



Prosper Loan Data Analysis

From November 2005 - March 2014

Loan Requests

114K

Number of Borrowers

113K

Borrowers in Term 12

1.6K

Borrowers in Term 36

87.8K

Borrowers in Term 60

24.5K

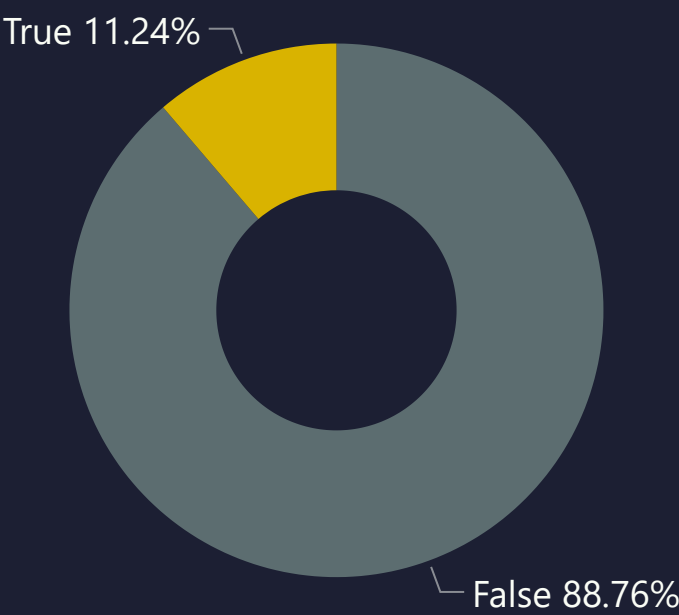
Borrower's Information

Borrower's Loan Performance

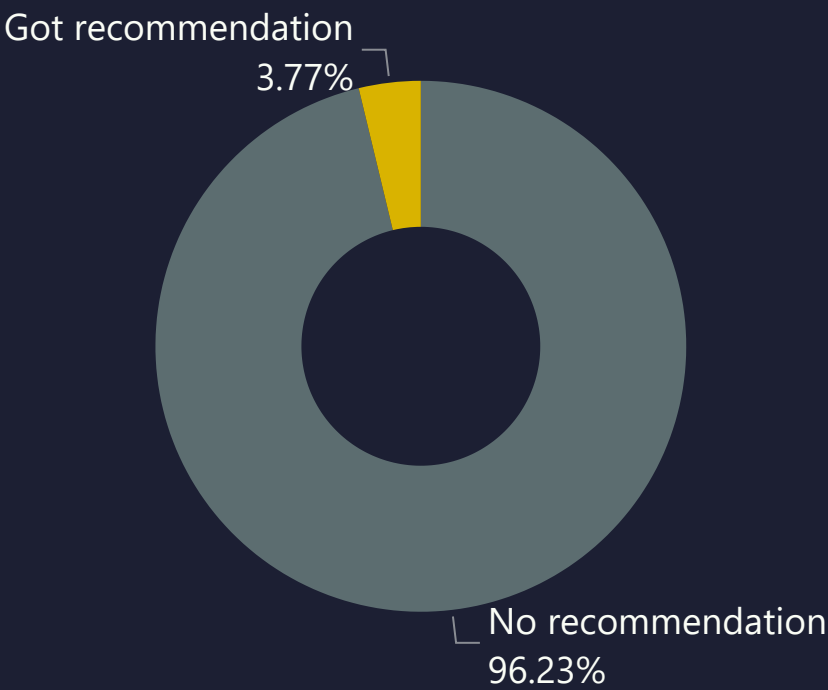
Is Borrower a Home Owner?



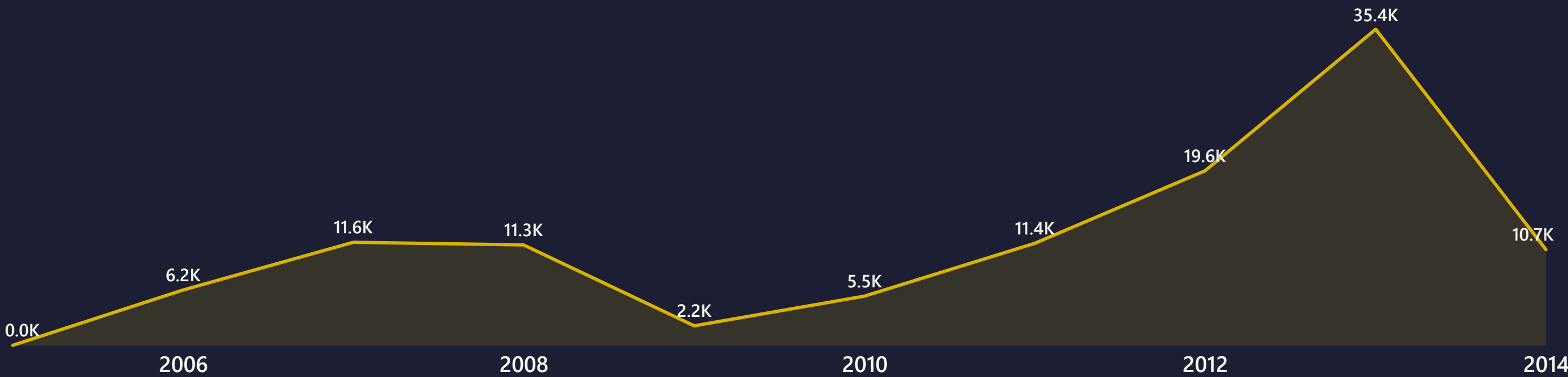
Is Borrower Currently in Group?



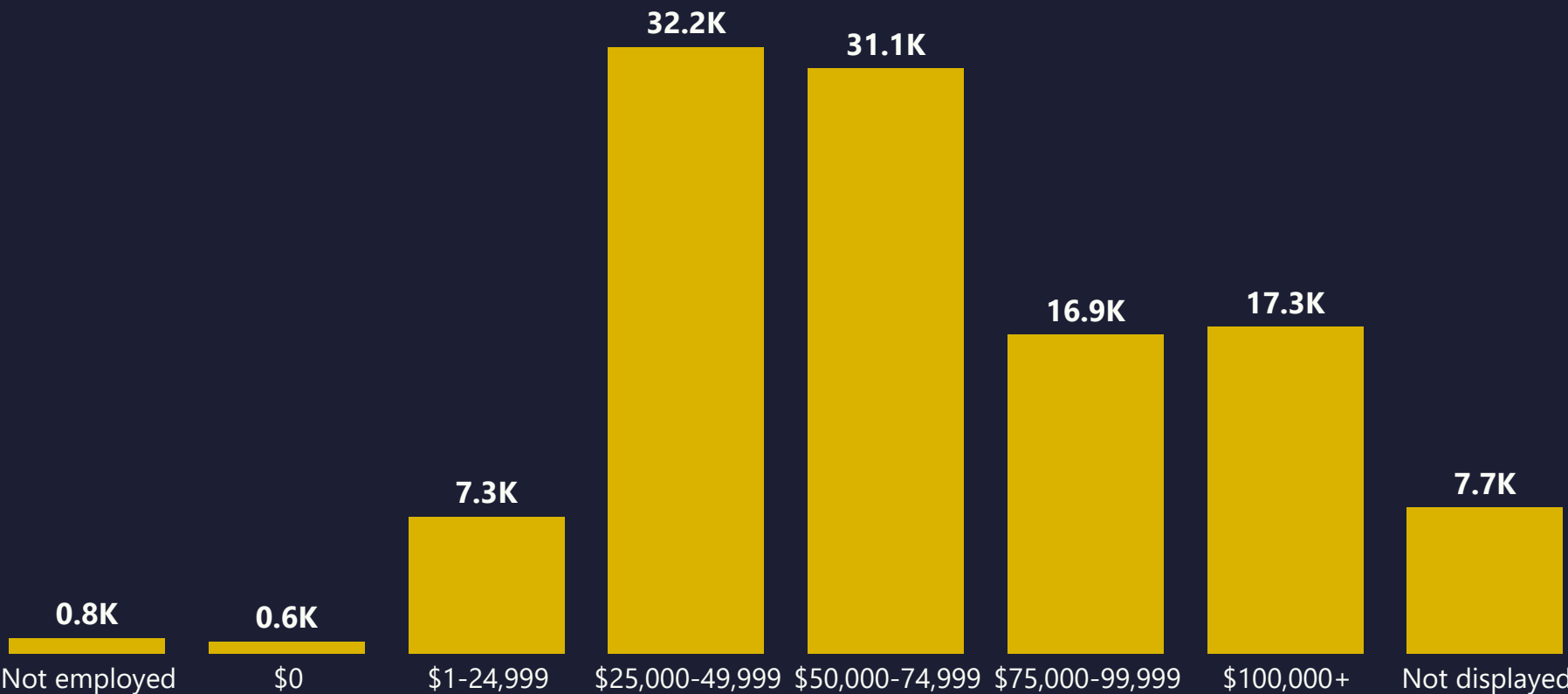
Did Borrower get Recommendations?



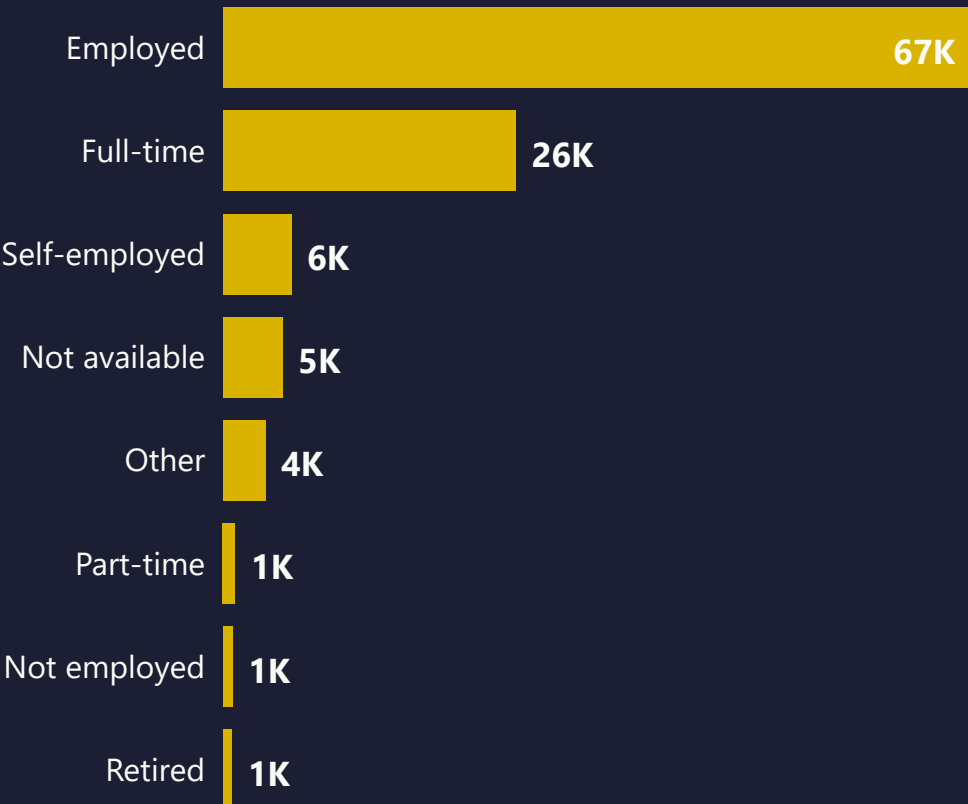
Loan Requests by Year



Loan Requests by Borrower's Income Range



Borrower's Employment Status





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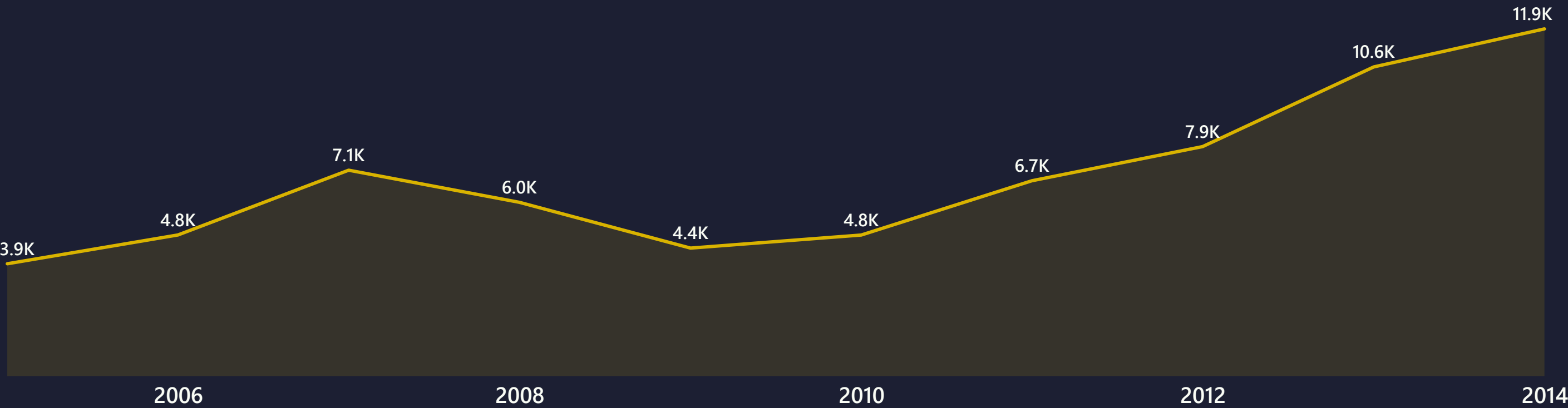
24.5K

Borrower's Information

Borrower's Loan Performance

Average Loan Amount by Year

Average Loan requested by Year

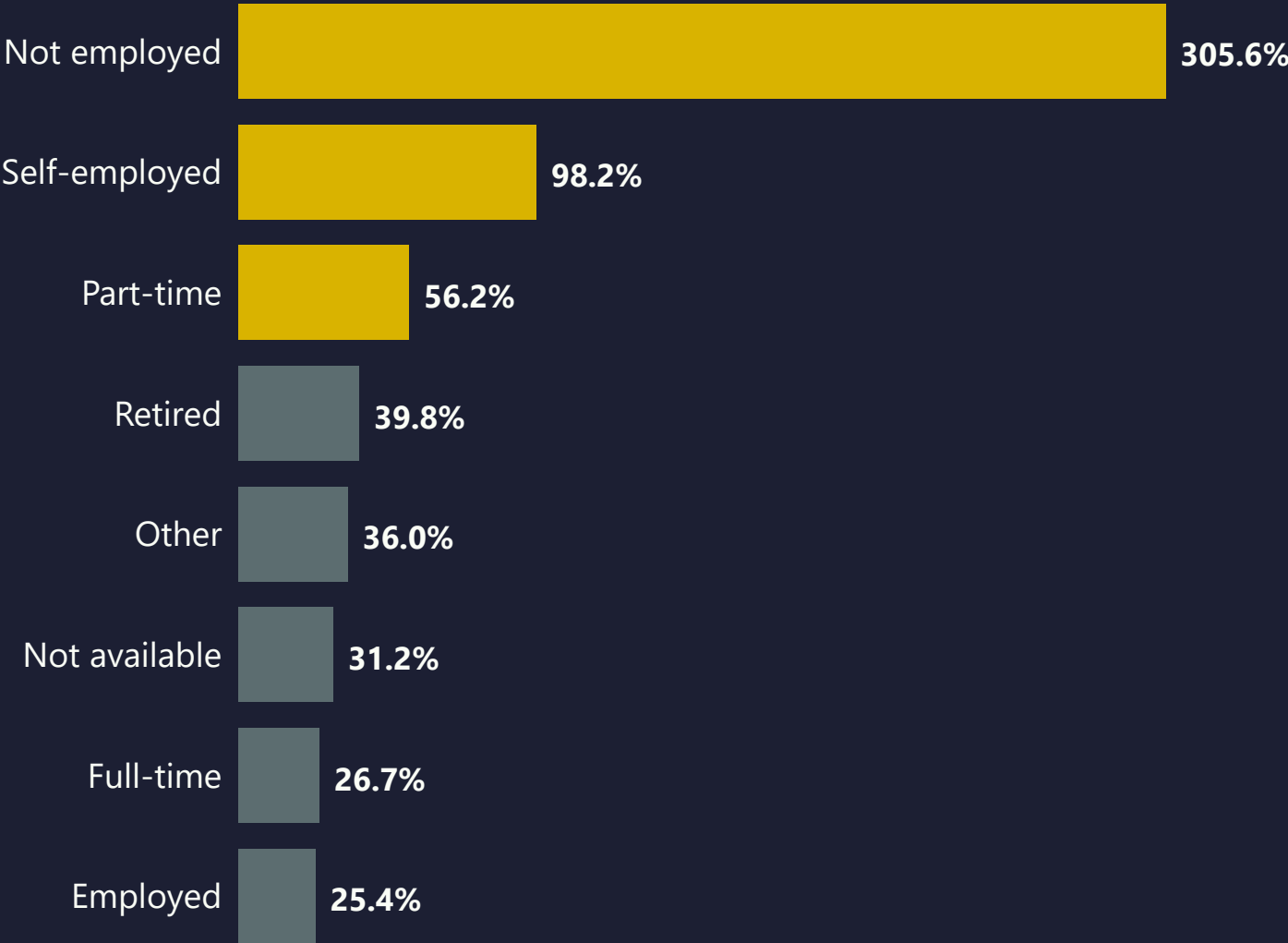


Who is struggling with their Loan?

According to [investopedia](#), A general rule of thumb is to keep your **overall debt-to-income ratio at or below 43%**. Debt To Income ratio greater than 50% means that the borrower is not in a good place financially to take loan. From the charts below, It is evident that the Borrowers who struggle with their loans are mostly from the "Not Employed", "Self Employed", "Part time Employment" and borrowers within the income range of "\$1-24,999".

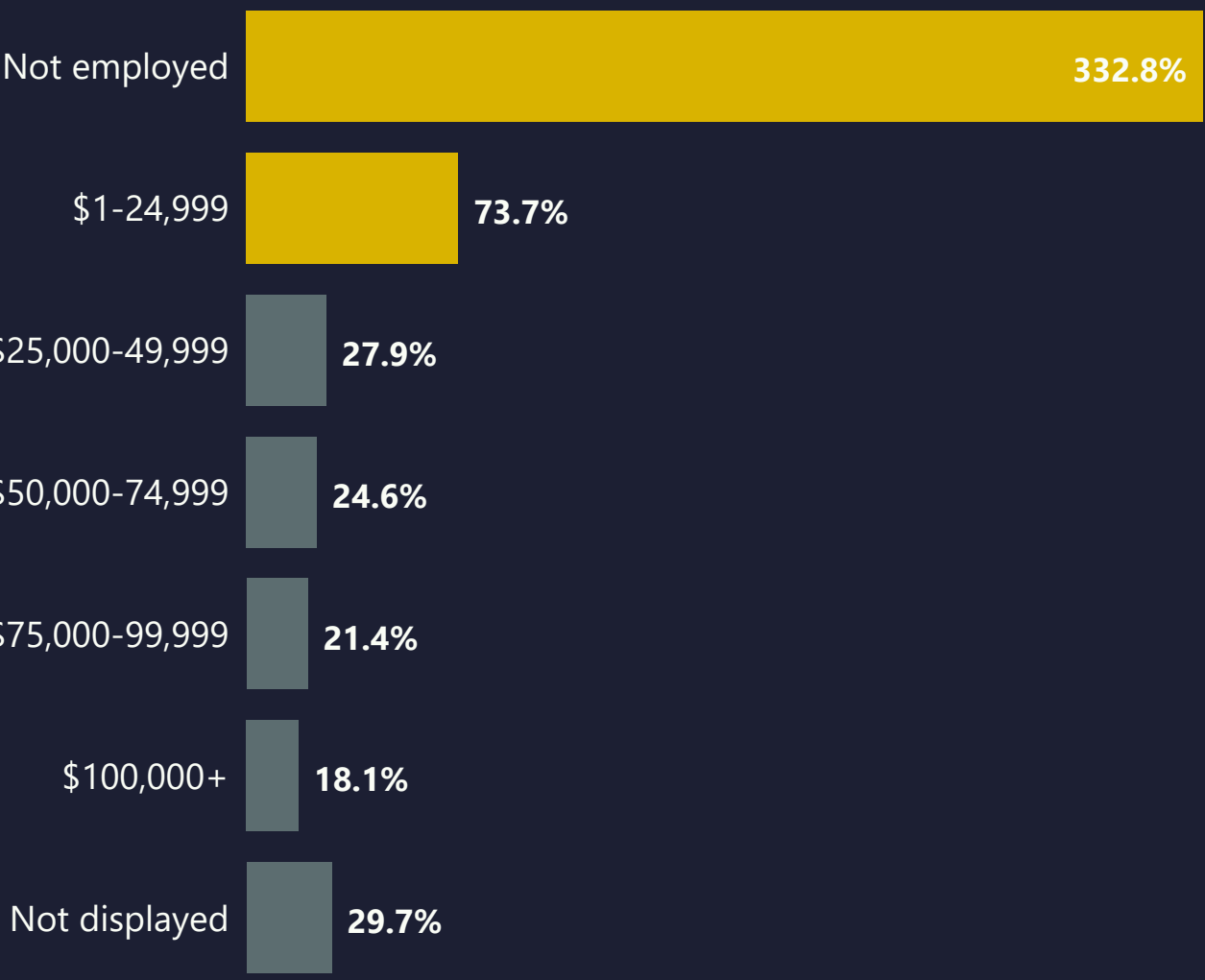
Debt to income ratio > 50% Debt to income ratio <= 50%

Average Debt to Income ratio by Employment Status



Average of Debt to Income ratio

Average Debt to Income ratio by Income Range



Average of Debt to Income ratio

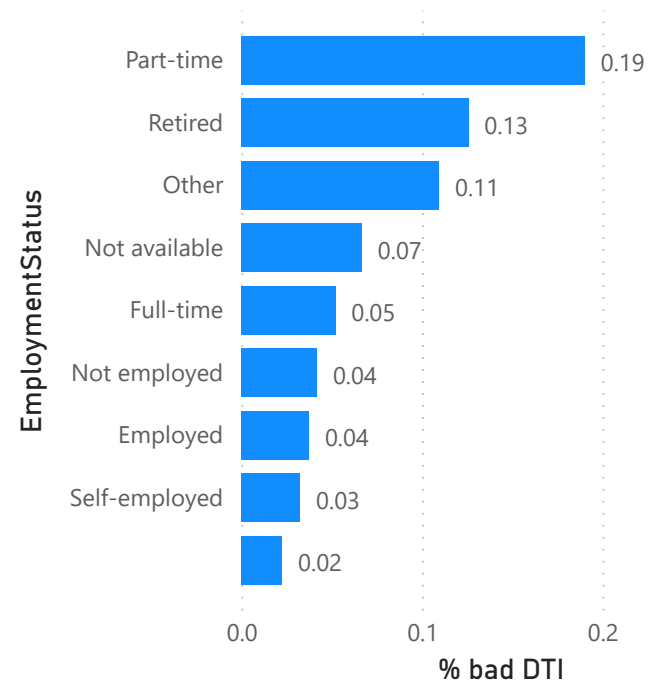
5264

bad dti

109K

good dti

% bad DTI by EmploymentStatus



% good DTI by EmploymentStatus

