Context

LendingClub is a financial services company headquartered in San Francisco, California. It was the first peer-to-peer lender to register its offerings as securities with the Securities and Exchange Commission (SEC), and to offer loan trading on a secondary market. At its height, LendingClub was the world's largest peer-to-peer lending platform. The company reported that $15.98 billion in loans had been originated through its platform up to December 31, 2015.

Field definitions provided by LendingClub (LC):

id = A unique LC assigned ID for the loan listing.

loan_amount = The listed amount of the loan applied for by the borrower. If at some point in time, the credit department reduces the loan amount, then it will be reflected in this value.

term = The number of payments on the loan. Values are in months and can be either 36 or 60.

interest_rate = Interest Rate on the loan

installment = The monthly payment owed by the borrower if the loan originates.

grade = LC assigned loan grade

sub_grade = LC assigned loan subgrade

employee_length = Employment length in years. Possible values are between 0 and 10 where 0 means less than one year and 10 means ten or more years.

home_ownership = The home ownership status provided by the borrower during registration or obtained from the credit report. Our values are: RENT, OWN, MORTGAGE, OTHER

issue_date = The month which the loan was funded

loan_status = Current status of the loan

purpose = A category provided by the borrower for the loan request.

address_state = The state provided by the borrower in the loan application

annual_income = The self-reported annual income provided by the borrower during registration.

debt_to_income = A ratio calculated using the borrower's total monthly debt payments on the total debt obligations, excluding mortgage and the requested LC loan, divided by the borrower's self-reported monthly income.

total_payment = Payments received to date for total amount funded