

Figure 1: This figure describes the relationship between FICO score and loan interest rate. As we can see, as the FICO score becomes greater, the distribution of interest rate will shift downwards. This result is reasonable, because we tend to give lower interest rate to more creditworthy loaner.

Figure 2: This figure describes the relationship between interest rate and loan amount requested under different FICO scores. We can see two trends in this figure: 1) as the requested amount grows, the interest rate grows as well. 2) with higher FICO scores, the increasing rate of interest rate will be smaller. The slope difference is extremely obvious when FICO score becomes [724,749) and [749,834].

Figure 3: This figure describes the relationship between interest rate and loan duration under different FICO scores. We can see two trends in this figure: 1) as the loan duration grows, the interest rate grows as well. 2) with higher FICO scores, the increasing rate of interest rate will be smaller. The slope difference is extremely obvious under the last two FICO score ranges.

Figure 4: This figure describes the relationship between interest rate and loaner's being inquired times under different FICO scores. We can see two trends in this figure: 1) as the inquiry times grow, the interest rate grows as well. 2) with higher FICO scores, the increasing rate of interest rate will be smaller.