

# Lending Club Denied Data set

July 1, 2016

## 1 Background

'LendingClubDenied' dataset is hosted on Lending Club website which contains approximately 755,423 records with 9 related attributes. This data set contains the list and details of all loan applications that did not meet Lending Club's credit underwriting policy.

## 2 Attributes

**Amount Requested:** (numerical) The amount of loan user requested. Value range: 0.0-1400000.0.

**Application Date:** (date) Date of the loan requested. Not included in the processed data.

**Loan Title:** (string) Title of the loan. Not included in the processed data.

**Risk Score:** (numerical) The estimated risk score of this user. Range from: 0-850. **Lower is better**

**Debt-To-Income Ratio Percentage:** (numerical) The ratio of debt to income of this user. Range from: -1.0-50000031.49. **Lower is better**

**Zip Code:** (numerical) The zip code of this user's address. Not included in the processed data.

**State:** (String) The state of this user lived in.

**Employment Length:** (categorical) The length of this user's employment. Range from: less than 1 year to more than 10 years. **Higher is better**

**Policy Code:** (categorical) The policy code of the local bank. Value: 0. Not included in the processed data.