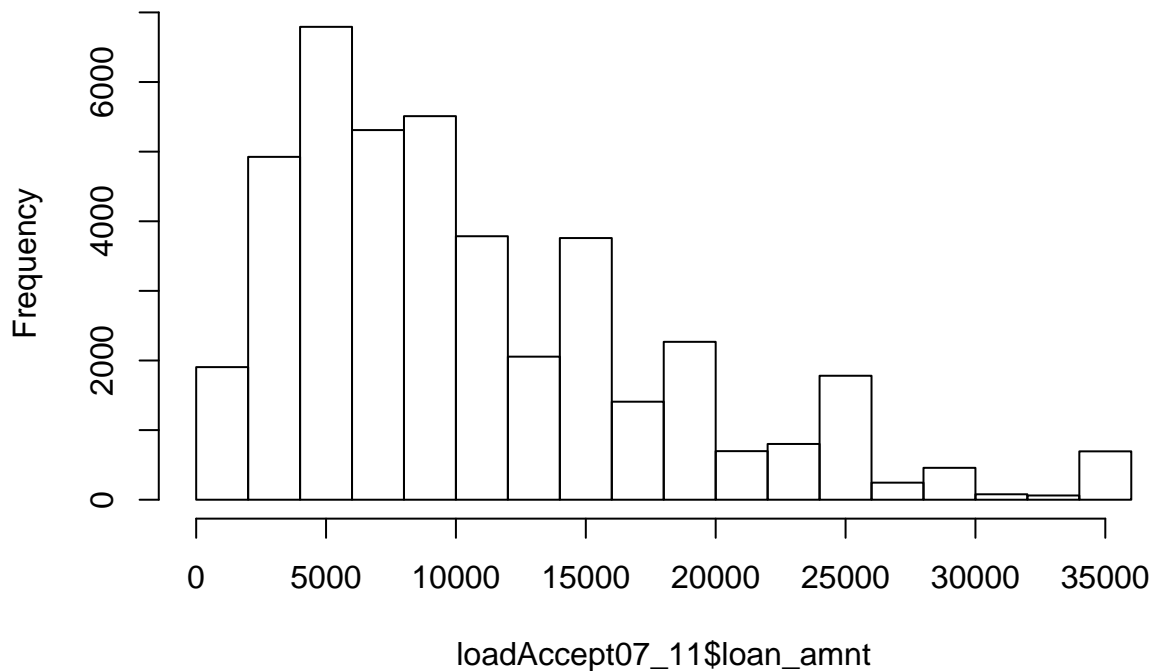# loan07_11

Tianhong Ding

November 28, 2016

```
setwd("~/Downloads")
loadAccept07_11=read.csv("LoanStats3a_securev1.csv",header=T)
loadAccept07_11=loadAccept07_11[,1:70]
save(loadAccept07_11, file = "loan_0711.RData")

# EDA


hist(loadAccept07_11$loan_amnt)
```
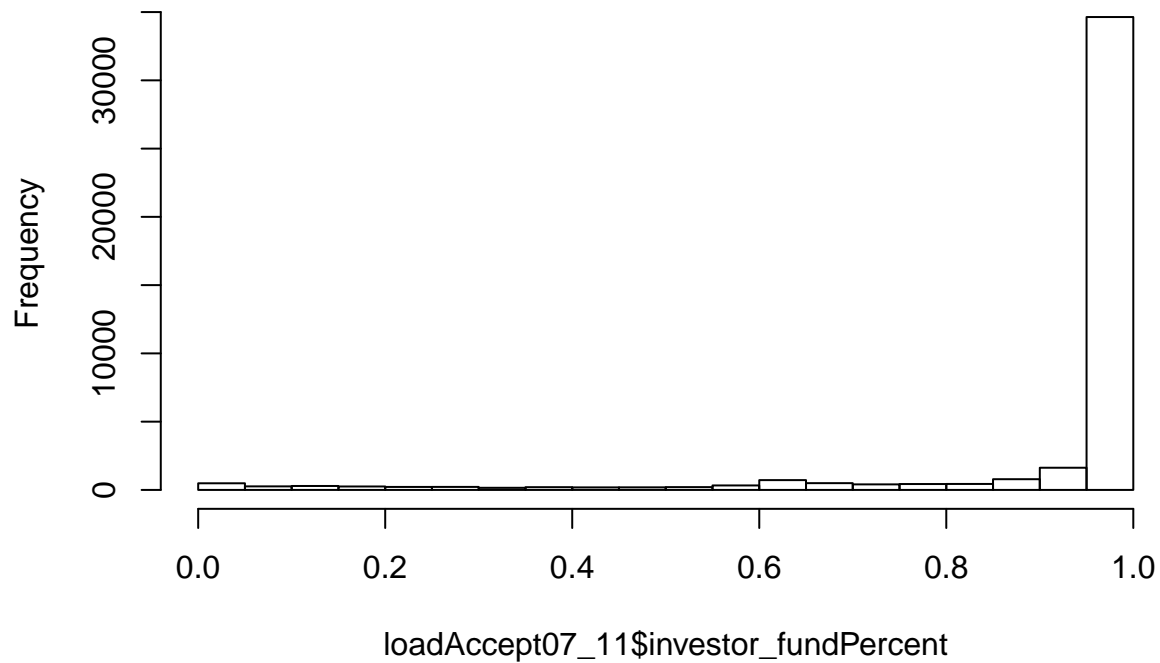
Histogram of loadAccept07_11$loan_amnt
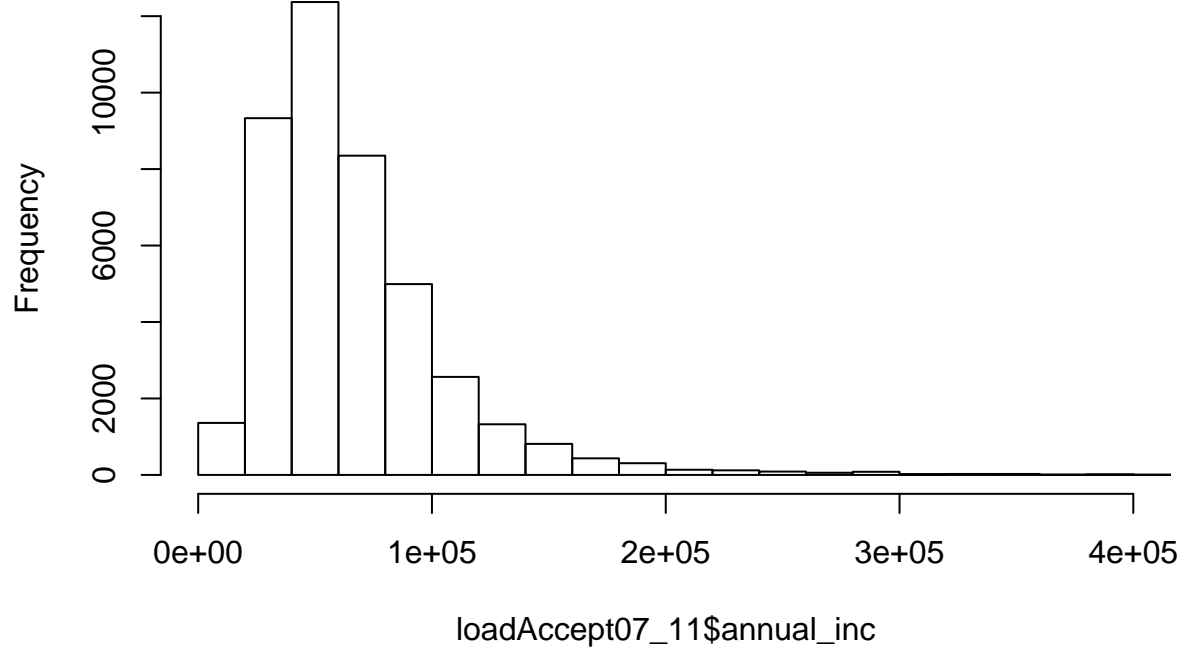

loadAccept07_11$loan_amnt

```
loadAccept07_11$investor_fundPercent=loadAccept07_11$funded_amnt_inv/loadAccept07_11$loan_amnt

hist(loadAccept07_11$investor_fundPercent)
```

Histogram of loadAccept07_11$investor_fundPercent

loadAccept07_11$investor_fundPercent

```
##
##library(varhandle)
#loadAccept07_11$int_rateNum=unfactor(loadAccept07_11$int_rate)
#loadAccept07_11$int_rateNum=as.numeric(loadAccept07_11$int_rateNum)
#mode(loadAccept07_11$int_rateNum)
#hist(as.numeric(loadAccept07_11$int_rate))

## loan receives' income

max(loadAccept07_11$annual_inc,na.rm = T)
```

```
## [1] 6e+06
```

```
hist(loadAccept07_11$annual_inc,xlim=c(0,4*10^5),breaks = 400)
```
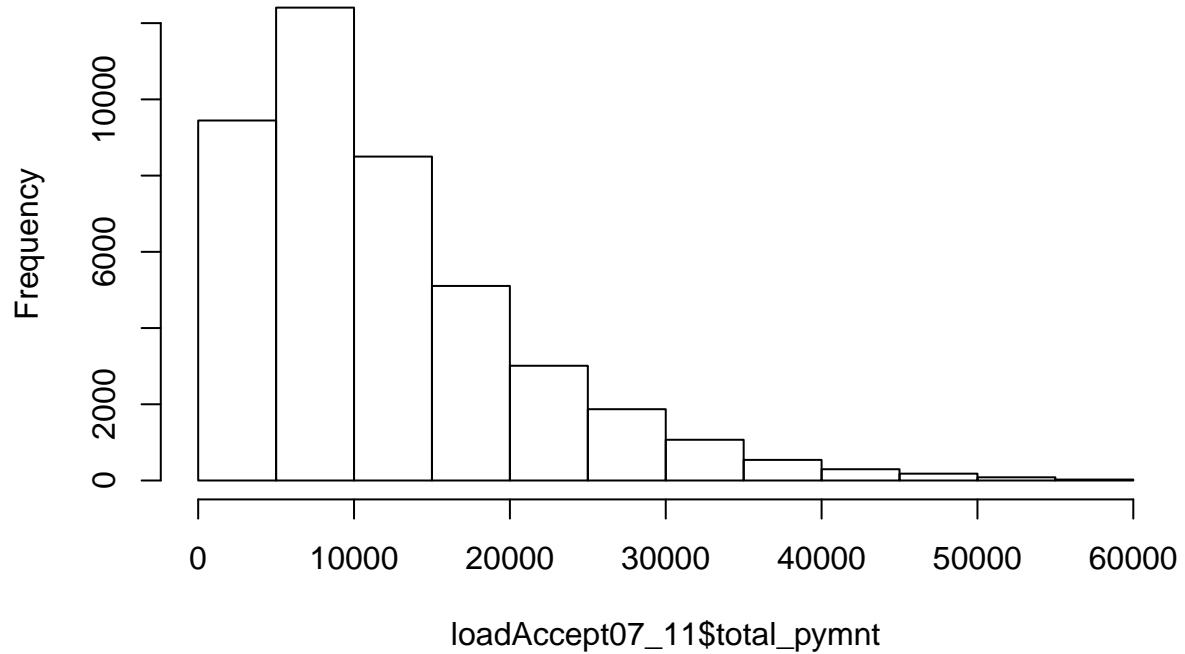
Histogram of loadAccept07_11$annual_inc

loadAccept07_11$annual_inc

```r
# Investors's profit

hist(loadAccept07_11$total_pymnt)
```
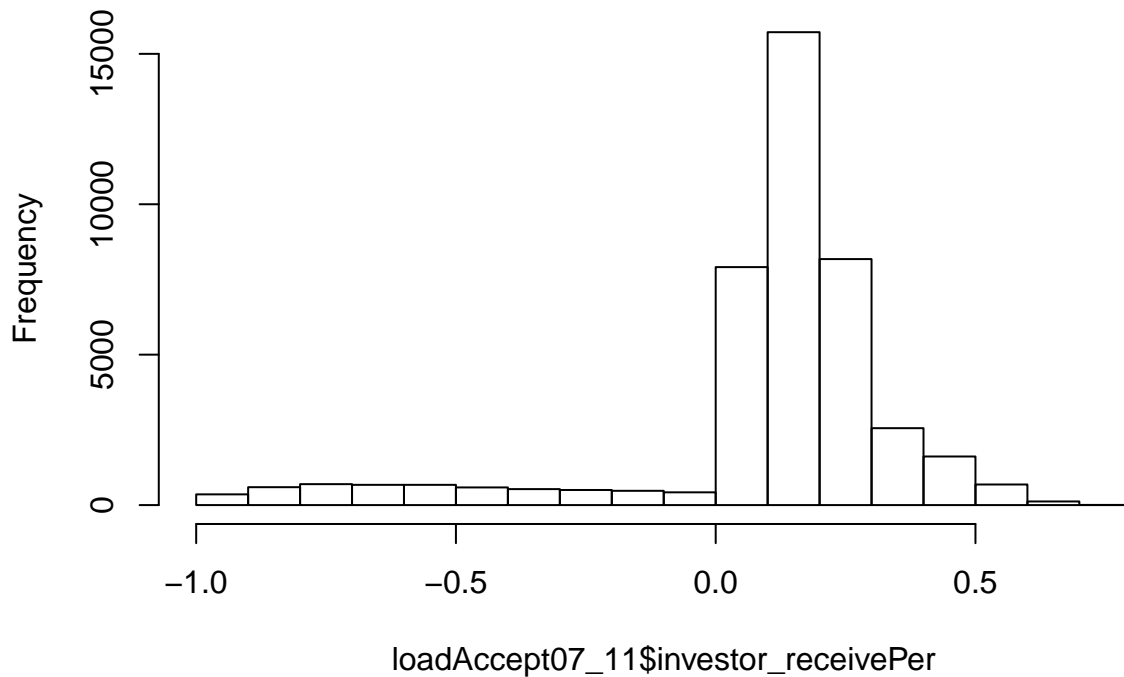
Histogram of loadAccept07_11$total_pymnt

loadAccept07_11$total_pymnt

```
loadAccept07_11$investor_receivePer=loadAccept07_11$total_pymnt_inv/loadAccept07_11$funded_amnt_inv
loadAccept07_11$investor_receivePer=loadAccept07_11$investor_receivePer-1

hist(loadAccept07_11$investor_receivePer)
```
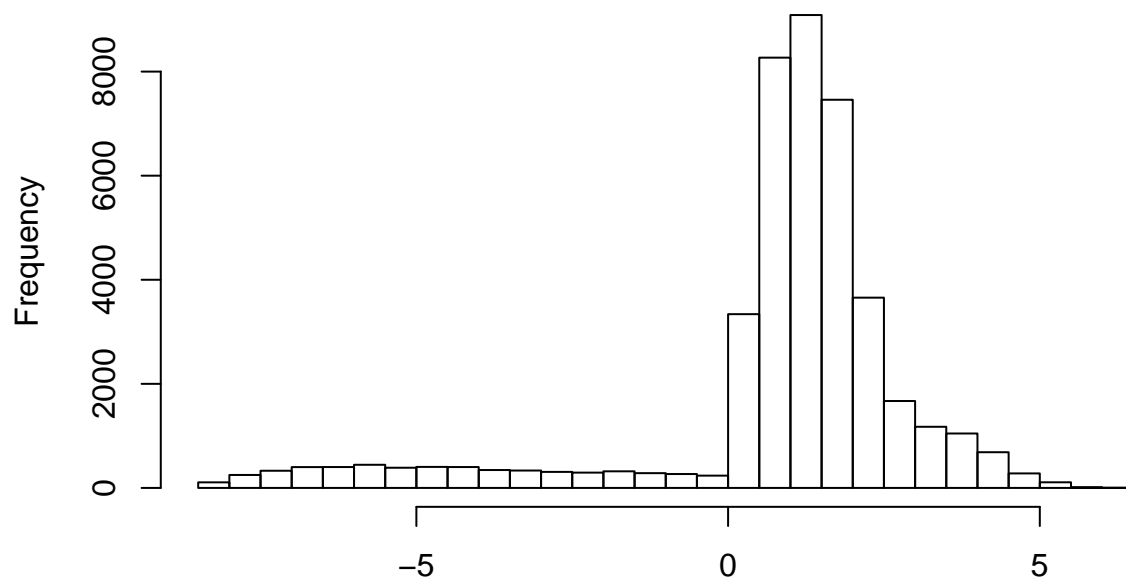
Histogram of loadAccept07_11$investor_receivePer

loadAccept07_11$investor_receivePer

```
loadAccept07_11$investor_receivePerMonth=(loadAccept07_11$investor_receivePer/12)*100
hist(loadAccept07_11$investor_receivePerMonth,breaks = 40)
```

Histogram of loadAccept07_11$investor_receivePerMonth
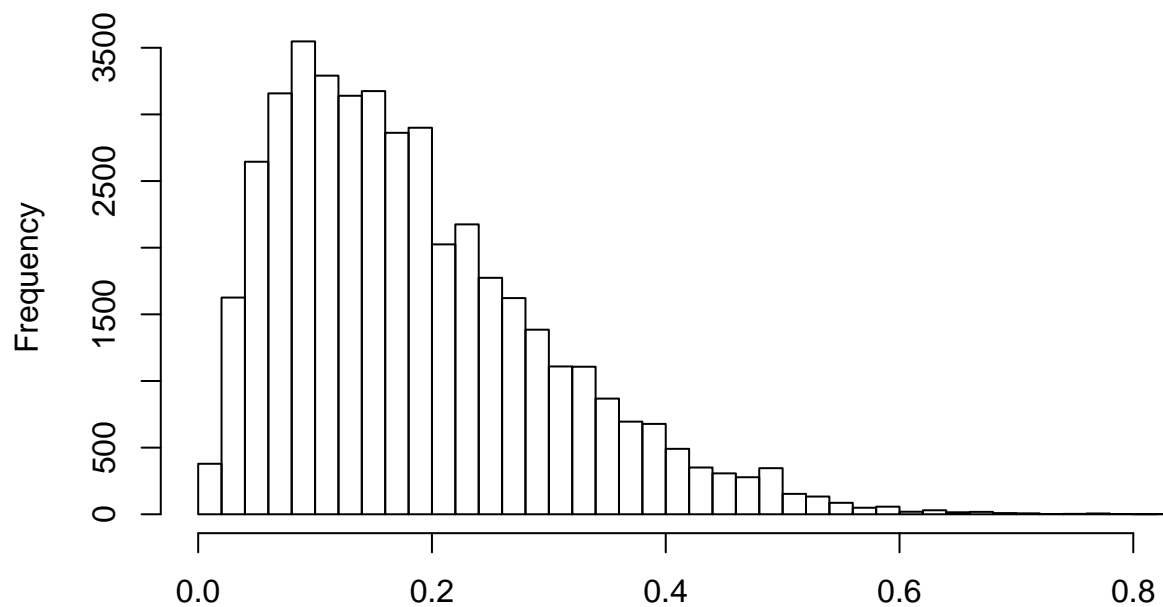

loadAccept07_11$investor_receivePerMonth

```
# most 0-5% profit per month

## people's loans / their annual
loadAccept07_11$loanDivideIncomeAnn=loadAccept07_11$loan_amnt/loadAccept07_11$annual_inc
hist(loadAccept07_11$loanDivideIncomeAnn,breaks = 50,xlim=c(0,0.8))
```

Histogram of loadAccept07_11$loanDivideIncomeAnn

loadAccept07_11$loanDivideIncomeAnn

```
loadAccept07_11$loanDivideIncomeMonth=loadAccept07_11$loan_amnt/(loadAccept07_11$annual_inc/12)
hist(loadAccept07_11$loanDivideIncomeMonth,breaks = 50,xlim=c(0,10))
```

Histogram of loadAccept07_11$loanDivideIncomeMonth

loadAccept07_11$loanDivideIncomeMonth