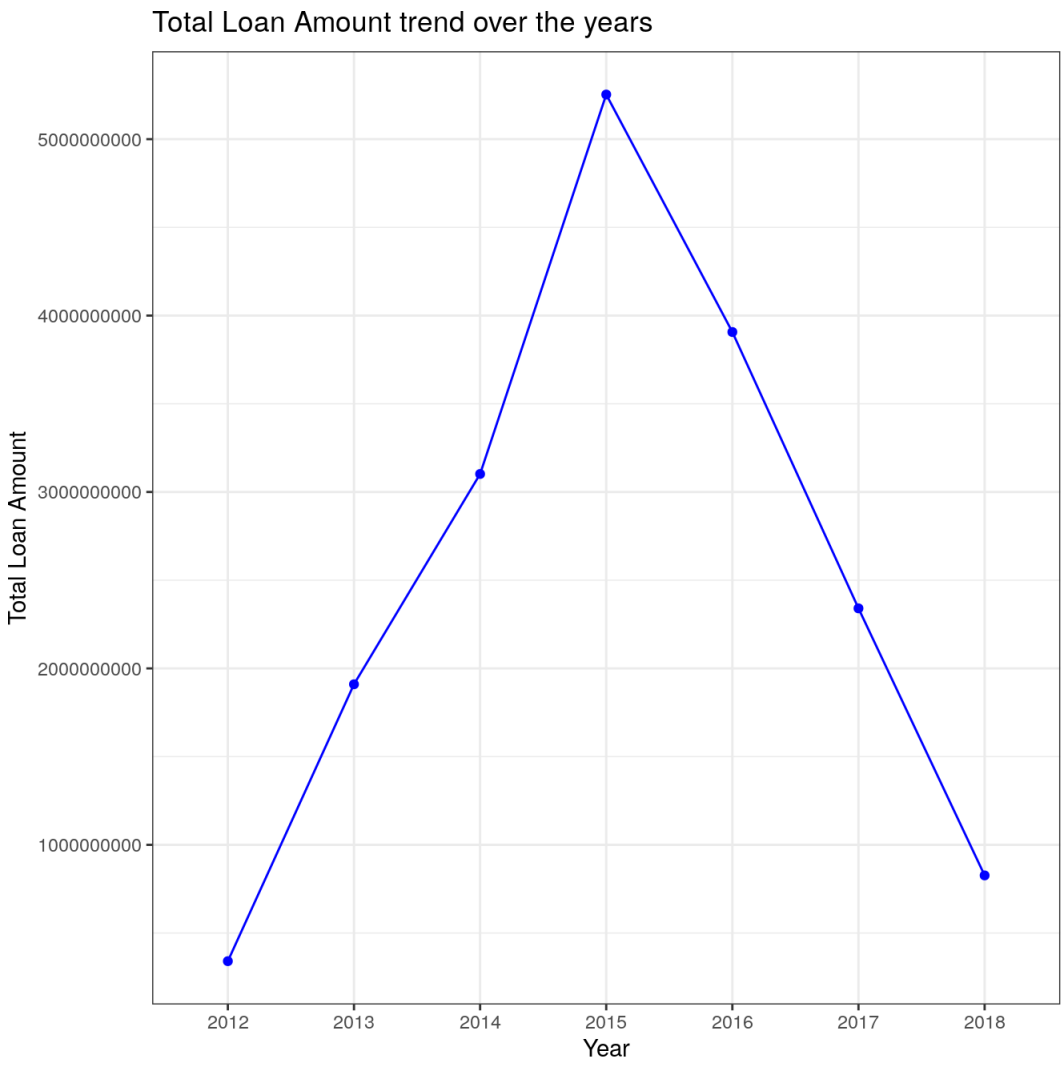
Vizualtions of Part I: Understanding the problems(The Big Picture)

Code

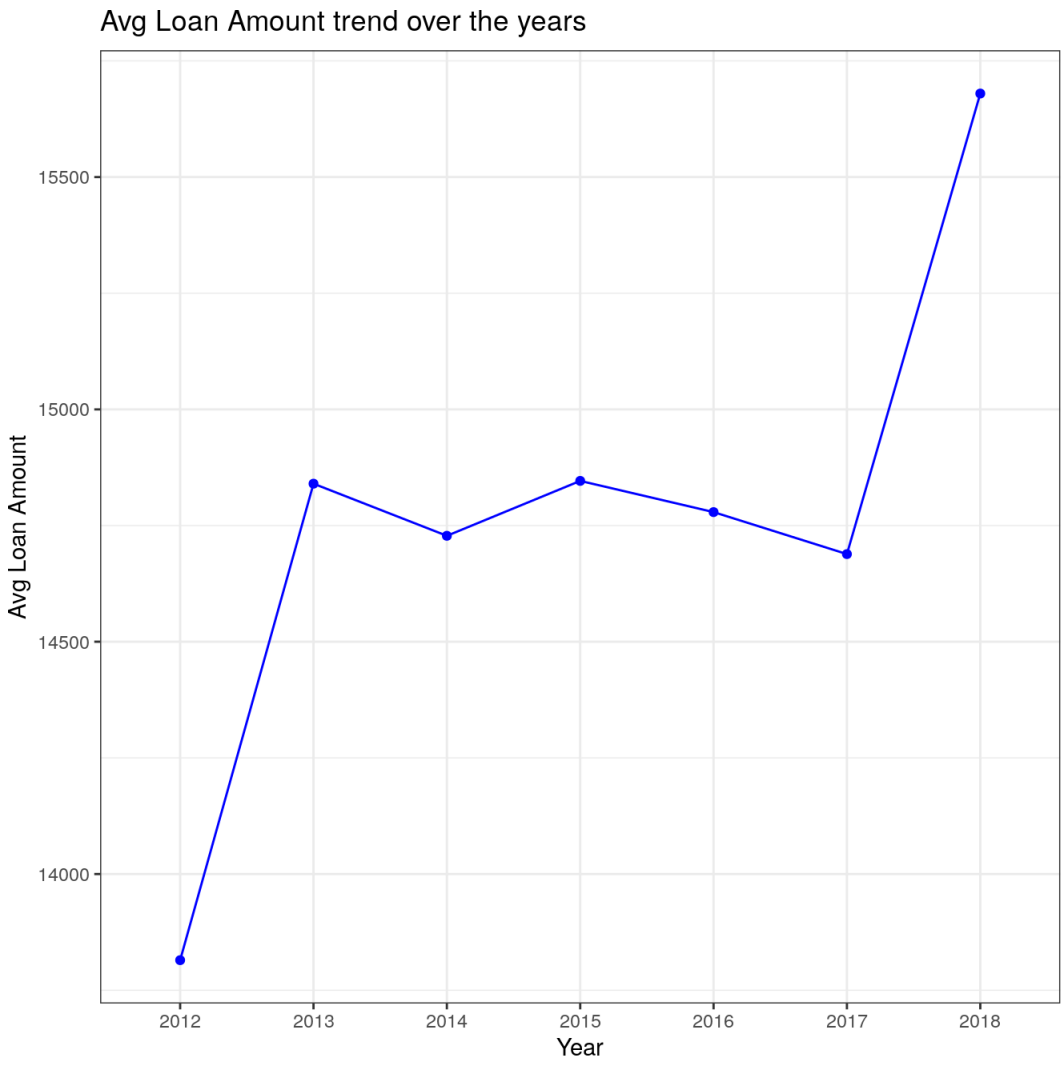
Plot 1

Code



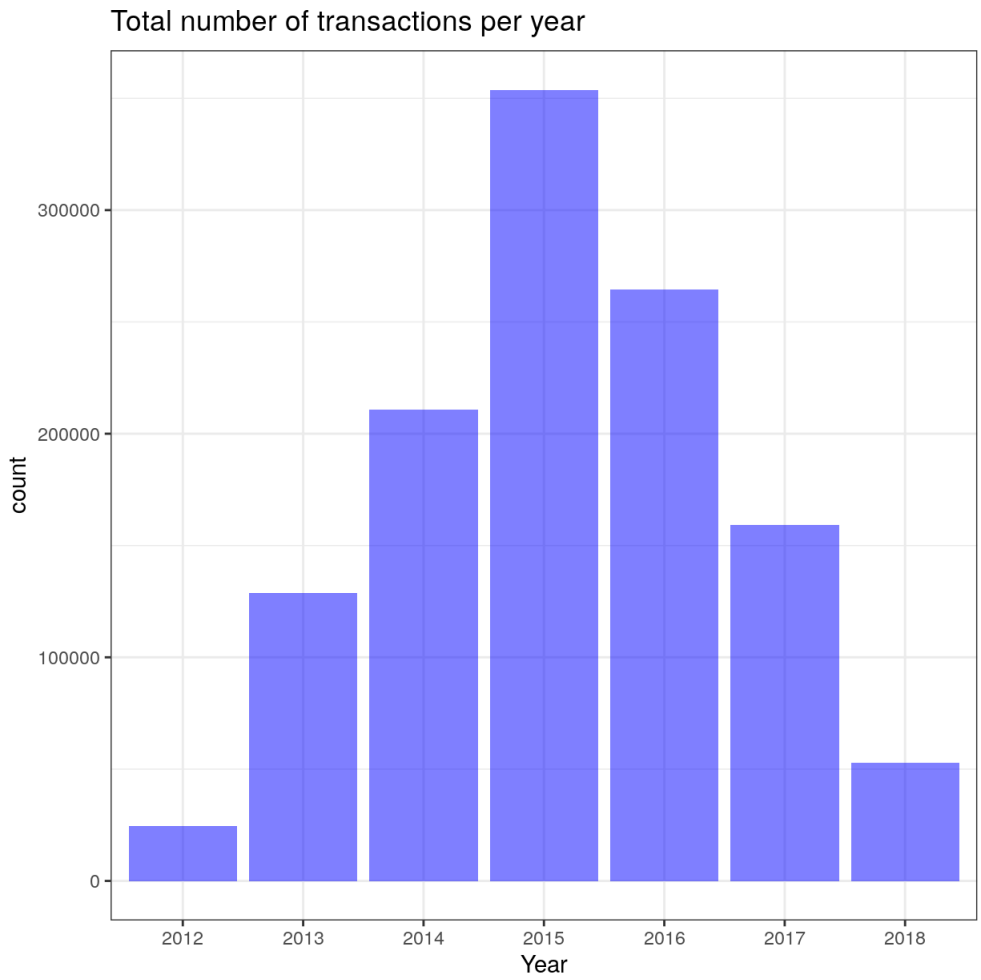
Plot 2 -

Code

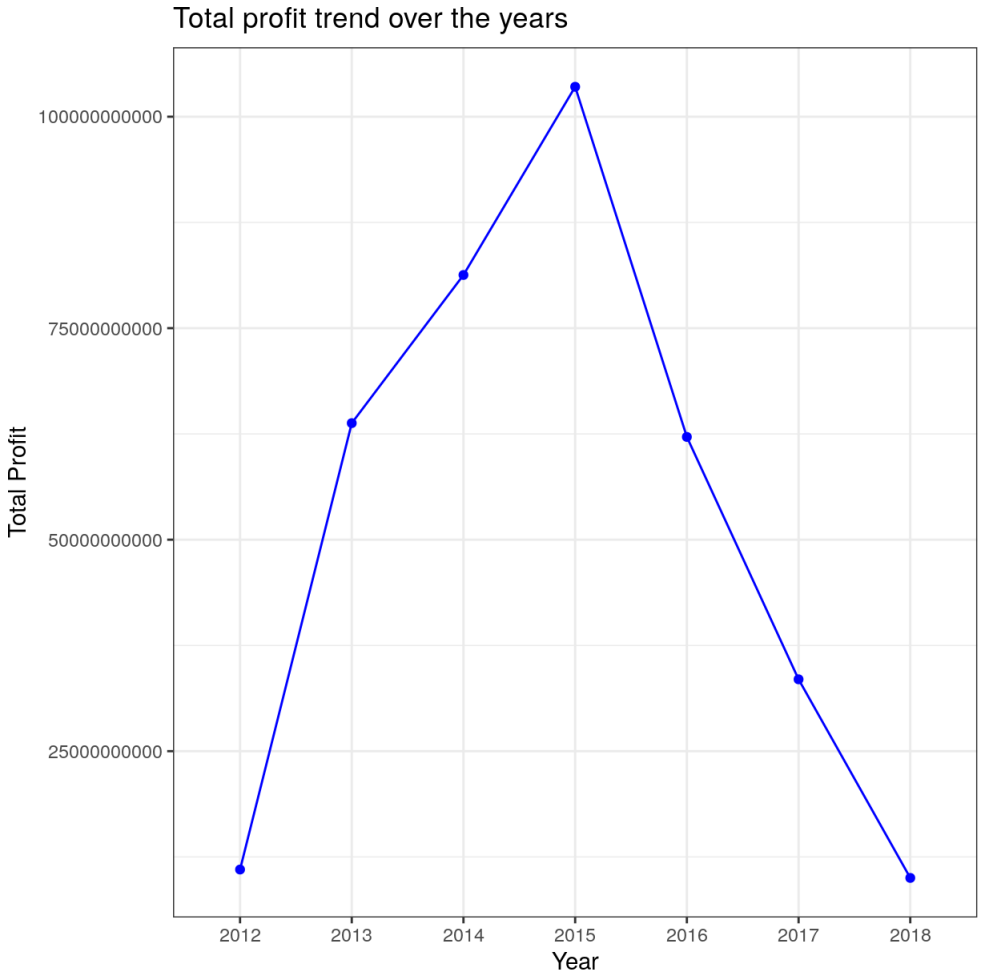

Avg Loan Amount trend over the years
15500
15000
14500
14000
Avg Loan Amount
2012
2013
2014
2015
2016
2017
2018
Year

Plot 3 -

Code


Total number of transactions per year
count
300000
200000
100000
0
2012
2013
2014
2015
2016
2017
2018
Year

Code


Total profit trend over the years
Total Profit
100000000000
75000000000
50000000000
25000000000
2012
2013
2014
2015
2016
2017
2018
Year

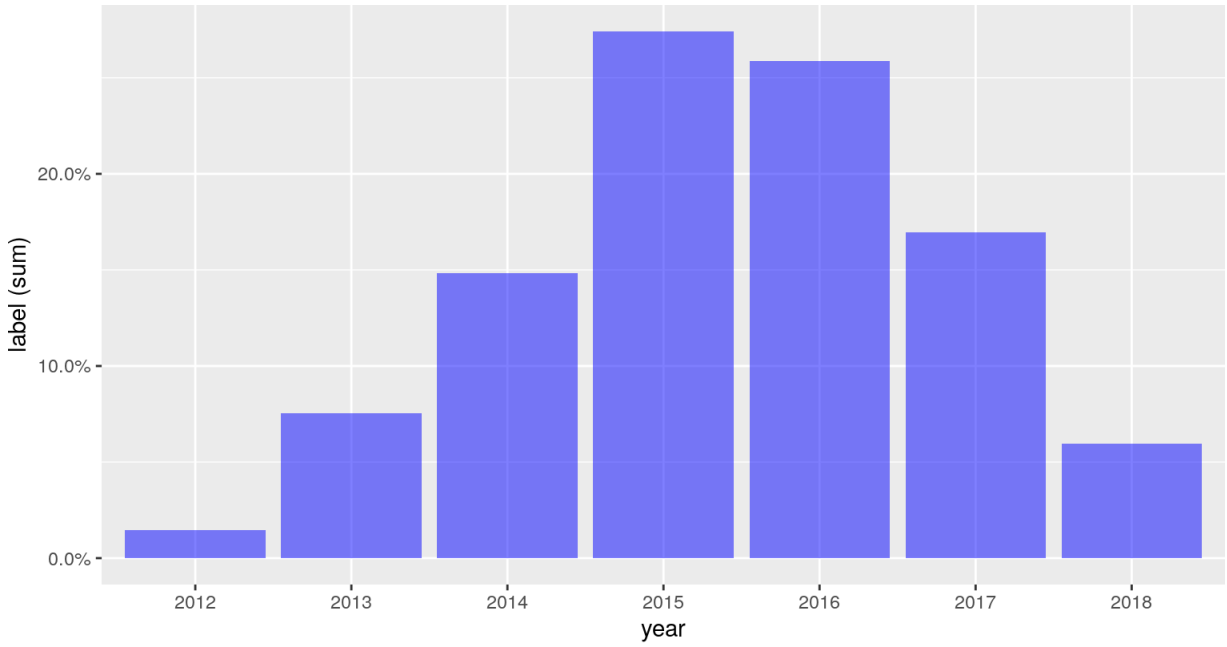
Plot 4 Rate of Default over the years

Code

```
Pivot table
Data        : loanData
Filter      : label ==1
Table sorted: year
Categorical : year
Normalize by: total
Numeric     : label
Function    : sum

  year    label
  2012   1.453%
  2013   7.540%
  2014  14.814%
  2015  27.432%
  2016  25.875%
  2017  16.945%
  2018   5.941%
 Total 100.000%
```

Code

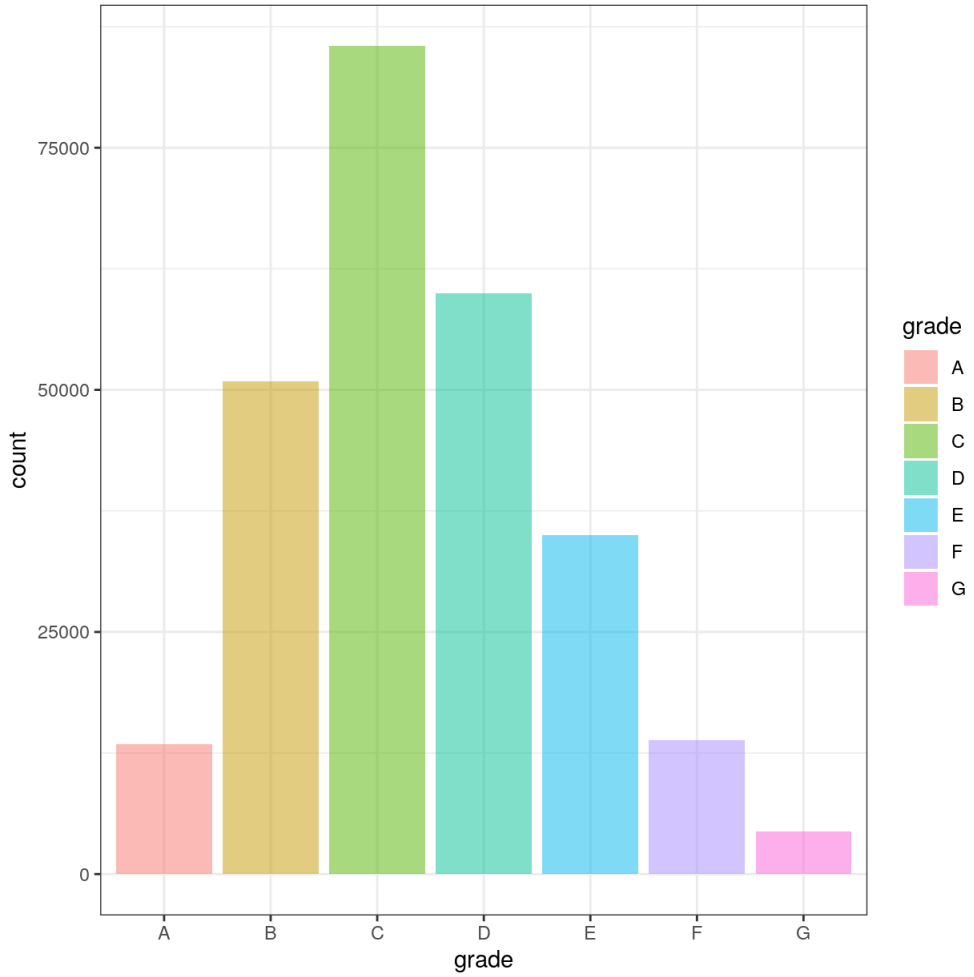


Code

Vizualtions of Part II: Customer Potrait

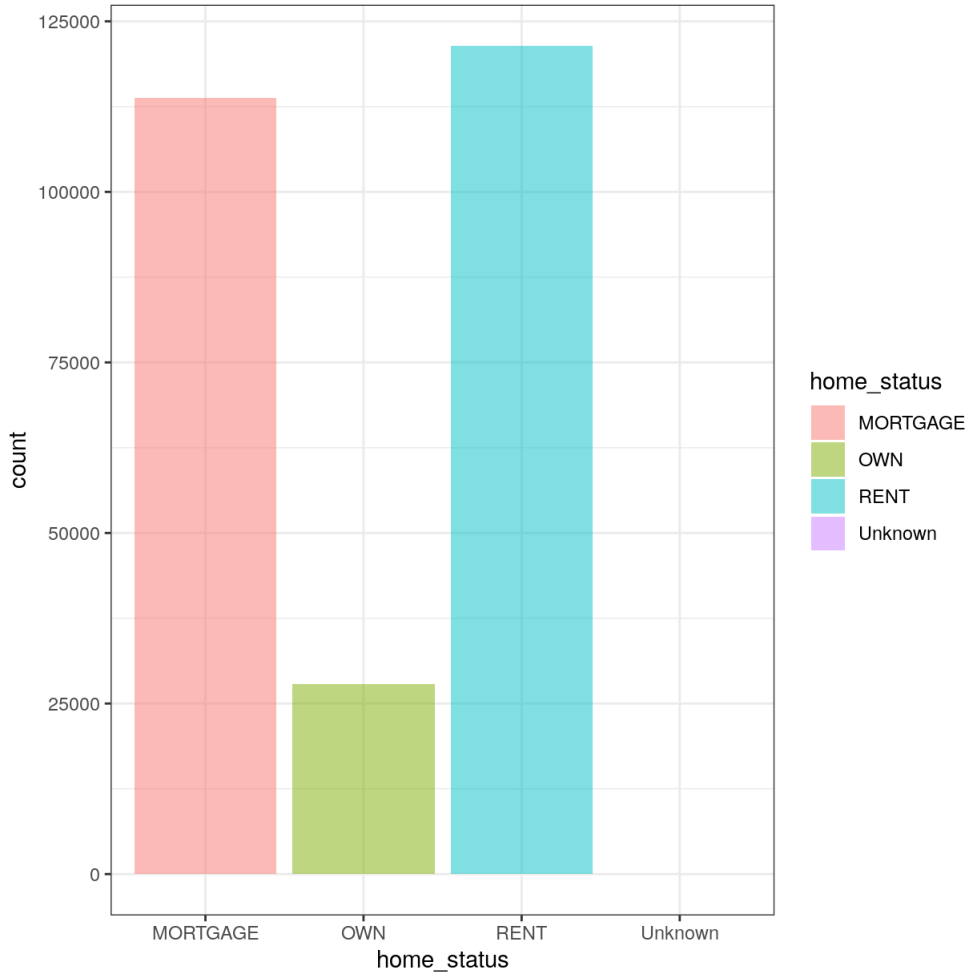
Plot 5 Number of Charged Off customers with respect to Grades

Code



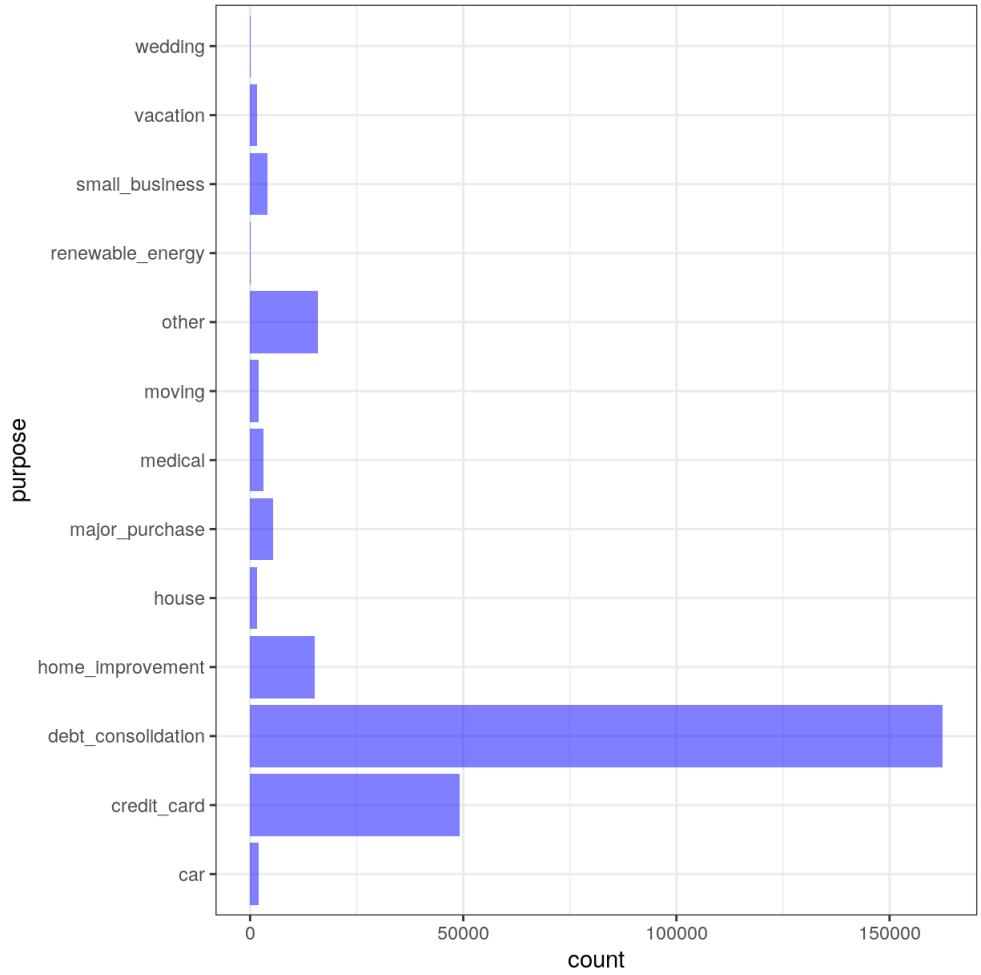
Plot 6 Number of Charged Off customers with respect to home ownership

Code



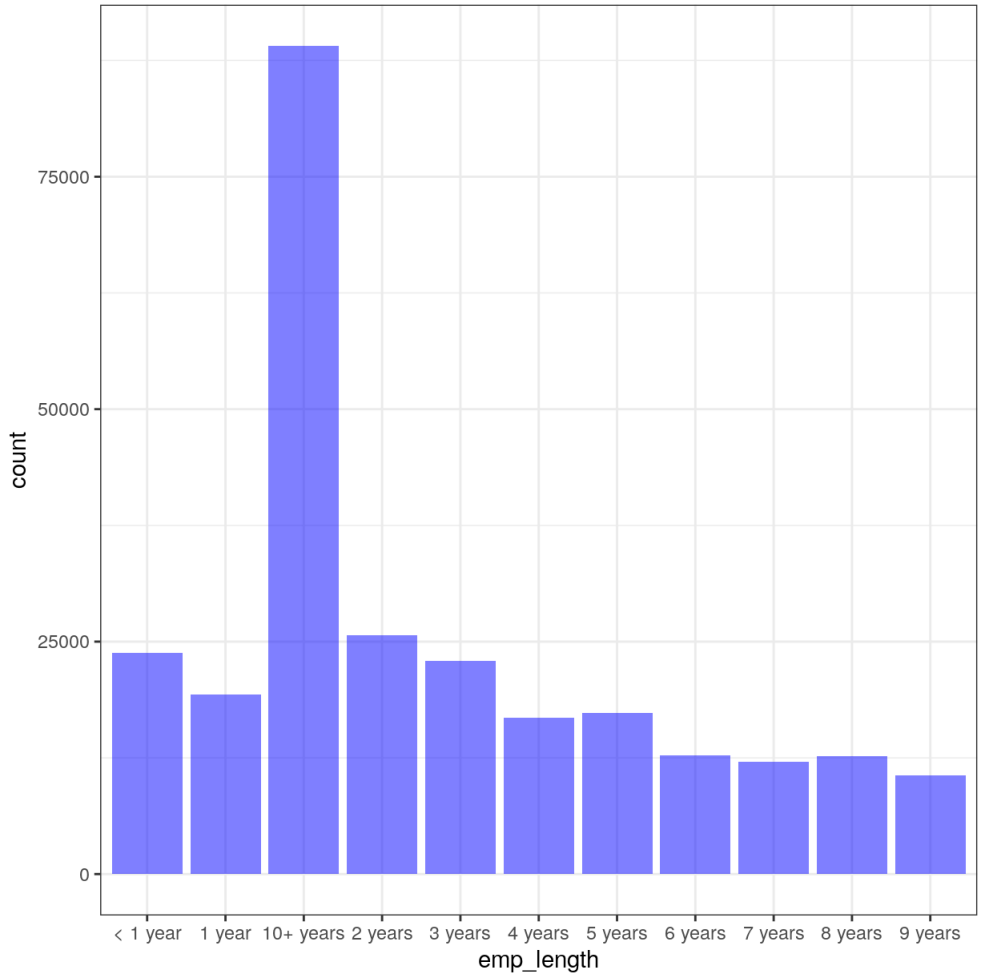
Plot 7 Number of Charged Off customers with respect to Purpose

Code



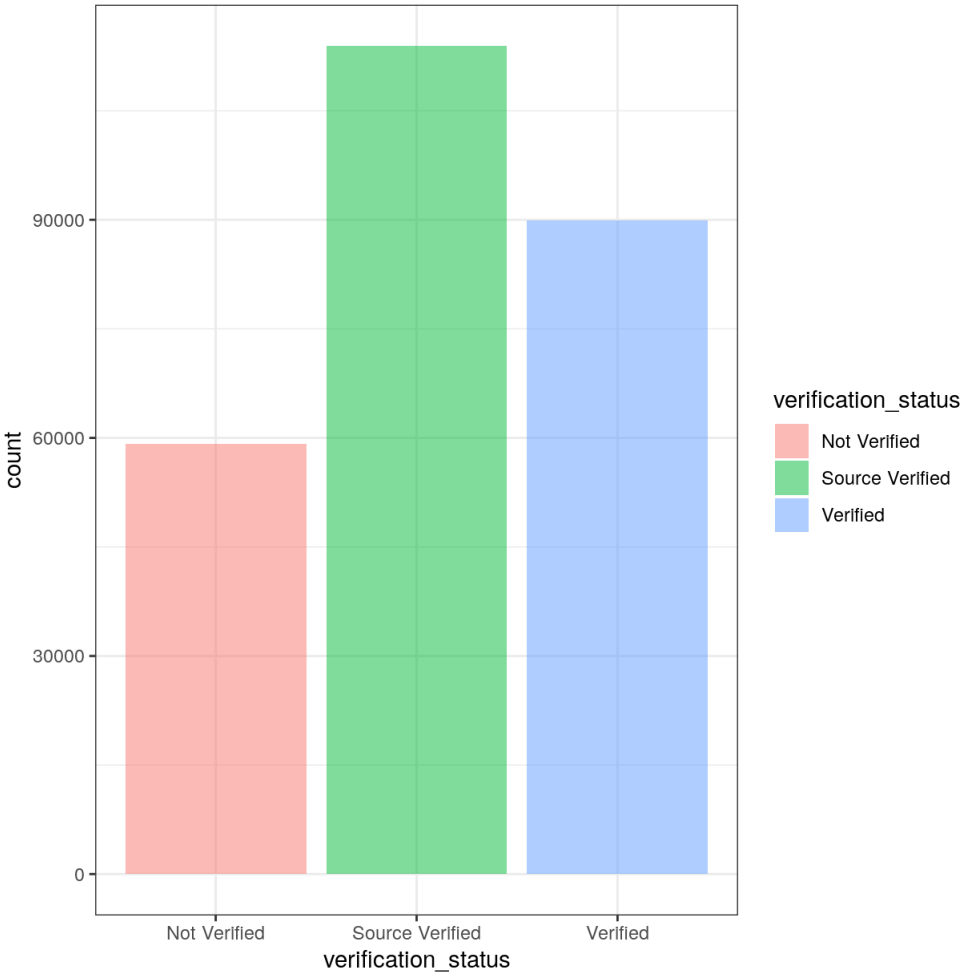
Plot 8 Number of Charged Off customers with respect to Employee Years

Code



Plot 9 Number of Charged Off customers with respect to Verification Status

Code


90000
60000
30000
0
count
Not Verified
Source Verified
Verified
verification_status
verification_status
Not Verified
Source Verified
Verified