

## Data Dictionary:

- category / Subcategory: Merchant's industry
- name: name of the merchant<sup>[L][SEP]</sup>
- merchant\_id: Unique identifier for the merchant<sup>[L][SEP]</sup>
- actual\_repayment\_pct: actual percentage of loan volume that is repaid<sup>[L][SEP]</sup>
- predicted\_repayment\_pct: predicted percentage of loan volume that is repaid<sup>[L][SEP]</sup>\* num\_trxn: number of loans per merchant<sup>[L][SEP]</sup>
- auth\_amt: total amount of user requests / apply for<sup>[L][SEP]</sup>
- loan\_amt: total amount of the loan<sup>[L][SEP]</sup>
- fico: score that measures a user's risk, higher score means less risk (range from 300-850)<sup>[L][SEP]</sup>
- term: Duration of the loan<sup>[L][SEP]</sup>
- apr: annual percentage rate (interest rate that charged to the user)