LendingClub

TheIrish Dummy Banks peer to peer lending bank based in the Ireland

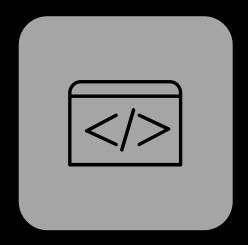
How Lending Club Works



Borrower: Request for Ioan Lender: Register an account



Borrower: get funded Lender: build portfolio



Borrower: pay the installment Lender: earn the interest

How Lending Club Works

Project Scopes :

- Create Default Prediction Model for LendingClub Loan Application target_column: loan_condition_cat (0 for good loan and 1 for bad loan)
- Use the provided data
- Please add another external supported data to improve prediction performance (if applicable)

Variable Description:

Variables Description :	
1	id : unique identifier for each contract (it's ambiguous, I thought it was unique identifier for requestor).
2	year : the year when the contract requested.
3	issue_d : the date when the contract issued
4	final_d : the date when the contract finished / defaulted
5	emp_length_int: the employement length, ranging from 0 to 10.0 means 1 year or less and 10 means 10 year or more.
6	home_ownership : the home ownership type (whether it's mortgage, own, rent, etc.)
7	annual_inc : borrower annual income (it might refer to the company who borrow the loan)
8	loan_amount : the loan requested
9	term : the term request
10	application_type : the application type (e.g. individual or join)
11	purpose : the loan purpose (e.g. credit card, debt consolidation, etc.)
12	interest_payments : the payment interest level (e.g. high or low)
13	loan_condition : credit scoring flag
14	interest_rate : the numerical interest rate choosen by the requestor
15	grade : credit scoring grade
16	dti : debt to income ratio (it might contain another debt)
17	total_pymnt : Total money paid by the borrower. it includes interest.
18	total_rec_prncp: Total principile received by the borrower, it might be lower the loan amount requested (but it never be greater).
19	recoveries : The money recovered from the borrower, if the borrower defaulted.
20	installment : the amount of money should be paid by the customer every month.
21	region : the region where the customer came from.