

# Meek Solutions LC Year 1 Filter

Category	Property	Instances	Rate of C.O./Default	Average Interest Rate	Notes	Set Filter
ANY/ALL	N/A	257000	3.78%		Benchmark	
Grade	A		2.12%	7.64%	Very surprised there was no correlation here	Only way to make gains! Go big or go home. C-G
	B		2.98%	11.83%		
	C		3.67%	15.26%		
	D		5.24%	18.33%		
	E		6.35%	21.20%		
	F		7.73%	23.52%		
	G		9.72%	24.95%		
Review Status	N/A		N/A	N/A	No historical data	
Listing Expires In	N/A		N/A	N/A	No historical data	
MAX Debt-to-Income	10%		3.64%	13.22%	Very surprised there was no correlation here	
	15%		3.61%	13.49%		
	20%		3.68%	13.75%		
	25%		3.83%	13.92%		
	30%		3.78%	14.03%		
Max Credit Lines	35%		3.78%	14.11%	10 or less credit lines very restrictive on amount of loans available. No restriction gave same results as <=30	
	10		4.19%	14.03%		
	20		3.82%	14.09%		
	30		3.78%	14.11%		
Inquires Last 6 Months	Any		3.78%	14.11%	No data for anything above 8. None reduces available loans by half, 1 by 1/3, 2 by 1/8. Could be easy sort of bad apples	0-5
	0		2.99%	13.15%		
	1		4.00%	14.68%		
	2		5.13%	15.42%		
	3		6.50%	16.02%		
	4		3.04%	16.24%		
	5		4.15%	16.64%		
	6		6.40%	16.87%		
	7		16.67%	14.55%		
8		18.75%	17.21%			
Home Ownership	Mortgage		3.07%	13.76%	Definite advantage to "Mortgage" or "Owned" being only option	Mortgage, owned
	None		7.14%	15.49%		
	Other		4.26%	15.53%		
	Own		3.68%	14.26%		
	Rent		4.70%	14.54%		
Keyword	N/A		N/A	N/A	Who cares?	
Exclude loads already invested in	N/A		N/A	N/A	Unknown, did nothing	
Monthly Income	0-2000		6.86%	14.31%	>=4000 / month	
	2000-4000		5.03%	14.18%		
	4000-6000		3.85%	14.25%		
	6000-8000		3.06%	14.03%		
	8000-10000		2.12%	13.83%		
	10000-12000		2.33%	13.77%		
	12000-14000		2.41%	13.82%		
	14000-16000		2.61%	13.80%		
	16000-18000		1.20%	13.94%		
	18000-20000		1.74%	13.93%		
	>20000		2.01%	14.20%		
Number of Collections in 12 Months (Excluding Medical)	0		3.79%	14.10%	Not what expected. Collections outside medical appear very rare. Vast majority in 0 group. Unfeasible to use	
	1		0.70%	16.32%		
	2+		1.72%	16.24%		
Loan Purpose	car		4.59%	11.91%	Only allow: credit_card, debt_consolidation, home_improvement, major_purchase, to keep it less than 5%	
	credit_card		2.27%	13.10%		
	debt_consolidation		3.73%	14.37%		
	home_improvement		3.46%	13.48%		
	house		6.09%	14.26%		
	major_purchase		4.41%	12.80%		
	medical		6.10%	15.57%		
	moving		7.98%	16.00%		
	other		6.28%	16.34%		
	renewable_energy		10.63%	14.81%		
	small_business		12.22%	15.94%		
	vacation		5.80%	15.30%		
	wedding		7.36%	14.69%		
Verified Income	Not Verified		3.67%	12.72%		
	Source Verified		3.66%	14.17%		
	Verified		3.93%	15.04%		
Exclude Relisted Loans					Can't find data field	
Earliest Credit Line					Ranged from 1/27/11 to 1/19/44! Data not formatted as dates for excel to manipulate and base calculations on.	
Revolving Credit Balance	<100,000	255542	3.79%	14.12%	No significant effect	
	<50,000	250764	3.80%	14.13%		
	<15000	156396	4.06%	14.02%		
Months since last delinquency	>=1	111704	3.33%	14.84%	No significant effect, but small indirect linear correspondence to interest rate earned	
	>=12	94280	3.38%	14.74%		
	>=24	70290	3.43%	14.64%		
	>=60	18809	3.66%	14.51%		
	n/a	11280	4.27%	13.99%		
	< 1 year	18784	4.54%	13.94%		
	1 year	15696	4.05%	14.01%		
	2 years	22162	4.01%	13.99%		
	3 years	19684	4.00%	14.00%		

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Minimum Length of Employment	4 years	15196	4.92%	13.98%	Not filter material. Use below	
	5 years	18941	4.30%	14.06%		
	6 years	15778	4.40%	14.07%		
	7 years	14982	3.69%	14.27%		
	8 years	12059	3.33%	14.14%		
	9 years	9607	3.42%	14.20%		
	10+ years	82831	3.05%	14.25%		
	>=1	226936	3.69%	14.10%		
	>=2	211240	3.67%	14.11%		
	>=3	189078	3.63%	14.12%		
>=4	169394	3.58%	14.14%			
>=5	154198	3.45%	14.17%	Other filters say >=3. Not hugely significant, but great INDIRECT correlation between default risk and interest rate. Very nice	Not because more likely to default, but average interest rate goes up with longer employment without risk of defaulting increasing	
Public Records	0	229355	3.97%	14.00%	NOT intuitive. Searching for loans WITH public records might narrow results too much, but could be good initial swing for high gains	DON'T exclude loans with public records
	>=1	27645	2.22%	15.04%		
Term	36 mo.		3.40%	17.60%	REALLY like the apparent lower risk and higher return of shorter term loans.	36 mo
	60 mo.		4.90%	12.93%		
Major Derogatory	0-60	N/A	N/A	N/A	Couldn't find in data	
Loan Amount Up To	5000	30293	5.14%	14.08%	Shame can't eliminate from low end. Smaller loans have more chance of being defaulted/charged off on!	
	10000	103201	4.12%	13.49%		
	15000	159613	3.85%	13.53%		
	20000	203896	3.82%	13.71%		
	25000	230726	3.77%	13.82%		
	30000	244841	3.77%	13.94%		
	35000	257000	3.78%	14.11%		
Credit Score	660-670	37137	4.37%	17.17%	Pretty straightforward. More than anything else seems like this weights the actual credit rating on Lending Club.	
	670-680	40214	4.25%	16.29%		
	680-690	38851	3.98%	15.38%		
	690-700	35452	3.75%	14.53%		
	700-710	28982	3.43%	13.51%		
	710-720	21982	3.08%	12.58%		
	720-730	16042	3.72%	11.64%		
	730-740	10873	3.62%	10.70%		
	740-750	7753	3.61%	10.06%		
	750-760	5885	3.82%	9.36%		
	760-770	4084	3.43%	9.11%		
	770-780	3168	2.18%	8.53%		
	780-790	2373	2.40%	8.26%		
	790-800	1753	2.22%	8.18%		
	800-810	1214	1.48%	8.12%		
	810-820	673	1.93%	7.98%		
820-830	365	1.10%	8.04%			
830-840	143	0.00%	8.06%			
840-850	56	0.00%	8.53%			
Open Credit Lines	0 to 4	10877	4.37%	14.27%	More credit lines = less defaulting? Non intuitive, and also higher gains.	>10
	5 to 9	99846	4.06%	13.96%		
	10 to 14	95498	3.57%	14.13%		
	15 to 19	37260	3.16%	14.19%		
	20 to 24	10573	2.88%	14.41%		
	25 to 29	2233	2.78%	15.25%		
	>=30	558	2.51%	15.22%		
Revolving Balance Utilization	0-9%	7647	4.80%	10.34%	Limit of 69% to avoid default, but also avoid first 10% strangely. Interesting curve. Can't avoid bottom 10%	<=70%
	10-19%	9378	3.57%	10.90%		
	20-29%	15128	3.32%	11.84%		
	30-39%	22501	2.99%	12.65%		
	40-49%	29228	3.11%	13.33%		
	50-59%	33899	3.28%	14.00%		
	60-69%	36247	3.69%	14.60%		
	70-79%	33675	4.00%	15.21%		
	80-89%	28363	4.42%	15.83%		
	90-100%	18502	5.67%	16.82%		
Months since last public record	>=12	27367	2.23%	15.04%	Negligible effect	
	>=24	26760	2.25%	15.02%		
	>=60	23646	2.42%	14.88%		
Delinquencies (last 2 years)	0	215206	3.90%	13.91%	Again, non intuitive, more yields for more delinquencies, without greater risk	
	1 to 3	39606	3.14%	15.13%		
	4+	2188	3.20%	15.98%		
State					Took a small sampling of states, couldn't find real significance in likelihood of default based on state. Ignoring	

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