

Obs	Loan_ID	Age	Income	Loan_Amount	Term	Credit_Score	Employment_Status	Married	Defaulted	LoanToIncome	Risk_Band
1	LN100000	59	58623	16121	Short	581	Employed	No	0	0.27499	Medi
2	LN100001	49	27392	13966	Short	362	Unemployed	Yes	0	0.50986	High
3	LN100002	35	75680	36621	Long	516	Self-Employed	No	0	0.48389	High
4	LN100003	63	66717	31312	Short	760	Self-Employed	Yes	0	0.46933	Low
5	LN100004	28	107092	25677	Short	404	Employed	No	0	0.23977	High
6	LN100005	41	70859	34289	Short	398	Self-Employed	Yes	1	0.48390	High
7	LN100006	59	46309	34024	Short	810	Self-Employed	Yes	1	0.73472	Low
8	LN100007	39	107455	45675	Long	684	Employed	No	0	0.42506	Low
9	LN100008	43	83734	7777	Long	704	Unemployed	Yes	0	0.09288	Low
10	LN100009	31	90467	32749	Short	817	Unemployed	Yes	0	0.36200	Low
11	LN100010	31	72662	18338	Long	775	Unemployed	No	0	0.25237	Low
12	LN100011	44	118506	5491	Short	736	Employed	Yes	1	0.04634	Low
13	LN100012	56	32688	30236	Long	322	Self-Employed	Yes	0	0.92499	High
14	LN100013	60	45342	17599	Short	757	Unemployed	No	0	0.38814	Low
15	LN100014	44	57157	22508	Short	382	Unemployed	No	0	0.39379	High
16	LN100015	23	87863	6051	Short	444	Employed	Yes	0	0.06887	High
17	LN100016	42	72083	24606	Short	384	Unemployed	Yes	0	0.34136	High
18	LN100017	22	85733	24699	Short	377	Employed	No	1	0.28809	High
19	LN100018	44	109045	3876	Short	756	Self-Employed	No	0	0.03554	Low
20	LN100019	64	54698	35093	Long	300	Employed	Yes	0	0.64158	High
21	LN100020	50	100623	7142	Short	350	Employed	No	0	0.07098	High
22	LN100021	58	42671	18202	Long	745	Employed	Yes	1	0.42657	Low
23	LN100022	22	45184	42734	Short	748	Employed	Yes	1	0.94578	Low
24	LN100023	41	113384	10079	Long	787	Self-Employed	Yes	0	0.08889	Low
25	LN100024	53	62107	10987	Long	333	Self-Employed	Yes	0	0.17690	High
26	LN100025	32	106202	42567	Long	647	Unemployed	Yes	0	0.40081	Medi
27	LN100026	42	71663	31940	Short	394	Self-Employed	No	0	0.44570	High
28	LN100027	64	35708	40233	Short	371	Self-Employed	No	1	1.12672	High
29	LN100028	45	111906	20019	Long	453	Unemployed	No	0	0.17889	High
30	LN100029	47	69811	49185	Short	549	Self-Employed	No	0	0.70455	High
31	LN100030	62	22811	21077	Long	737	Employed	Yes	0	0.92398	Low
32	LN100031	48	76250	29258	Short	417	Employed	Yes	0	0.38371	High
33	LN100032	36	92082	24136	Long	605	Unemployed	Yes	0	0.26211	Medi
34	LN100033	35	54754	11311	Long	567	Unemployed	Yes	1	0.20658	High
35	LN100034	64	115742	20214	Short	353	Unemployed	No	0	0.17465	High
36	LN100035	23	31411	17098	Long	535	Employed	Yes	0	0.54433	High
37	LN100036	57	22911	31251	Short	688	Self-Employed	Yes	0	1.36402	Low
38	LN100037	27	87270	40945	Long	700	Employed	No	0	0.46918	Low
39	LN100038	41	103763	28945	Long	602	Unemployed	No	0	0.27895	Medi
40	LN100039	29	28680	28316	Short	506	Self-Employed	No	0	0.98731	High
41	LN100040	59	104896	35217	Short	528	Self-Employed	No	1	0.33573	High
42	LN100041	38	103879	11308	Short	374	Employed	Yes	0	0.10886	High
43	LN100042	24	91295	8949	Long	734	Unemployed	Yes	0	0.09802	Low
44	LN100043	45	108614	4150	Short	402	Employed	No	0	0.03821	High
45	LN100044	34	31111	26944	Long	721	Self-Employed	Yes	0	0.86606	Low
46	LN100045	29	57504	37699	Long	605	Employed	Yes	1	0.65559	Medi
47	LN100046	46	21802	12204	Short	397	Employed	Yes	1	0.55977	High
48	LN100047	22	28155	4081	Short	634	Unemployed	No	0	0.14495	Medi
49	LN100048	40	93656	32305	Long	734	Unemployed	Yes	0	0.34493	Low

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50	LN100049	48	59384	19896	Long	746	Self-Employed	No	0	0.33504	Low
51	LN100050	27	67254	49175	Short	607	Employed	Yes	0	0.73118	Medi
52	LN100051	64	41918	10805	Short	548	Employed	Yes	0	0.25777	High
53	LN100052	28	105981	8237	Short	465	Employed	Yes	0	0.07772	High
54	LN100053	55	80713	23056	Short	780	Self-Employed	No	0	0.28565	Low
55	LN100054	34	50306	48543	Short	634	Self-Employed	Yes	0	0.96495	Medi
56	LN100055	37	36646	48952	Long	841	Unemployed	No	1	1.33581	Low
57	LN100056	56	66843	6343	Long	405	Unemployed	No	0	0.09489	High
58	LN100057	60	116601	16500	Long	380	Unemployed	No	0	0.14151	High
59	LN100058	24	110735	32375	Long	432	Employed	Yes	1	0.29236	High
60	LN100059	22	36371	12662	Short	437	Employed	Yes	0	0.34813	High
61	LN100060	26	97371	19964	Short	483	Unemployed	Yes	0	0.20503	High
62	LN100061	62	22049	11130	Short	700	Employed	Yes	0	0.50478	Low
63	LN100062	24	51616	22531	Long	629	Unemployed	No	0	0.43651	Medi
64	LN100063	49	40932	4679	Long	807	Self-Employed	No	1	0.11431	Low
65	LN100064	38	49855	6506	Short	368	Unemployed	No	1	0.13050	High
66	LN100065	46	81434	16284	Short	845	Self-Employed	Yes	0	0.19997	Low
67	LN100066	64	92694	10253	Long	352	Employed	No	0	0.11061	High
68	LN100067	54	63016	22128	Long	749	Unemployed	Yes	0	0.35115	Low
69	LN100068	30	27400	30932	Short	504	Employed	No	0	1.12891	High
70	LN100069	56	62642	12435	Short	425	Self-Employed	Yes	0	0.19851	High
71	LN100070	34	35151	47078	Long	342	Self-Employed	Yes	1	1.33931	High
72	LN100071	51	71407	16296	Short	410	Self-Employed	No	0	0.22821	High
73	LN100072	35	86690	33445	Short	482	Employed	No	1	0.38580	High
74	LN100073	28	24499	16245	Short	394	Employed	No	0	0.66309	High
75	LN100074	34	26295	32124	Long	673	Employed	No	0	1.22168	Low
76	LN100075	43	79040	32899	Long	819	Employed	Yes	0	0.41623	Low
77	LN100076	60	32183	46919	Long	659	Self-Employed	No	1	1.45788	Medi
78	LN100077	41	49299	46225	Long	580	Self-Employed	No	1	0.93765	Medi
79	LN100078	36	32874	38247	Long	494	Unemployed	No	1	1.16344	High
80	LN100079	38	52711	32222	Long	494	Unemployed	Yes	0	0.61130	High
81	LN100080	44	25539	29211	Long	392	Employed	Yes	0	1.14378	High
82	LN100081	46	73351	40220	Short	360	Self-Employed	No	1	0.54832	High
83	LN100082	45	81267	29646	Short	350	Self-Employed	Yes	0	0.36480	High
84	LN100083	61	68354	41649	Short	702	Self-Employed	No	0	0.60931	Low
85	LN100084	49	22557	26049	Short	304	Unemployed	Yes	0	1.15481	High
86	LN100085	35	58360	17069	Short	765	Unemployed	Yes	1	0.29248	Low
87	LN100086	21	102018	35580	Short	833	Self-Employed	Yes	1	0.34876	Low
88	LN100087	45	22200	34843	Short	704	Self-Employed	Yes	0	1.56950	Low
89	LN100088	27	88497	5849	Long	812	Self-Employed	No	1	0.06609	Low
90	LN100089	29	66975	43158	Long	532	Unemployed	No	1	0.64439	High
91	LN100090	44	41357	26289	Short	823	Self-Employed	No	0	0.63566	Low
92	LN100091	21	97505	47690	Short	645	Self-Employed	Yes	0	0.48910	Medi
93	LN100092	64	22869	38257	Long	345	Employed	No	1	1.67288	High
94	LN100093	28	81135	12823	Short	845	Employed	No	0	0.15805	Low
95	LN100094	44	70108	44975	Short	377	Unemployed	No	0	0.64151	High
96	LN100095	31	114179	12540	Long	372	Self-Employed	Yes	0	0.10983	High
97	LN100096	37	110272	19364	Short	548	Self-Employed	Yes	1	0.17560	High
98	LN100097	28	58467	7611	Long	346	Employed	Yes	1	0.13018	High
99	LN100098	55	43328	30663	Short	420	Unemployed	No	1	0.70769	High

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100	LN100099	55	111412	41646	Long	513	Employed	No	0	0.37380	High
101	LN100100	53	106831	33977	Long	538	Employed	No	1	0.31804	High
102	LN100101	25	23987	32168	Long	355	Employed	Yes	1	1.34106	High
103	LN100102	62	78871	28471	Short	649	Employed	Yes	0	0.36098	Medi
104	LN100103	59	42399	25687	Long	406	Self-Employed	No	1	0.60584	High
105	LN100104	61	66214	3851	Short	347	Self-Employed	Yes	0	0.05816	High
106	LN100105	48	119522	21071	Short	636	Employed	Yes	0	0.17629	Medi
107	LN100106	27	106416	9833	Short	325	Unemployed	Yes	0	0.09240	High
108	LN100107	29	90271	14938	Short	556	Unemployed	Yes	0	0.16548	High
109	LN100108	28	64064	38195	Long	307	Unemployed	No	0	0.59620	High
110	LN100109	32	90091	29144	Long	552	Unemployed	Yes	0	0.32350	High
111	LN100110	54	60818	7000	Short	602	Employed	Yes	0	0.11510	Medi
112	LN100111	53	65525	8052	Short	355	Self-Employed	Yes	1	0.12288	High
113	LN100112	43	39830	38506	Long	825	Unemployed	Yes	0	0.96676	Low
114	LN100113	44	37429	31074	Short	773	Employed	No	0	0.83021	Low
115	LN100114	57	26893	41155	Long	327	Unemployed	No	0	1.53032	High
116	LN100115	55	99909	43770	Short	377	Unemployed	Yes	1	0.43810	High
117	LN100116	64	67333	35320	Short	515	Employed	Yes	0	0.52456	High
118	LN100117	60	23436	41304	Long	685	Self-Employed	Yes	0	1.76242	Low
119	LN100118	42	94290	49247	Short	664	Self-Employed	Yes	1	0.52229	Medi
120	LN100119	47	96213	6913	Long	825	Employed	Yes	0	0.07185	Low
121	LN100120	55	25895	20450	Short	611	Self-Employed	Yes	0	0.78973	Medi
122	LN100121	21	39738	27107	Short	306	Employed	No	0	0.68214	High
123	LN100122	55	50746	23764	Short	302	Employed	Yes	1	0.46829	High
124	LN100123	57	69377	46404	Long	662	Employed	No	0	0.66887	Medi
125	LN100124	34	68404	23491	Short	807	Self-Employed	No	1	0.34342	Low
126	LN100125	23	74045	41494	Short	573	Employed	Yes	0	0.56039	High
127	LN100126	21	117888	6373	Short	805	Unemployed	No	1	0.05406	Low
128	LN100127	25	59790	15161	Short	314	Self-Employed	No	1	0.25357	High
129	LN100128	46	25600	34996	Long	491	Self-Employed	No	1	1.36703	High
130	LN100129	34	114660	30122	Long	784	Self-Employed	No	0	0.26271	Low
131	LN100130	59	113179	37850	Short	327	Self-Employed	No	1	0.33443	High
132	LN100131	47	60764	30350	Long	338	Unemployed	No	0	0.49947	High
133	LN100132	29	94543	30472	Short	572	Self-Employed	Yes	0	0.32231	High
134	LN100133	35	65714	31761	Short	530	Self-Employed	No	0	0.48332	High
135	LN100134	35	76835	28351	Short	385	Employed	No	1	0.36899	High
136	LN100135	46	93744	26132	Long	773	Self-Employed	No	1	0.27876	Low
137	LN100136	62	76491	18305	Long	425	Unemployed	Yes	1	0.23931	High
138	LN100137	33	38589	12817	Long	836	Unemployed	No	0	0.33214	Low
139	LN100138	52	63484	14261	Long	444	Unemployed	Yes	0	0.22464	High
140	LN100139	59	102989	3417	Long	824	Unemployed	No	1	0.03318	Low
141	LN100140	52	56212	44576	Long	511	Self-Employed	Yes	0	0.79300	High
142	LN100141	24	63525	23358	Long	324	Self-Employed	Yes	0	0.36770	High
143	LN100142	50	67202	6267	Long	693	Unemployed	No	0	0.09326	Low
144	LN100143	57	52635	20209	Long	366	Unemployed	No	0	0.38395	High
145	LN100144	43	83208	27052	Short	532	Self-Employed	Yes	0	0.32511	High
146	LN100145	59	53828	41513	Long	408	Unemployed	No	0	0.77122	High
147	LN100146	35	38711	29092	Long	445	Employed	Yes	0	0.75152	High
148	LN100147	63	23420	14338	Long	410	Unemployed	Yes	0	0.61221	High
149	LN100148	49	116752	3412	Long	527	Unemployed	Yes	1	0.02922	High

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150	LN100149	56	20301	10543	Long	410	Employed	Yes	0	0.51933	High
151	LN100150	33	65236	43355	Long	769	Employed	Yes	0	0.66459	Low
152	LN100151	52	86235	36496	Long	333	Self-Employed	No	0	0.42322	High
153	LN100152	27	74240	26548	Long	668	Self-Employed	Yes	0	0.35760	Medi
154	LN100153	42	85726	30384	Long	724	Employed	Yes	1	0.35443	Low
155	LN100154	48	30492	47425	Long	817	Employed	No	1	1.55533	Low
156	LN100155	22	26102	41756	Long	581	Self-Employed	Yes	0	1.59972	Medi
157	LN100156	62	70336	21888	Short	619	Unemployed	No	0	0.31119	Medi
158	LN100157	26	105314	38735	Short	742	Employed	No	1	0.36780	Low
159	LN100158	48	46641	20506	Long	614	Self-Employed	No	1	0.43966	Medi
160	LN100159	48	54584	23463	Long	676	Unemployed	Yes	0	0.42985	Low
161	LN100160	64	52745	20955	Short	588	Employed	Yes	0	0.39729	Medi
162	LN100161	64	43093	40841	Long	736	Unemployed	Yes	0	0.94774	Low
163	LN100162	40	86105	8104	Short	576	Self-Employed	No	1	0.09412	High
164	LN100163	50	71885	37911	Short	802	Employed	Yes	0	0.52738	Low
165	LN100164	31	56631	26190	Short	815	Unemployed	No	1	0.46247	Low
166	LN100165	48	92991	10357	Short	649	Employed	Yes	0	0.11138	Medi
167	LN100166	45	24014	35479	Short	745	Unemployed	No	0	1.47743	Low
168	LN100167	59	31093	47811	Long	649	Self-Employed	Yes	0	1.53768	Medi
169	LN100168	53	38070	39208	Short	436	Self-Employed	Yes	0	1.02989	High
170	LN100169	21	55777	23150	Long	542	Employed	Yes	0	0.41505	High
171	LN100170	47	76958	8644	Long	842	Unemployed	No	0	0.11232	Low
172	LN100171	33	102074	46286	Short	339	Employed	No	0	0.45346	High
173	LN100172	61	30729	5914	Short	528	Employed	Yes	1	0.19246	High
174	LN100173	23	119713	24352	Long	847	Unemployed	Yes	0	0.20342	Low
175	LN100174	59	65017	49352	Short	522	Unemployed	No	0	0.75906	High
176	LN100175	26	86320	47912	Short	305	Unemployed	No	1	0.55505	High
177	LN100176	28	47751	17397	Long	621	Self-Employed	No	1	0.36433	Medi
178	LN100177	47	98069	44555	Long	767	Employed	Yes	1	0.45432	Low
179	LN100178	29	74748	49959	Short	374	Employed	No	1	0.66837	High
180	LN100179	57	25801	3728	Long	303	Self-Employed	Yes	0	0.14449	High
181	LN100180	53	39190	3698	Short	417	Unemployed	No	0	0.09436	High
182	LN100181	62	69689	42954	Short	803	Self-Employed	Yes	1	0.61637	Low
183	LN100182	64	70993	16923	Short	740	Self-Employed	No	0	0.23838	Low
184	LN100183	44	49592	19779	Long	493	Self-Employed	No	0	0.39883	High
185	LN100184	35	30647	10400	Long	691	Employed	No	1	0.33935	Low
186	LN100185	52	28716	27466	Long	325	Self-Employed	No	0	0.95647	High
187	LN100186	52	108891	39939	Long	734	Employed	No	0	0.36678	Low
188	LN100187	44	107545	7360	Long	472	Employed	Yes	0	0.06844	High
189	LN100188	61	109912	38270	Short	599	Employed	No	0	0.34819	Medi
190	LN100189	32	90316	20101	Short	625	Unemployed	No	0	0.22256	Medi
191	LN100190	59	22368	35307	Short	709	Employed	No	0	1.57846	Low
192	LN100191	22	97575	8486	Short	417	Employed	Yes	1	0.08697	High
193	LN100192	23	26655	11335	Long	524	Unemployed	No	0	0.42525	High
194	LN100193	57	90031	24364	Short	831	Employed	Yes	0	0.27062	Low
195	LN100194	37	96429	40259	Long	412	Self-Employed	No	1	0.41750	High
196	LN100195	22	111083	26576	Short	439	Self-Employed	No	1	0.23924	High
197	LN100196	22	107922	34667	Long	300	Employed	Yes	1	0.32122	High
198	LN100197	48	75766	14130	Long	389	Unemployed	No	1	0.18650	High
199	LN100198	43	33403	24972	Short	619	Self-Employed	Yes	0	0.74760	Medi

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200	LN100199	57	52097	43419	Short	849	Unemployed	Yes	0	0.83343	Low