

P2P Optimized Portfolio

Portfolio

Builder

Insights

Features

Select Number of Loans for Portfolio Diversification

5

10

15

20

Choose your loan grades

ABC



Note: P2P Lending platforms offer partial investments. Suggested portfolio loans can be funded in partial amounts.

Loan Amount

\$126,500.00

Expected Payment

\$201,352.49

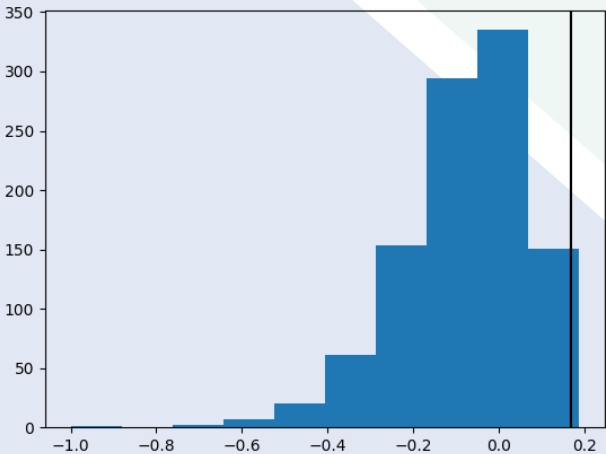
Annual Growth Rate

16.76%

Sharpe Ratio

1.13

Risk Diversification: 14.85%



Loan Portfolio

Loan	Int Rate	Grade	Default Prob	id
\$3,500.00	10.81%	A5	0.0227	1867555
\$25,000.00	19.95%	C4	0.0694	1861628
\$10,000.00	10.81%	A5	0.0223	1841071
\$10,000.00	14.71%	B3	0.0405	1838237
\$15,000.00	19.95%	C4	0.0587	1835447
\$4,000.00	16.08%	B5	0.0384	1833702
\$6,000.00	10.19%	A4	0.0165	1832570
\$15,000.00	19.95%	C4	0.0404	1827116
\$35,000.00	16.95%	C4	0.0574	1393400
\$3,000.00	17.74%	C5	0.0398	1369271

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- ☒ \$1,000 - int rate: 10.19% - grade: A4 - default prob: 0.0911 - id:1835117
- ☐ \$1,000 - int rate: 10.33% - grade: B1 - default prob: 0.024 - id:1751061
- ☐ \$1,000 - int rate: 10.33% - grade: B1 - default prob: 0.0769 - id:1416314
- ☐ \$1,000 - int rate: 10.33% - grade: B1 - default prob: 0.081 - id:1398698
- ☒ \$1,000 - int rate: 10.33% - grade: B1 - default prob: 0.1189 - id:1801690
- ☐ \$1,000 - int rate: 10.33% - grade: B1 - default prob: 0.1342 - id:1476787
- ☐ \$1,000 - int rate: 10.33% - grade: B1 - default prob: 0.1342 - id:1811002
- ☒ \$1,000 - int rate: 10.33% - grade: B1 - default prob: 0.1706 - id:1373492
- ☐ \$1,000 - int rate: 10.33% - grade: B1 - default prob: 0.1923 - id:1484441
- ☐ \$1,000 - int rate: 10.33% - grade: B1 - default prob: 0.2061 - id:1810746
- ☐ \$1,000 - int rate: 10.33% - grade: B1 - default prob: 0.2294 - id:1366683

Loan Amount

\$39,600.00

Expected Payment

\$46,780.77

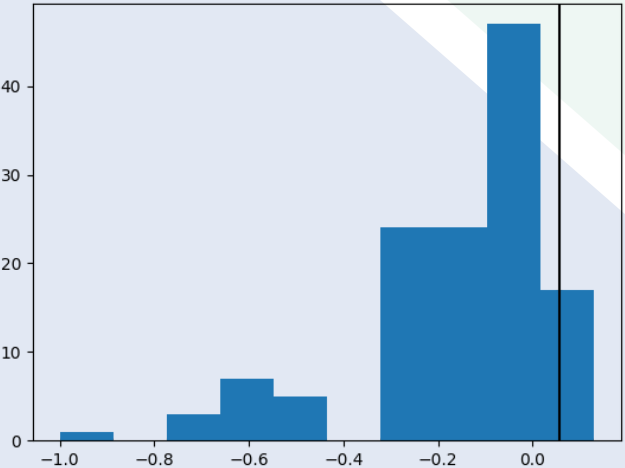
Annual Growth Rate

5.71%

Sharpe Ratio

0.27

Risk Diversification: 20.87%



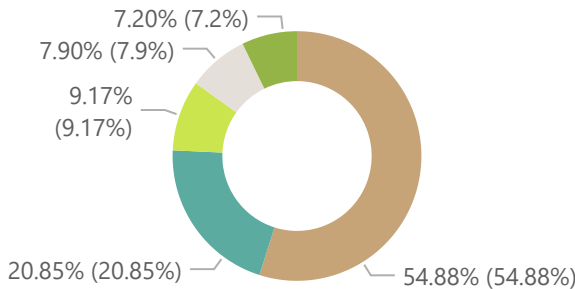
Loan Portfolio

Loan	Int Rate	Grade	Default Prob	id
\$13,200.00	8.19%	A4	0.1130	1437140
\$12,000.00	16.12%	C3	0.1771	1722528
\$10,000.00	13.08%	B5	0.2929	1457422
\$1,400.00	12.40%	B4	0.1314	1381451
\$1,000.00	10.19%	A4	0.0911	1835117
\$1,000.00	10.33%	B1	0.1706	1373492
\$1,000.00	10.33%	B1	0.1189	1801690

Lending Club - Market Insights

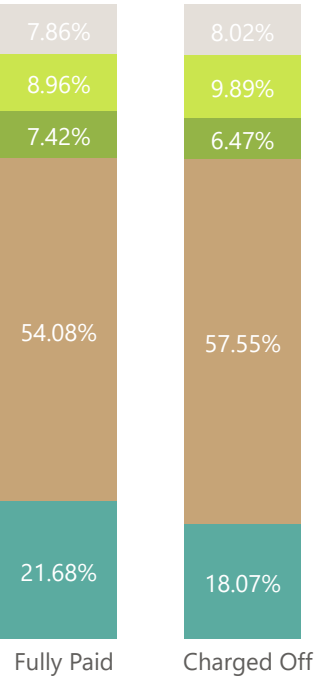
[Portfolio](#)[Builder](#)[Insights](#)[Features](#)

Percentage of Loan Purposes



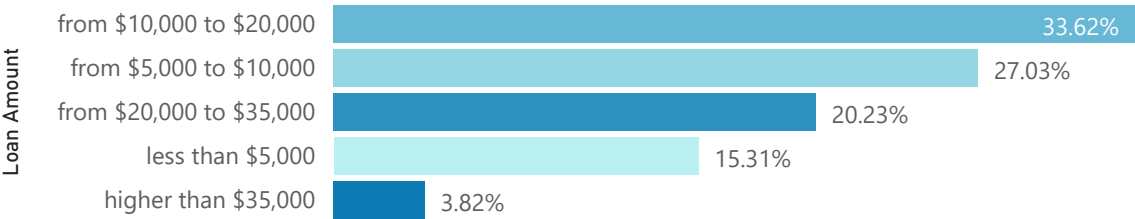
Purpose debt_cons... credit_card medical ... ▶

Loan Purpose of Applicants by Loan Status

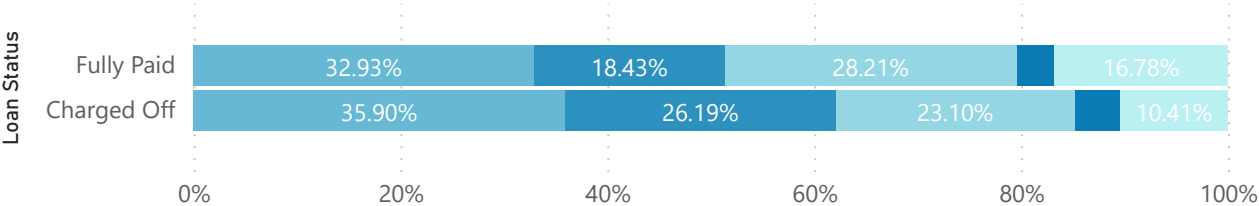


Purpose credit_card debt_consoli... home_improv... ▶

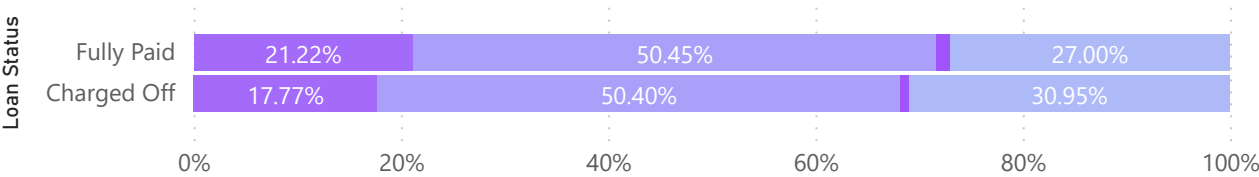
Loan Amount of Applicants



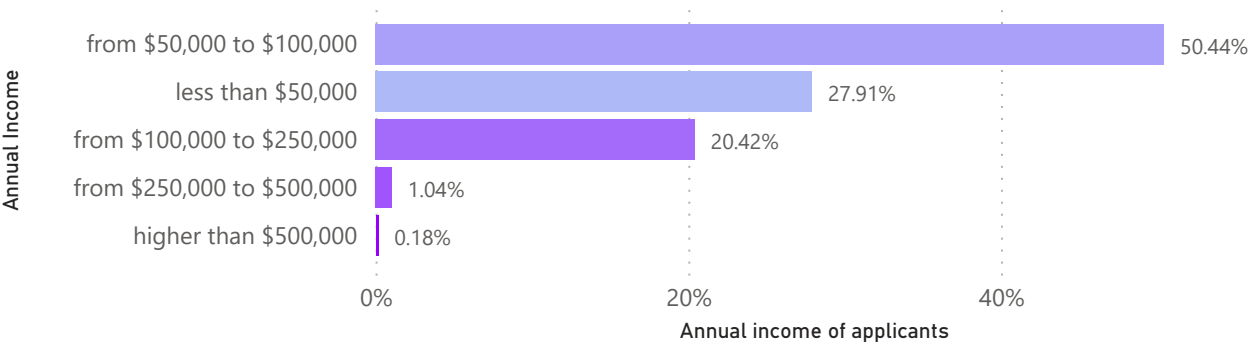
Loan Amounts by Loan Status



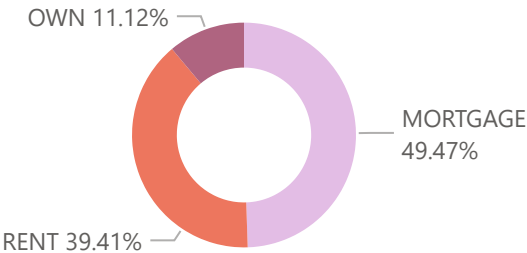
Annual Income of Applicants by Loan Status



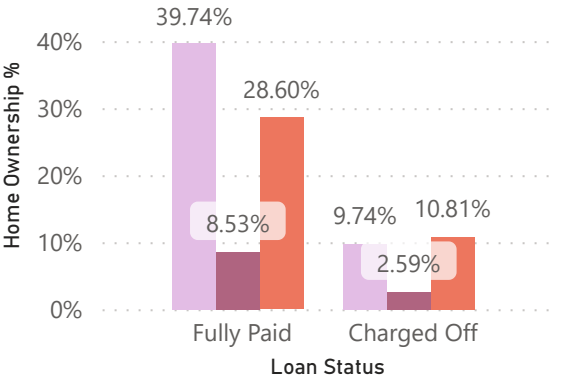
Annual Income of Applicants



Home Ownership of Applicants

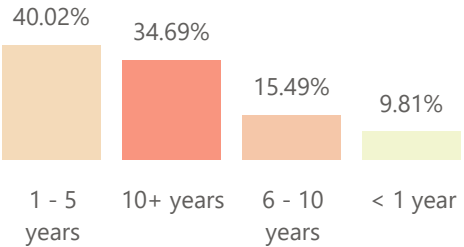


Owners... MORTGAGE RENT OWN
Home Ownership of Applicants by Loan Status



Home O... MORTGAGE OWN RENT

Employment Length of Applicants

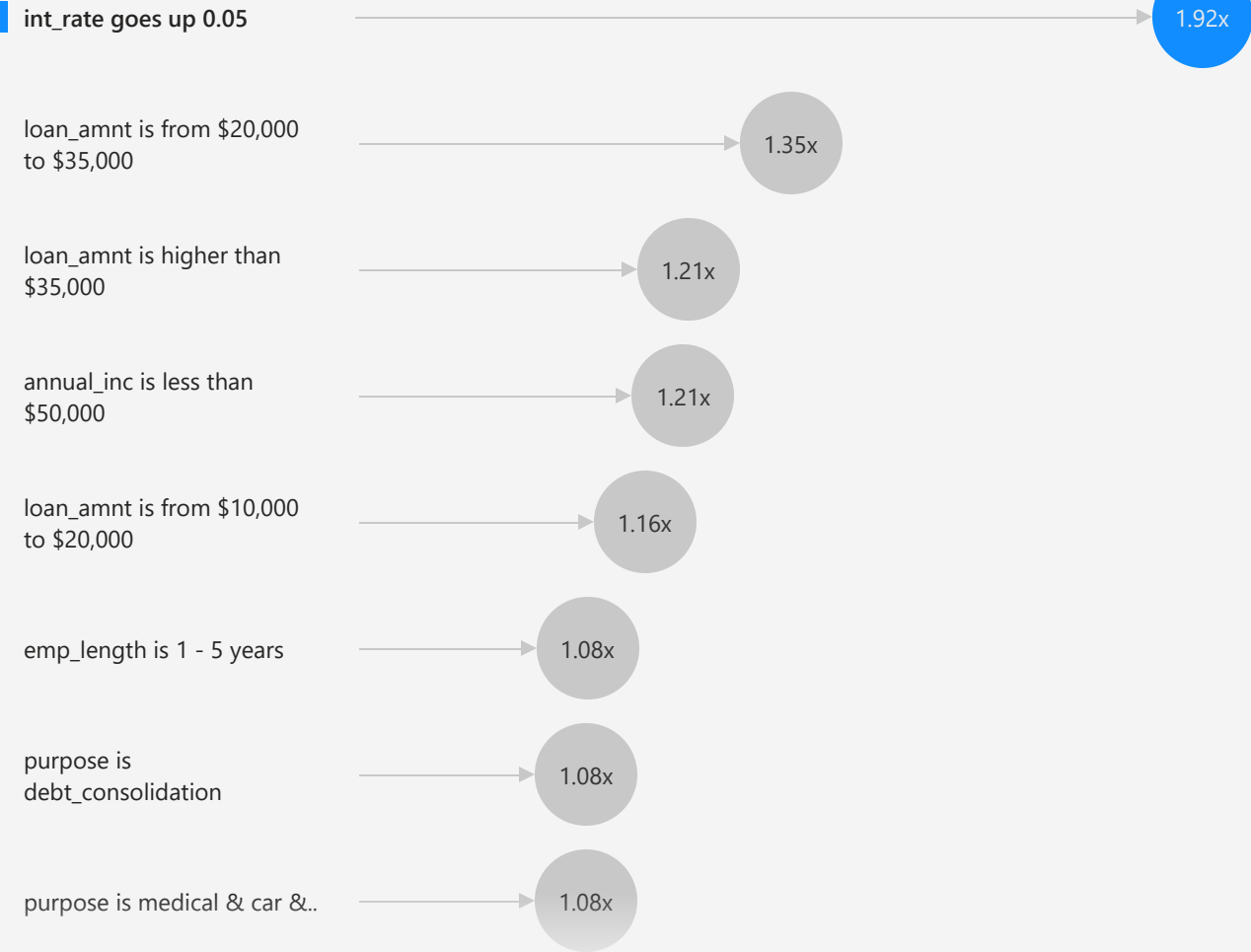


What influences loan_status to be

Charged Off

 ?

When...
....the likelihood of loan_status being Charged Off increases by



← On average when int_rate increases, the likelihood of loan_status being Charged Off increases.

