Loan applications dataset – variable descriptions

The dataset contains data on loan applications to a bank, including various types of information on the applicant and the purpose of the loan, along with the eventual loan decision (approve or reject - see the column loan_decision). Below is brief description of each variable in the dataset.

1. occ   occupancy
2. loanamt   loan amt in thousands
3. action   type of action taken
4. msa   msa number of property
5. suffolk   =1 if property in suffolk co.
6. appinc   applicant income, $1000s
7. typur   type of purchaser of loan
8. unit   number of units in property
9. married   =1 if applicant married
10. dep   number of dependents
11. emp   years employed in line of work
12. yjob   years at this job
13. self   =1 if self employed
14. atotinc   total monthly income
15. cototinc   coapp total monthly income
16. hexp   propose housing expense
17. price   purchase price
18. other   other financing, $1000s
19. liq   liquid assets
20. rep   no. of credit reports
21. gdlin   credit history meets guidelines
22. lines   no. of credit lines on reports
23. mortg   credit history on mortgage paym
24. cons   credit history on consumer stuf
25. pubrec   =1 if filed bankruptcy
26. hrat   housing exp, % total inc
27. obrat   other oblgs, % total inc
28. fixadj   fixed or adjustable rate?
29. term   term of loan in months
30. apr   appraised value
31. prop   type of property
32. inss   PMI sought
33. inson   PMI approved
34. gift   gift as down payment
35. cosign   is there a cosigner
36. unver   unverifiable info
37. review   number of times reviewed
38. netw   net worth
39. unem   unemployment rate by industry
40. min30   =1 if minority pop. > 30%
41. bd   =1 if boarded-up val > MSA med
42. mi   =1 if tract inc > MSA median
43. old   =1 if applic age > MSA median
44. vr   =1 if tract vac rte > MSA med
45. sch   =1 if > 12 years schooling
46. black   =1 if applicant black
47. hispan   =1 if applicant Hispanic

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48. male            =1 if applicant male
49. reject          =1 if action == 3
50. approve         =1 if action == 1 or 2
51. mortno          no mortgage history
52. mortperf        no late mort. payments
53. mortlat1        one or two late payments
54. mortlat2        > 2 late payments
55. chist           =0 if accnts deliq. >= 60 days
56. multi           =1 if two or more units
57. loanprc         amt/price
58. thick           =1 if rep > 2
59. white           =1 if applicant white
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