1. **Average Interest Rate Trend:**

The average interest rate across all loans is 19.28%. This KPI is crucial for understanding the cost of borrowing for customers and the potential profitability for lenders.

1. **Total Loans:**

There are 114,000 total loans. This KPI provides a high-level view of the volume of loans issued.

1. **Loan Amount Distribution by Loan Status:**

The loan amount is distributed among current, completed, and defaulted loans. The total loan amount is $944 million.

1. **Default Rate:** The default rate is 10.53%. This KPI is a critical indicator of the quality of the loan portfolio and the likelihood of loan repayment.
2. **Loan Amount by Credit Grade:**

The loan amount varies by credit grade.This chart helps to understand the risk profile of the loan book.

1. **Average Loan Amount:**

The average loan amount is $8,290. This KPI is useful for understanding the typical size of loans issued.

1. **Loan Volume by Year:**

The "Total Loans by Year" line chart shows an overall growth in loan issuance from 2005 to 2014, with a significant dip in 2009 followed by a peak in 2013, and a subsequent decrease in 2014, reflecting the market's dynamic response to various factors. ﻿Total Loans jumped from 2047 to 12172 during its steepest incline between 2009 and 2014.

1. **Total Loans by Borrower State:**

California, Texas, and New York have the highest number of borrowers, reflecting larger populations and economic activity. North Dakota, Wyoming, and Maine have the fewest borrowers, indicating smaller markets.

1. **Average Monthly Income of Borrowers:**

The average monthly income of borrowers is $623.51 million. This KPI provides insight into the income level of the borrower base.

1. **Average DTI (Debt-to-Income Ratio):**

The average DTI is 24.43%. This KPI is a key metric for assessing borrowers' financial health and their ability to manage debt.

1. **Loan Status Breakdown:**

The loan status breakdown shows the distribution of loans among active and closed statuses, with ﻿At 56576, Current had the highest Total Loans and was 1,027.46% higher than Defaulted, which had the lowest Total Loans at 5018.

1. **Total Inquiries:**

The total number of inquiries 630K in the summary. This KPI is a leading indicator of future loan volume.

1. **Total Trades:**

The total number of trades 2M in the summary.

1. **Loan Distribution by Income Range:**

The loan distribution by income range shows concentrations in 25k to 75k income brackets.

1. **Total Trades per Borrower:**

The total trades per borrower are distributed as follows: 5,000 in the 0-4 range, 9,900 in the 0-7 range, 4,900 in the 0-9 range, and 1,000 in the 1-2 range. This KPI is relevant for credit scoring and risk assessment.

1. **Loan Distribution by ProsperRating (Alpha):**

The loan distribution by ProsperRating (Alpha) shows concentrations in high credit grade in C and B.

1. **Average Borrower APR:**

The average borrower APR is 21.88%. This KPI reflects the typical cost of credit for borrowers.

1. **Total Loans by EmploymentStatus:**

Employed had the highest Total Loans and was 8,368.18% higher than Retired, which had the lowest Total Loans at 795.

1. **Total amount funded by loan status:**

The highest amount of funding is allocated to current loans, totaling $581 million. This is followed by completed loans with $236 million, and defaulted loans with a significantly lower amount of $33 million. This distribution reflects the lender's focus on maintaining a healthy portfolio by prioritizing loans that are up-to-date with payments.