

- **Initial version LINK**
  - <https://public.tableau.com/profile/alina.grigorescu#!/vizhome/ProsperLoanDataAnalysisAGrigorescu201812v1/Story1?publish=yes>
- **Final version LINK**
  - <https://public.tableau.com/profile/alina.grigorescu#!/vizhome/ProsperLoanDataAnalysisAGrigorescu201812v2/Story1?publish=yes>
- **Summary:**
  - In the following study we will be looking to **explain what are the main drivers behind performing loans for Prosper.**
  - **First, let's get to know the business...**
    - Prosper was founded in 2005 as the first peer-to-peer lending marketplace in the United States.
    - The **best year** for the business in terms of Loan granting was 2013
    - 2013 is also the year when the **average rates reached their minimum** throughout the period analysed
    - Most of the current outstanding of the portfolio was **granted in between 2012-2014.**
    - The largest part of the customers are **based in California**
  - **Second, let's deep dive into the analysis...**
    - The current portfolio **top occupation group** is a mix of various Null & Other followed by Professionals.
    - **Most delinquent group** is the Flight attendants & Pilots group and the **least delinquent** is the Computer Programmers
    - Most of the outstanding is due from clients with **income ranging in between 50,000 and 75,000 USD**
    - There appears to be a **correlation between delinquency and APR** (Computer programmers have one of the lowest APRs)
  - **Wrap up...**
    - Origination date: We can conclude that the the early origination years generated a poor performing portfolio
    - Occupation group: the **least delinquent** is the Computer Programmers group
    - Income range: Delinquency seems lower amongst the richer customers
    - Geography: It's difficult to tell if the Geography standalone is an important factor. Different geographies concentrate richer or poorer customers and this might affect the delinquency rate
- **Design:**
  - I chose bars and lines to show the evolution in time for loan stocks (bars) and interest (lines) because it made it clearer what were the best years
  - I chose tabs to depict various attributes of groups of occupation, because charts would have been too heavy and the table is easily sorted by the desired attributes
  - I chose candle-sticks for averages within income range as they show disparities very well and you can tell what the averages are
  - I used maps to show geographical distribution of the portfolio
  - I used #no. of records to highlight the concentration in the bars that represent distributions by income range
- **Feedback on v1 incorporated in v2:**
- **Student HUB:**
  - Change the filter so that it shows full state names instead of initials
  - Lower the number of charts
- **Facebook -friends:**
  - Change the last dashboard because the message is unclear
  - Insert comments on every dashboard to make the content clearer
- **Resources:**
  - <https://www.prosper.com/>

