

The "GiveMeSomeCredit" dataset hosted on Kaggle contains approximately 150000 observations, with 11 variables. There is also a test set which includes 101503 instances. The goal is to determine whether or not a loan should be granted.

Attributes(11):

Serious Dlqin2yrs: (binary)

Person experienced 90 days past due delinquency or worse.
0, 1.

Revolving Utilization Of Unsecured Lines: (numerical)

Total balance on credit cards and personal lines of credit except real estate and no installment debt like car loans divided by the sum of credit limits.
Range from: 0.0-50708.0.

Age: (numerical)

Age of borrower in years
Range from: 0-109.

Number Of Time 30-59 Days Past Due Not Worse: (numerical)

Number of times borrower has been 30-59 days past due but no worse in the last 2 years.
Range from: 0-98.

DebtRatio: (numerical)

Monthly debt payments, alimony, living costs divided by monthly gross income.
Range from: 0.0-329664.0.

MonthlyIncome: (numerical)

Monthly income.
Range from: 0.0-3008750.0.

NumberOfOpenCreditLinesAndLoans: (numerical)

Number of Open loans (installment like car loan or mortgage) and Lines of credit (e.g. credit cards)
Range from: 0-58.

NumberOfTimes90DaysLate: (numerical)

Number of times borrower has been 90 days or more past due.
Range from: 0-98.

NumberRealEstateLoansOrLines: (numerical)

Number of mortgage and real estate loans including home equity lines of credit.
Range from: 0-54.

NumberOfTime60-89DaysPastDueNotWorse: (numerical)

Number of times borrower has been 60-89 days past due but no worse in the last 2 years.

Range from: 0-98.

NumberOfDependents: (numerical)

Number of dependents in family excluding themselves (spouse, children etc.).

Range from: 0-20.