|  |  |  |
| --- | --- | --- |
|  | **Variable** | **Explanation** |
| 0 | credit\_policy | 1 if the customer meets the credit underwriting criteria; 0 otherwise. |
| 1 | purpose | The purpose of the loan. |
| 2 | int\_rate | The interest rate of the loan (more risky borrowers are assigned higher interest rates). |
| 3 | installment | The monthly installments owed by the borrower if the loan is funded. |
| 4 | log\_annual\_inc | The natural log of the self-reported annual income of the borrower. |
| 5 | dti | The debt-to-income ratio of the borrower (amount of debt divided by annual income). |
| 6 | fico | The FICO credit score of the borrower. |
| 7 | days\_with\_cr\_line | The number of days the borrower has had a credit line. |
| 8 | revol\_bal | The borrower's revolving balance (amount unpaid at the end of the credit card billing cycle). |
| 9 | revol\_util | The borrower's revolving line utilization rate (the amount of the credit line used relative to total credit available). |
| 10 | inq\_last\_6mths | The borrower's number of inquiries by creditors in the last 6 months. |
| 11 | delinq\_2yrs | The number of times the borrower had been 30+ days past due on a payment in the past 2 years. |
| 12 | pub\_rec | The borrower's number of derogatory public records. |
| 13 | not\_fully\_paid | 1 if the loan is not fully paid; 0 otherwise. |