Lending Club Credit Risk Dataset – Data Dictionary

This dataset contains historical loan application data from Lending Club.
Each row represents one loan application, observed at the time the loan was issued.
The objective of the analysis is to predict the probability that a borrower will default.

IDENTIFIER

id: Unique identifier for each loan application. Used only for reference and tracking; not predictive.

TARGET VARIABLE

default: Indicates whether the borrower eventually defaulted on the loan. 1 = defaulted (charged off or serious delinquency), 0 = fully repaid.

LOAN CHARACTERISTICS

loan_amnt: Total amount of money issued to the borrower.

term: Length of the loan repayment period (typically 36 or 60 months).

int_rate: Annual interest rate charged on the loan, reflecting perceived risk.

installment: Monthly payment required from the borrower.

BORROWER INCOME & EMPLOYMENT

annual_inc: Borrower's self-reported annual income.

emp_length: Number of years the borrower has been employed, used as a proxy for income stability.

HOUSING & VERIFICATION

home_ownership: Borrower's housing status (e.g. RENT, OWN, MORTGAGE).

verification_status: Indicates whether the borrower's income was verified by the lender.

DEBT BURDEN

dti: Debt-to-income ratio: percentage of monthly income already committed to debt payments.

revol_bal: Total revolving credit balance (e.g. credit cards).

revol_util: Percentage of available revolving credit currently being used.

CREDIT HISTORY & BEHAVIOUR

grade: Broad credit risk grade assigned by Lending Club.

sub_grade: More granular credit risk grade within the main grade.

delinq_2yrs: Number of delinquent credit events in the past two years.

inq_last_6mths: Number of credit inquiries in the last six months.

open_acc: Number of currently open credit accounts.

pub_rec: Number of derogatory public records (e.g. bankruptcies).

total_acc: Total number of credit accounts ever held by the borrower.

LOAN PURPOSE

purpose: Declared purpose of the loan (e.g. debt consolidation, credit card refinancing).