Feature

-Status: LoanStatus

-Borrower's credit grade : ProsperRating (numeric), CreditScoreRangeLower

-Borrower's income/asset related data :EmploymentStatus, IsBorrowerHomeowner

-Borrower's financial related data : IncomeRange, StatedMonthlyIncome, DebtToIncomeRatio, CurrentDelinquencies, AmountDelinquent, PublicRecordsLast12Months, BankcardUtilization,

-Loan condition : LoanOriginalAmount, BorrowerAPR

-Others :ListingCategory (numeric)

|  |  |  |
| --- | --- | --- |
| LoanStatus |  | Just to check to have an idea of the data set. |
| ProsperRating (numeric), |  | Slightly left skew? |
| EmploymentStatus | Combined category | Employed a lot |
| IsBorrowerHomeowner |  | 50-50 |
| IncomeRange | Changed data na and unemployed | Many people with high income |
| ListingCategory (numeric) |  |  |
| CreditScoreRangeLower | Compared with upper. And changed 0 into nan | Uni modal, but there are several sudden increase on lower side. Higher side has smooth. |
| StatedMonthlyIncome | Log scale | Unimodal, |
| DebtToIncomeRatio | Changed some into 0 | Quite wide spread |
| CurrentDelinquencies |  | Mostly 0 |
| AmountDelinquent | logscale | Mostly |
| PublicRecordsLast12Months |  | Mostly 0 |
| BankcardUtilization |  | Funny shape a lot have 0 |
| LoanOriginalAmount | Loig | Kinda uni/bimodal?.... |
| BorrowerAPR |  | Funny peak around 0.36. what is it.. -> check closer with proseper rating |