

Figure 1 a) A histogram of absolute values of correlations between interest rate and other dataset parameters. The biggest correlation of interest rate is with FICO score, but also loan length, amount funded by investor and amount requested attributes show high correlation with interest rate. **b)** Boxplot of interest rates by FICO ranges. The dependency between two attributes is clearly visible. The graph indicates that interest rate is inversely proportional to FICO score **c)** Interest rate plotted in relation to FICO score also shows dependency between two attributes. Points are colored by loan length groups (36 months and 60 months). Two linear models are fitted for two different loan length groups and displayed in the graph as two lines. Shift and different slope of these lines indicates dependency of interest rate and FICO on loan length. **d)** The last graph also displays interest rate plotted in relation to FICO score but the points are colored by increasing amount funded by investor. The color of plotted data point transforms from orange to blue by increasing amount funded by investor. The clear separation of blue and orange points indicates dependency of interest rate, FICO score and amount funded by investor.