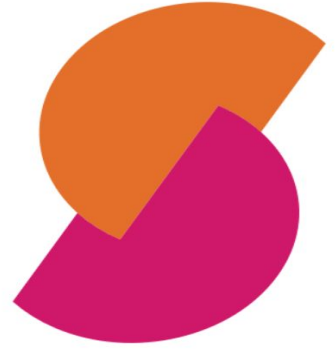
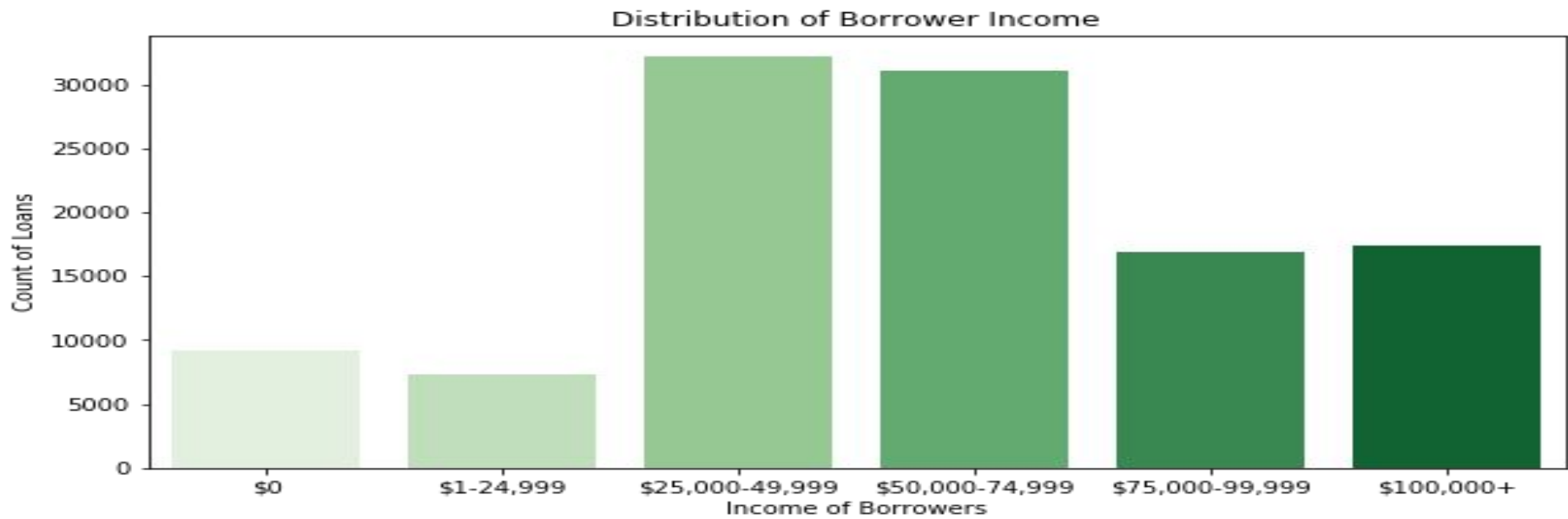


Introduction

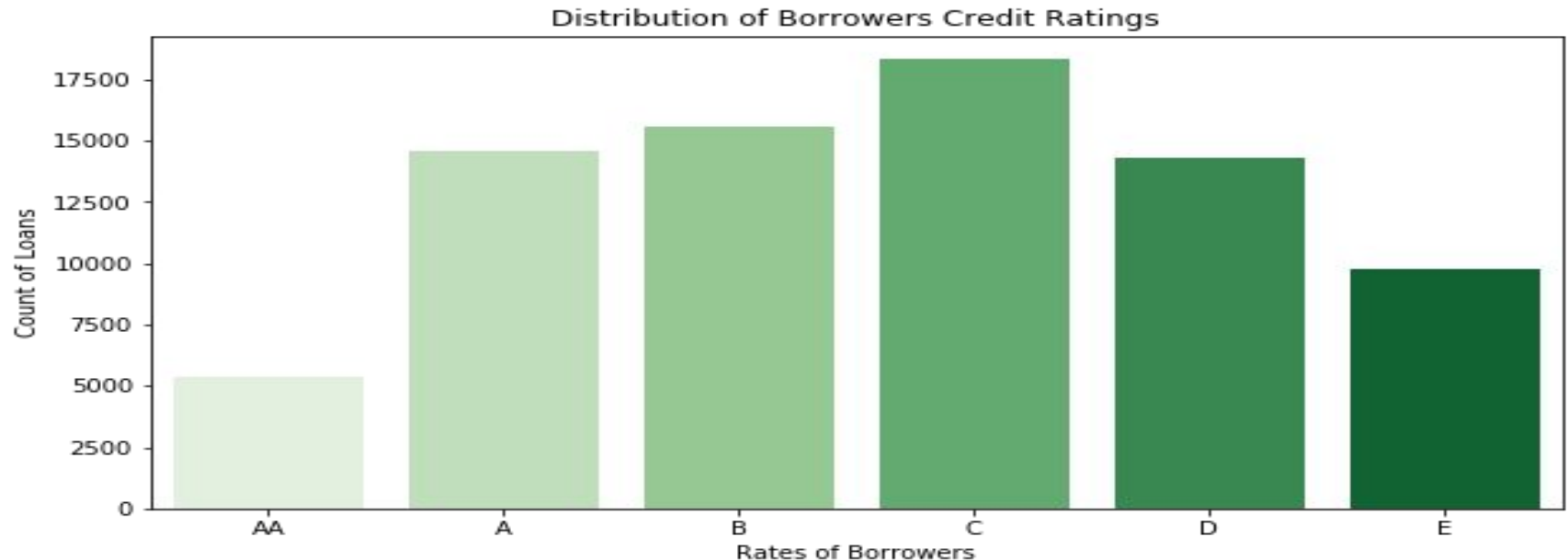


In this investigation, I wanted to explore Prosper's Yield. I wanted to see where they profited the most income. This dataset has an abundance of information from rates to occupations to collection fees. I wanted to focus on rates, yields, credit scores and income. I also wanted to investigate when and who closes more loans.

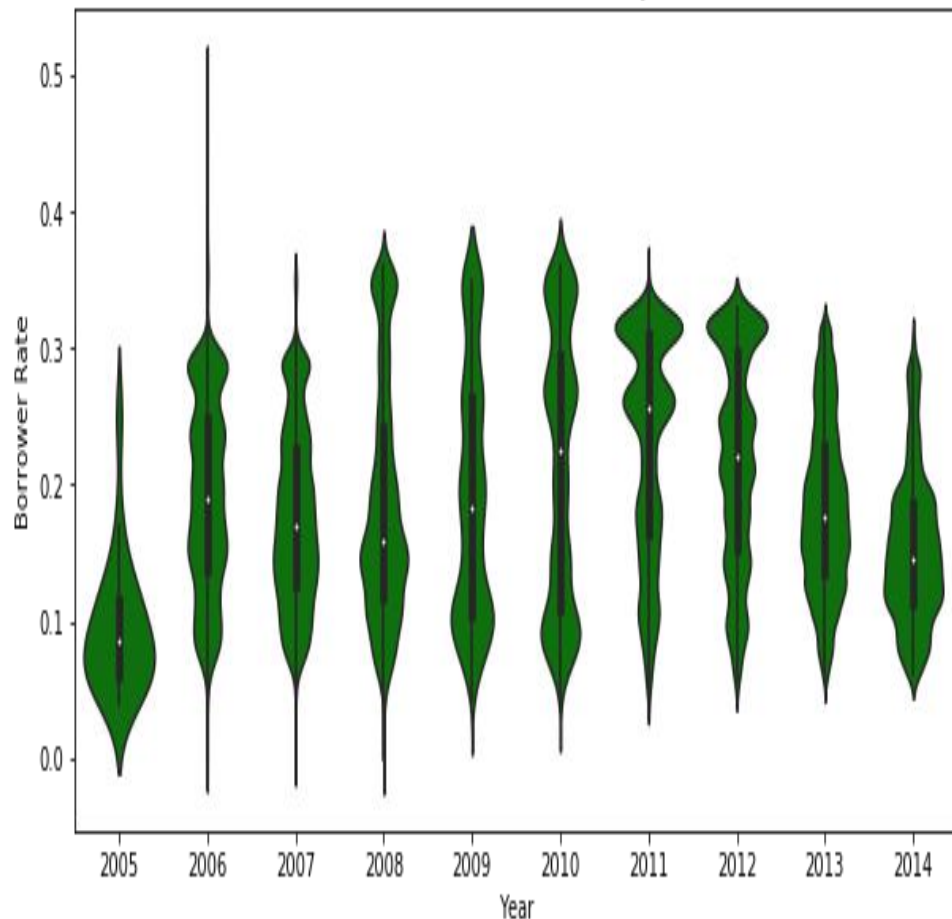


- The majority of Prosper's borrowers are the average income bracket with over 30,000 loans.
- Those borrowers gross income is \$25,000 to \$74,999.
- The lower gross income bracket at \$0 to \$24,999 has no more than 10,000 loans.
- The higher gross income bracket at \$75,00 to \$100,000+ has under 20,000 loans.

- The average credit score borrowers at 'B' and 'C' tend to acquire more loans.
- The top score with 'AA' have received the least amount of loans with around 5000.
- The lowest score at 'E' has acquired around 10,000 loans. Which we will see has a large yield for Prosper.

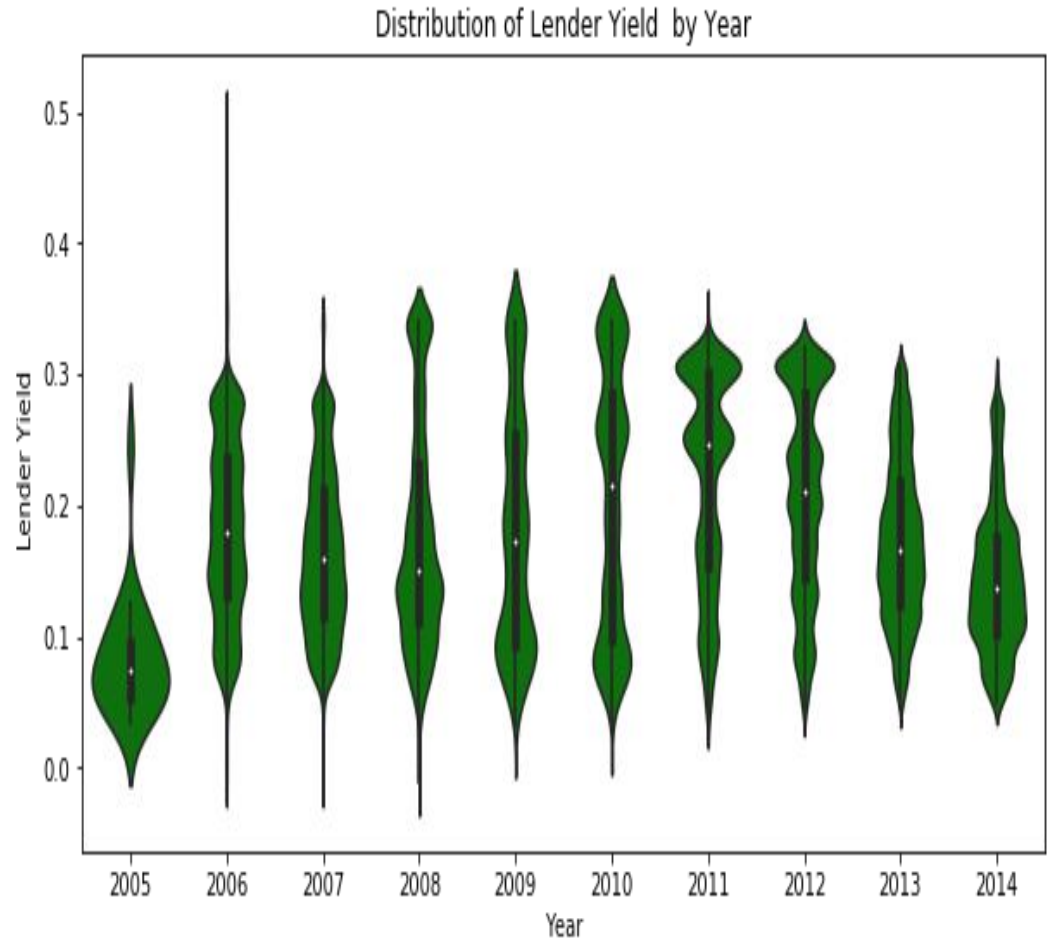


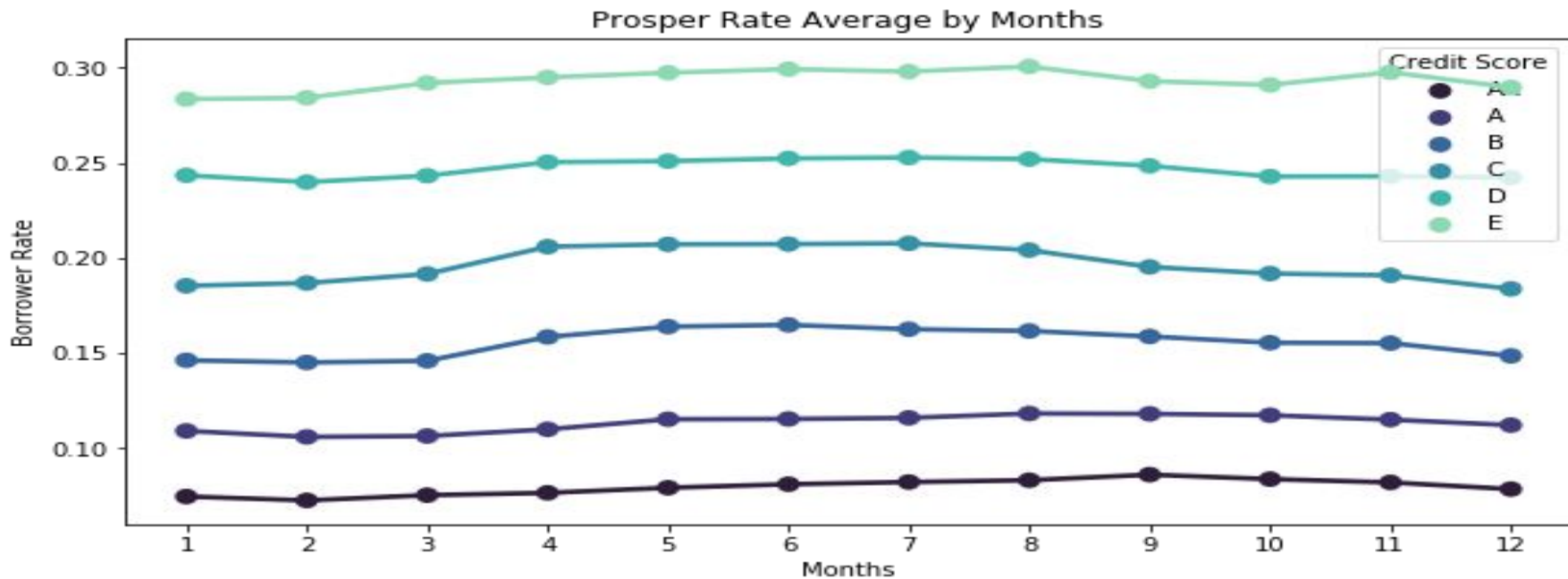
Distribution of Borrowers Rate by Year



- In 2005 Prosper closed more loans than any other year showing. That year did have to lowest rates to go with it.
- Between 2008 to 2011 the rates were at their highest, which lead to less loans.
- The rates started to drop in 2012 which lead a steady increase in loans to 2014.

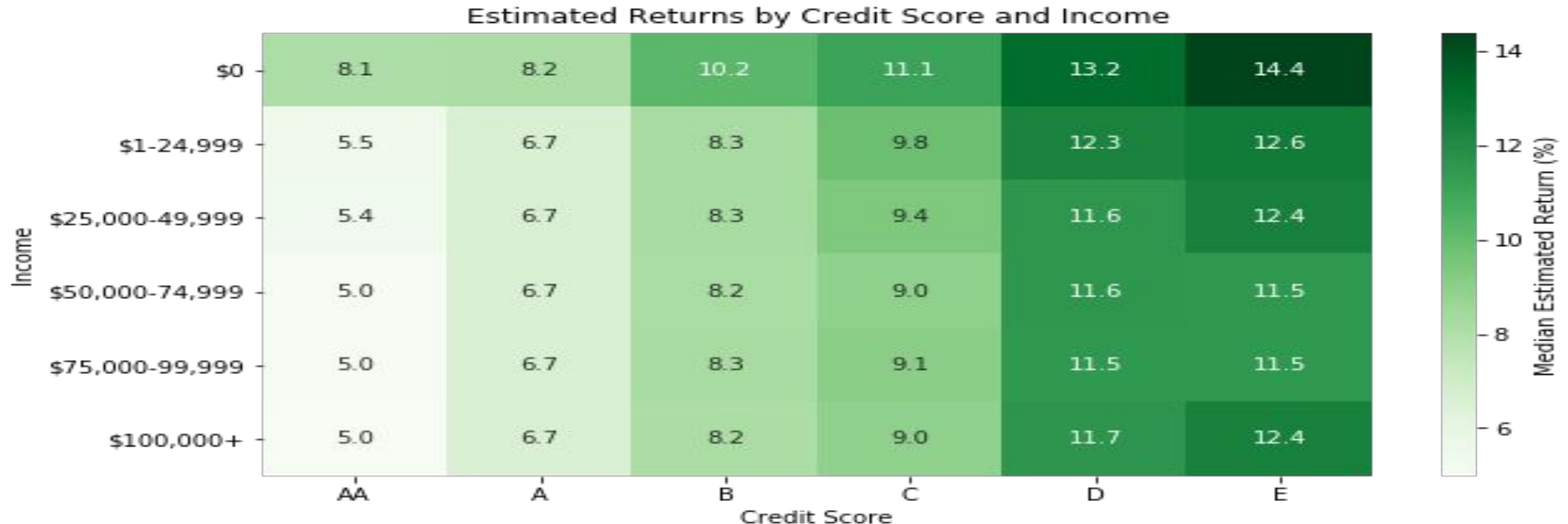
- **Prosper's yield reflects closely with the rates by year.**
- **The yield is at its highest in 2005 and 2014, where the rates are lower.**
- **In the years 2008 to 2010 the yield was low due to the higher rates.**
- **Borrowers will borrow less when the rates are higher, which reflects on Prosper's profits.**





- This chart proves that the higher the credit score the lower the borrowers rate will be.
- Over the months you can see Prosper will slowly change rates.
- Slowly changing the rates keeps the yield from having a dramatic change.

- This chart displays the income range, credit scores, and Prosper's estimated return from each.
- Prosper gains more profit from 'E' credit score with lower income than any other type of borrower. The 'D' and 'E' borrowers on average are more profitable for Prosper.
- The 'AA' and 'A' borrowers have the best credit scores, which means they have the lowest yielding borrowers.





Conclusion

Prosper has all different types of borrowers they lend to. It does not matter who the borrower is or what profession they have. They make the majority on their profits off of rates and fees. Which goes off of credit score and how well the borrower make their monthly payments.