

Lending Club project

Please find the final story here:

https://public.tableau.com/profile/krzysztof.z8710#!/vizhome/lending_club_story/Story1?publish=yes

The project scope have slightly changed (please find it below) – I needed more time for joining data through all years. Then only couple of things were consistent through all the years, so I have chosen **to investigate INTEREST RATES vs GRADES. I tried to find under-priced loans and make a proposal for pricing policy change.**

The overview you can find here (dashboard from previous week tasks):

https://public.tableau.com/profile/krzysztof.z8710#!/vizhome/lending_club/Dashboard1

BELOW YOU CAN FIND ORIGINAL PROJECT PROPOSAL:

Lending club is loan granting platform – they publish data about performance of their portfolio openly. I work with credit data and this is natural choice of topic

Who

- Stakeholders – Goal of the story is to find relations in given data set – loan application in fintech lending club – it requires to gather data from Lending Club, concatenate it in common format and analyse in Tableau
- Audience – report will be public but main audience will be people from lending club to focus their attention to findings
- Subject-Matter Experts – I am an credit risk data analyst and I am very familiar with such datasets

What

- Data Sources – I will use data from lending club, which need to be prepared for analysis (unification through the time)
- Data Quality – the are well structured but there is some mapping to be done through the years (different policies for example)

- Data Timeliness – there are data set from 2011 till last quarter of 2018

Why

- Business Case/Other Goals – find some correlation in defaults in given data set and focus lending club attention on it
- Intended Outcome – find the segment / group of customers which are not performing well for lending club to change their policy in credit granting

How

- Format(s) – for sure there will be story with guidance through the finding – rather interactive presentation
- Presentation Vehicle – tableau public

Challenges:

1. Need to combine large data sets from lending club site – ca. 1.7gb of data
2. Data from few years (2011-2018) for sure need to be mapped so it can be used consistently

Persona

Scott Sanborn

- CEO of Lending Club
- Age: Ca. 45 years old
- Gender: Male
- Education: BA from Tufts University



Named 2017 Executive of the Year by LendIt, Scott is the CEO of LendingClub, the largest provider of unsecured personal loans in America, which has helped more than 2.5 million Americans save billions of dollars since it was founded in 2007.

Appointed CEO in 2016, he is responsible for leading 1,700+ employees to achieve the company's vision to put members on a path to financial success, as the business evolves beyond its personal loan heritage to serve a broader set of

customers' needs by taking advantage of its technology and data-driven marketplace.

Scott joined LendingClub in 2010 and has been a driving force in the management and development of the organization. With executive roles as Chief Marketing Officer, Chief Operations Officer, and President, he helped steer the company through a prolonged period of triple-digit growth running up to its 2014 IPO, the largest tech IPO that year. Prior to LendingClub, Scott held leadership positions as the Chief Revenue Officer for publicly-traded eHealth Insurance, President of RedEnvelope, Inc., and SVP at the Home Shopping Network.