Table 1

Field	Classification	Type	Description
chargeoff_within_12_mths	Categorical	int32	Number of charge-offs within 12 months
num_tl_120dpd_2m	Categorical	int32	Number of accounts currently 120 days past due (updated in past 2 months)
num_tl_30dpd	Categorical	int32	Number of accounts currently 30 days past due (updated in past 2 months)
pub_rec_bankruptcies	Categorical	int32	Number of public record bankruptcies
all_util	Numeric	float32	Balance to credit limit on all trades
avg_cur_bal	Numeric	float32	Average current balance of all accounts
collections_12_mths_ex_med	Numeric	float32	Number of collections in 12 months excluding medical collections
dti	Numeric	float32	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.
inq_fi	Numeric	float32	Number of personal finance inquiries
inq_last_12m	Numeric	float32	Number of credit inquiries in past 12 months
installment	Numeric	float32	The monthly payment owed by the borrower if the loan originates.
max_bal_bc	Numeric	float32	Maximum current balance owed on all revolving accounts
mo_sin_old_rev_tl_op	Numeric	float32	Months since oldest revolving account opened
mo_sin_rcnt_rev_tl_op	Numeric	float32	Months since most recent revolving account opened
mo_sin_rcnt_tl	Numeric	float32	Months since most recent account opened
mths_since_rcnt_il	Numeric	float32	Months since most recent installment accounts opened
num_accts_ever_120_pd	Numeric	float32	Number of accounts ever 120 or more days past due
num_actv_bc_tl	Numeric	float32	Number of currently active bankcard accounts
num_actv_rev_tl	Numeric	float32	Number of currently active revolving trades
num_bc_sats	Numeric	float32	Number of satisfactory bankcard accounts
num_bc_tl	Numeric	float32	Number of bankcard accounts
num_il_tl	Numeric	float32	Number of installment accounts
num_op_rev_tl	Numeric	float32	Number of open revolving accounts
num_rev_accts	Numeric	float32	Number of revolving accounts
num_rev_tl_bal_gt_0	Numeric	float32	Number of revolving trades with balance >0

Field	Classification	Type	Description
num_sats	Numeric	float32	Number of satisfactory accounts
num_tl_90g_dpd_24m	Numeric	float32	Number of accounts 90 or more days past due in last 24 months
num_tl_op_past_12m	Numeric	float32	Number of accounts opened in past 12 months
open_acc_6m	Numeric	float32	Number of open trades in last 6 months
open_act_il	Numeric	float32	Number of currently active installment trades
open_il_12m	Numeric	float32	Number of installment accounts opened in past 12 months
open_il_24m	Numeric	float32	Number of installment accounts opened in past 24 months
open_rv_12m	Numeric	float32	Number of revolving trades opened in past 12 months
open_rv_24m	Numeric	float32	Number of revolving trades opened in past 24 months
pct_tl_nvr_dlq	Numeric	float32	Percent of trades never delinquent
tax_liens	Numeric	float32	Number of tax liens
tot_coll_amt	Numeric	float32	Total collection amounts ever owed
tot_cur_bal	Numeric	float32	Total current balance of all accounts
tot_hi_cred_lim	Numeric	float32	Total high credit/credit limit
total_bal_il	Numeric	float32	Total current balance of all installment accounts
total_cu_tl	Numeric	float32	Number of finance trades
total_il_high_credit_limit	Numeric	float32	Total installment high credit/credit limit
application_type	String Categorical	str	Indicates whether the loan is an individual application or a joint application with two co-borrowers
disbursement_method	String Categorical	str	The method by which the borrower receives their loan. Possible values are: CASH, DIRECT_PAY
emp_title	String Categorical	str	The job title supplied by the Borrower when applying for the loan.*
purpose	String Categorical	str	A category provided by the borrower for the loan request.
term	String Categorical	str	The number of payments on the loan. Values are in months and can be either 36 or 60.
title	String Categorical	str	The loan title provided by the borrower