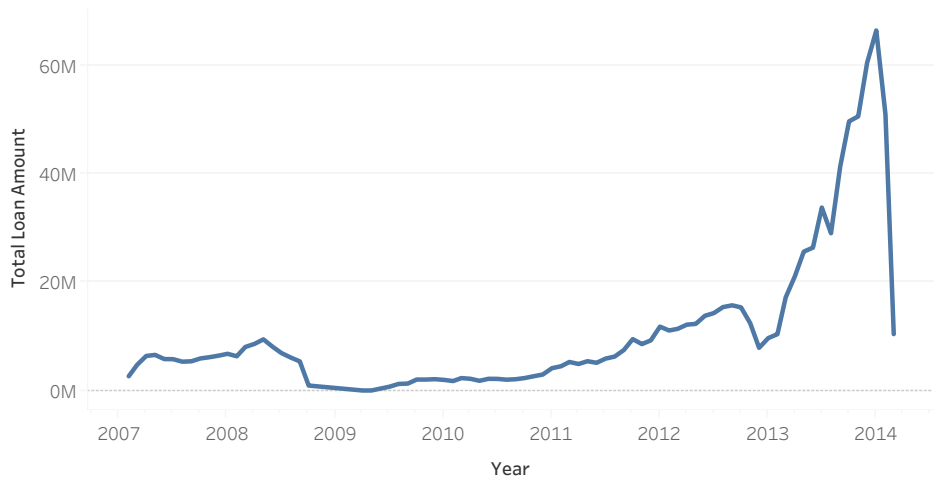


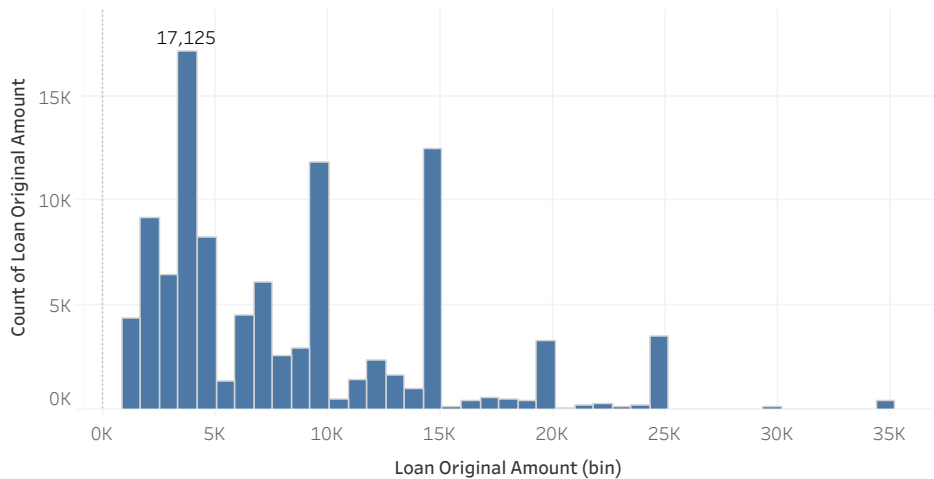
# Prosper Loan Default Analysis

An overall look of the Prosper business	What is the borrowers' loan status?	Why people borrow money from Prosper	Why do they default 1 --Are they employed? How much money do t..	Why do they default 2 --What's their occupation?	Why do they default 3 --Can the credit scores tell if a borrower will ..	Why do they default 4 --does intere..
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Overall Prosper Loan Business Increased Between 2005-2014, it spikes in 2014



Prosper is small loan business, less than 20k US dollars for each single loan

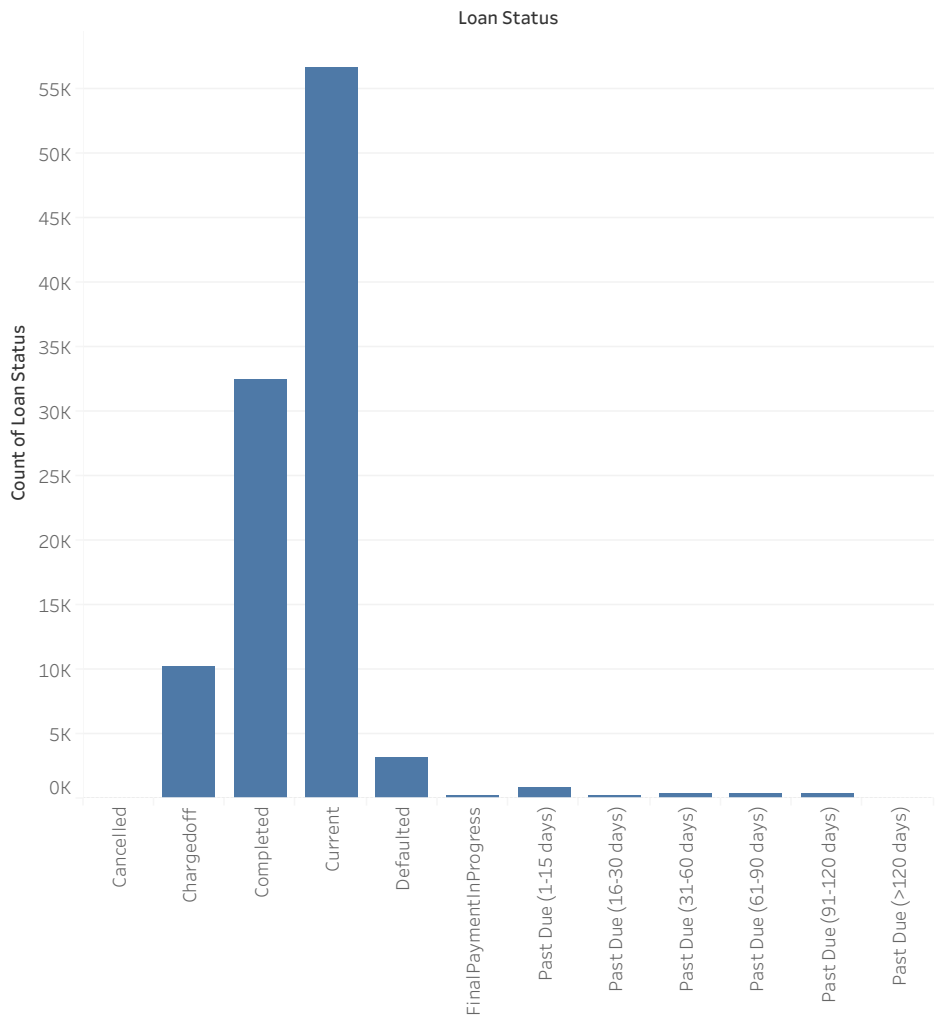




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There are 11 different loan status, default ratio could be calculated by grouping 'charged off', 'defaulted', and loans past due over 60 days

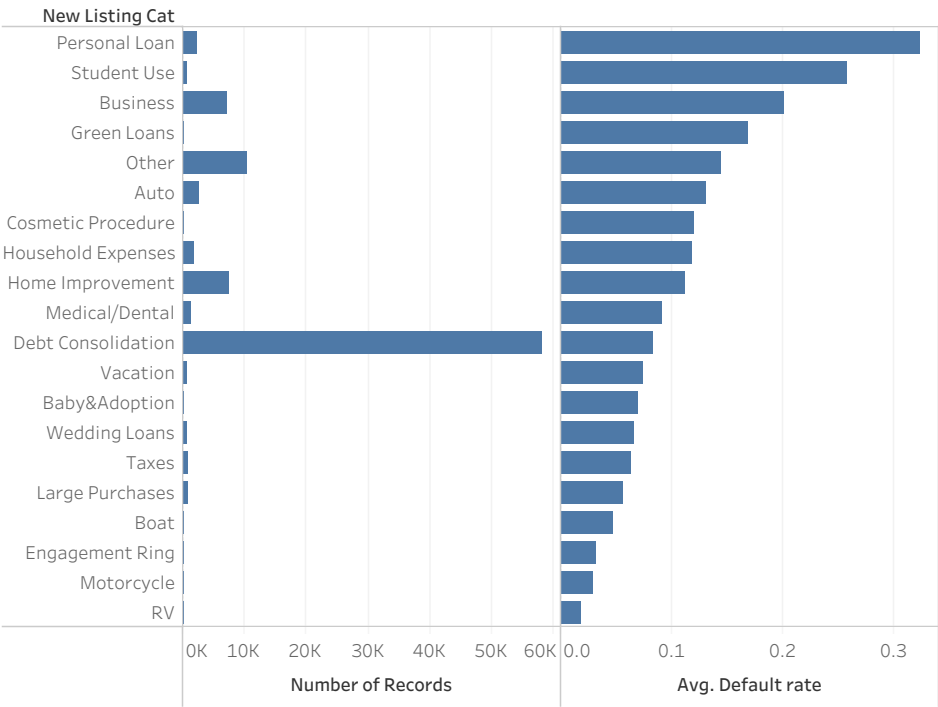




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Debt consolidation is the main reason for people borrowing money from Prosper, but personal loan, student use, and business are the top 3 loan types with highest default risk.

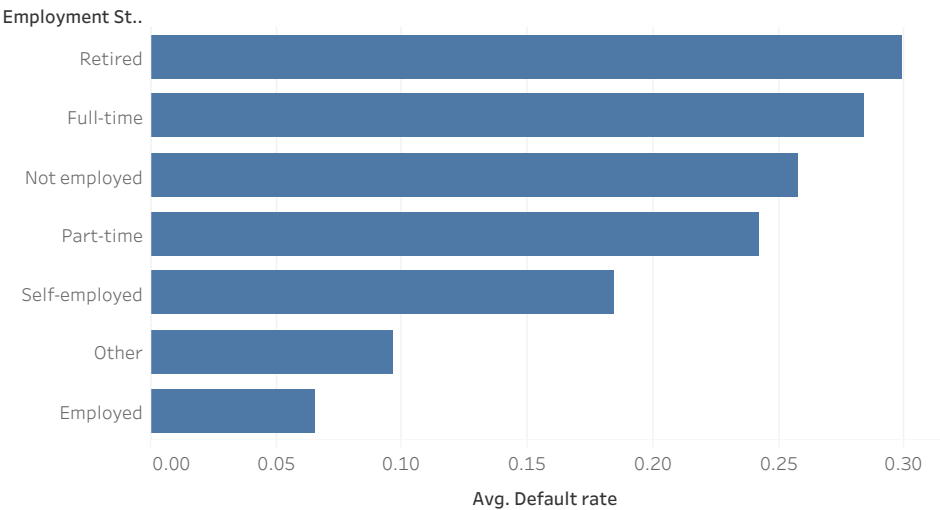




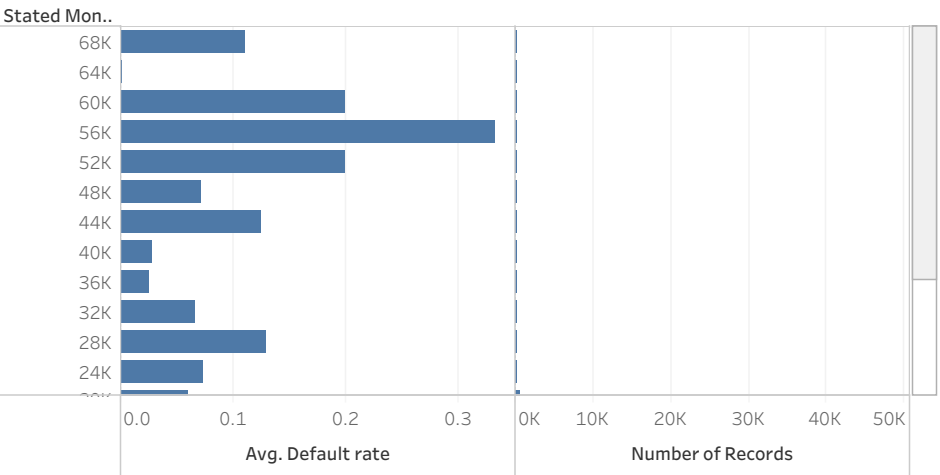
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Retired people have the highest default risk



Borrowers with monthly income below 5k have higher default risk



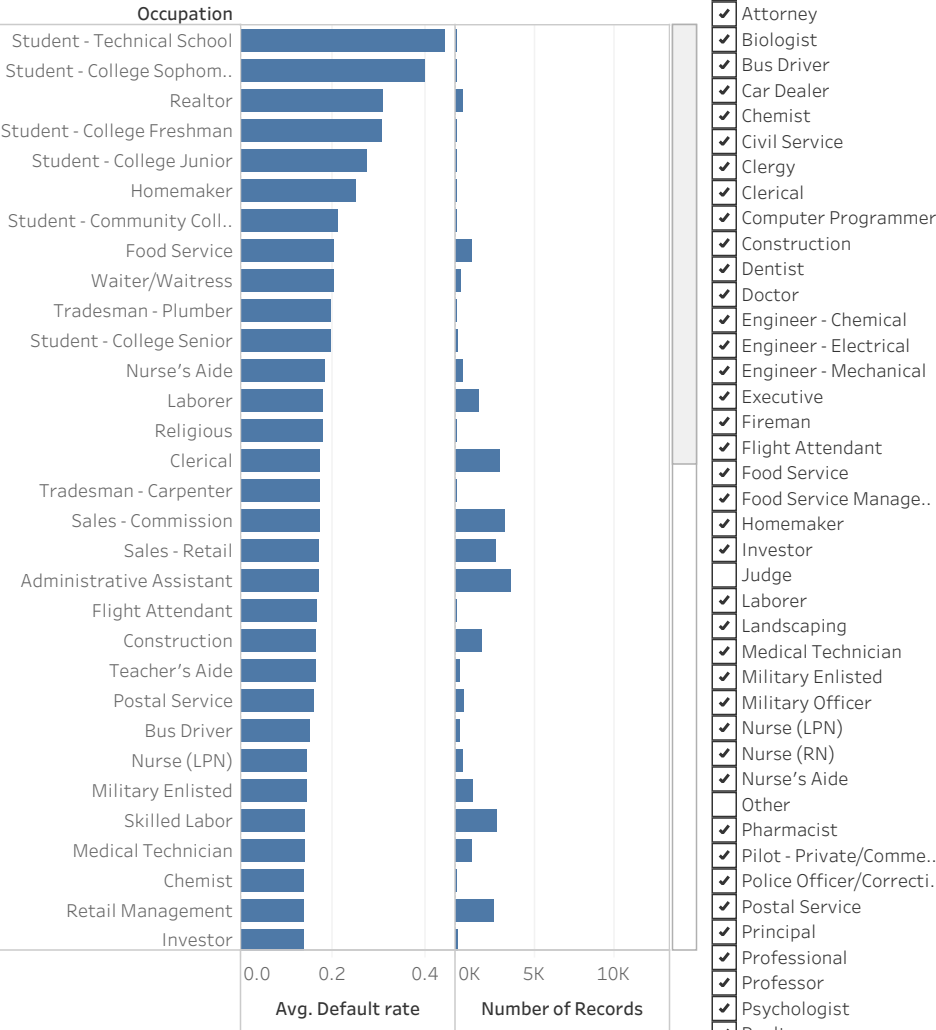




# Prosper Loan Default Analysis

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The occupation of top borrowers is professional, but students have higher risk of default.



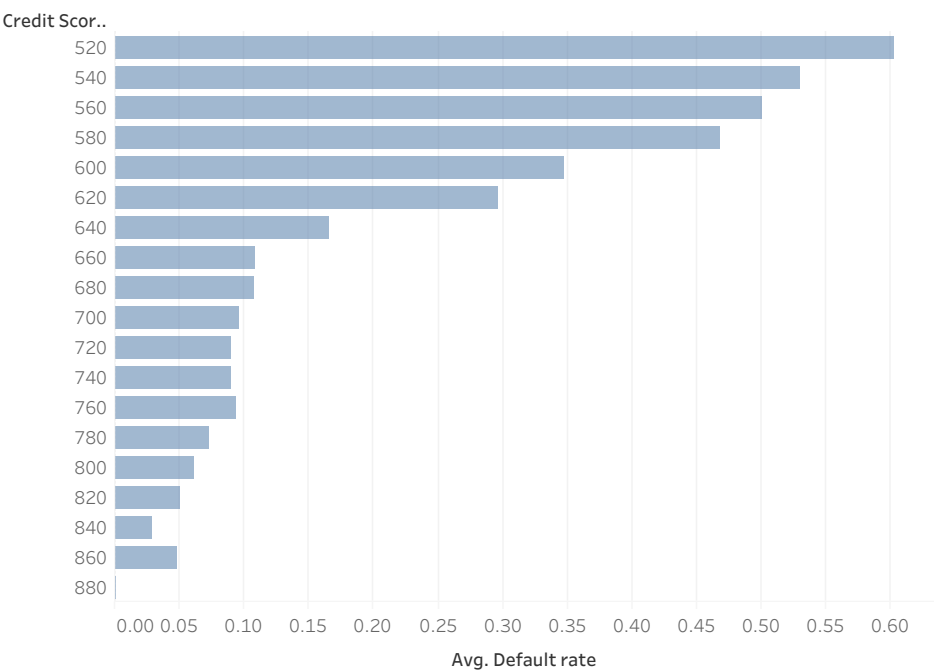
- Occupation
- ☐ Null
  - ☒ Accountant/CPA
  - ☒ Administrative Assist..
  - ☒ Analyst
  - ☒ Architect
  - ☒ Attorney
  - ☒ Biologist
  - ☒ Bus Driver
  - ☒ Car Dealer
  - ☒ Chemist
  - ☒ Civil Service
  - ☒ Clergy
  - ☒ Clerical
  - ☒ Computer Programmer
  - ☒ Construction
  - ☒ Dentist
  - ☒ Doctor
  - ☒ Engineer - Chemical
  - ☒ Engineer - Electrical
  - ☒ Engineer - Mechanical
  - ☒ Executive
  - ☒ Fireman
  - ☒ Flight Attendant
  - ☒ Food Service
  - ☒ Food Service Manage..
  - ☒ Homemaker
  - ☒ Investor
  - ☒ Judge
  - ☒ Laborer
  - ☒ Landscaping
  - ☒ Medical Technician
  - ☒ Military Enlisted
  - ☒ Military Officer
  - ☒ Nurse (LPN)
  - ☒ Nurse (RN)
  - ☒ Nurse's Aide
  - ☐ Other
  - ☒ Pharmacist
  - ☒ Pilot - Private/Comme..
  - ☒ Police Officer/Correcti..
  - ☒ Postal Service
  - ☒ Principal
  - ☒ Professional
  - ☒ Professor
  - ☒ Psychologist



# Prosper Loan Default Analysis

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Borrowers with lower credit score have higher probability of default.

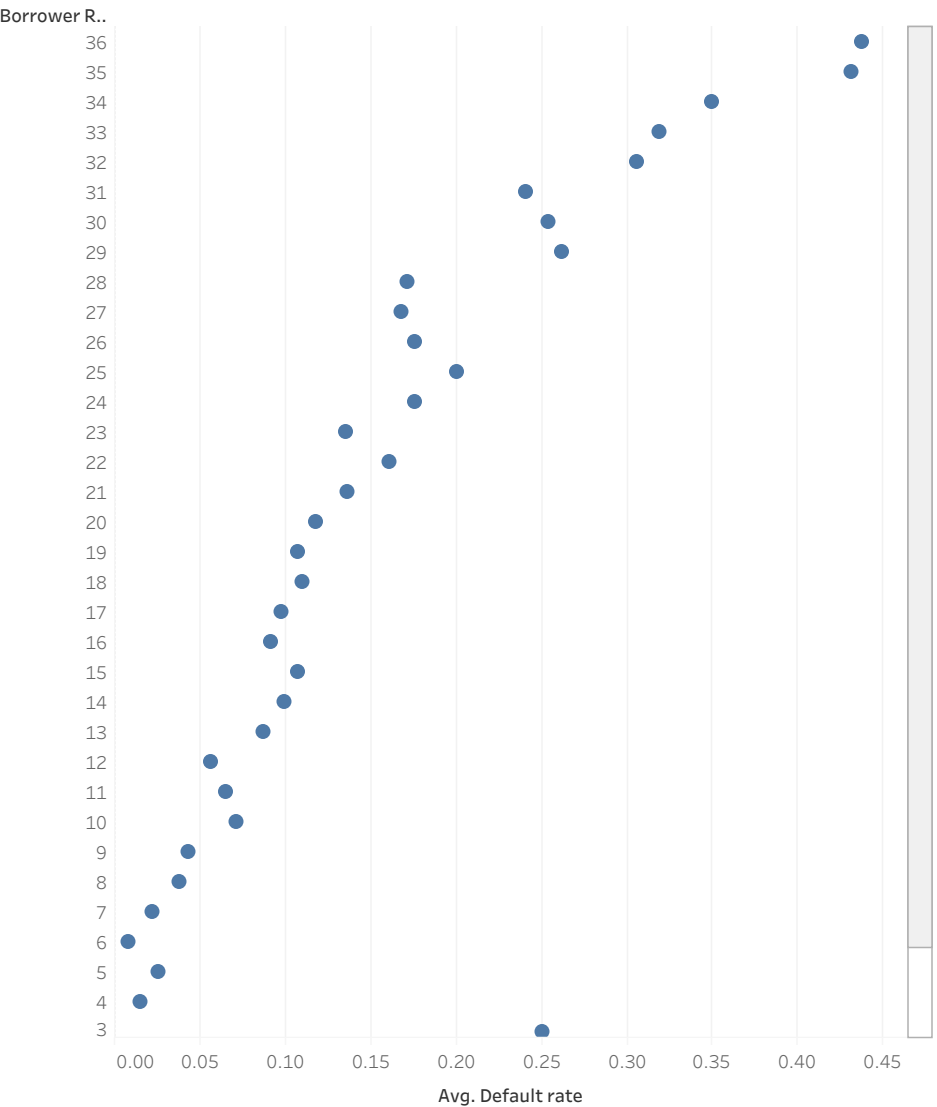




# Prosper Loan Default Analysis

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Higher interest rate could lead to higher default risk

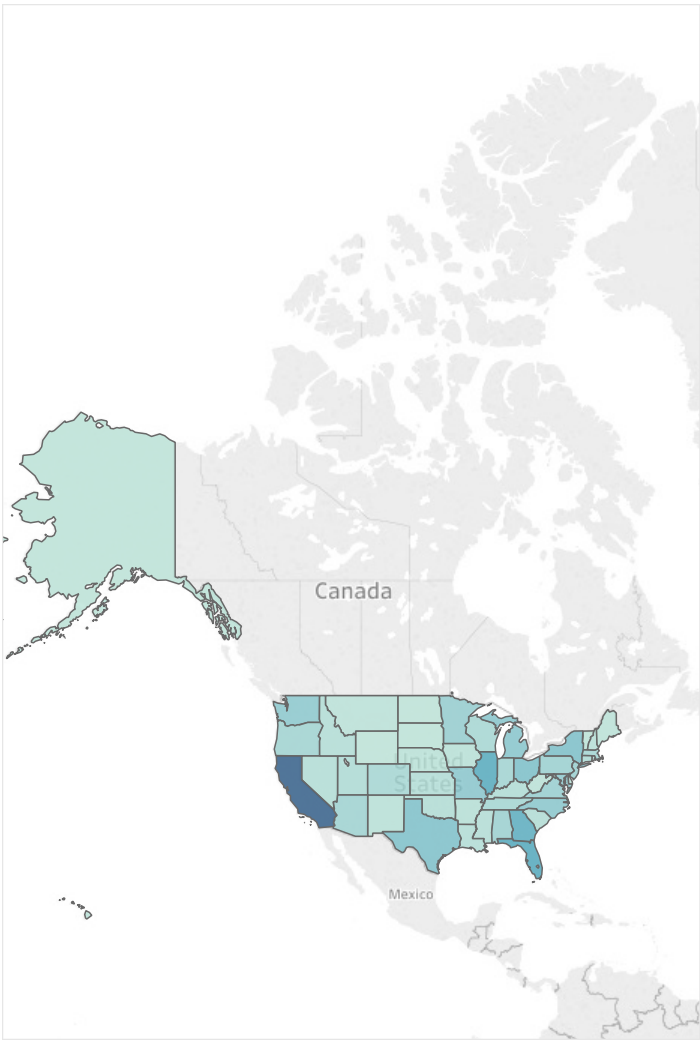




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Califonia have the highest defaulters, this could because of the higher population level and high number of loans.



- Loan Status**
- ☐ Cancelled
  - ☒ Chargedoff
  - ☐ Completed
  - ☐ Current
  - ☒ Defaulted
  - ☐ FinalPaymentInProgr..
  - ☐ Past Due (1-15 days)
  - ☐ Past Due (16-30 days)
  - ☐ Past Due (31-60 days)
  - ☒ Past Due (61-90 days)
  - ☒ Past Due (91-120 days)
  - ☒ Past Due (>120 days)

