**Dataset columns and definition:**

| **Column Name** | **Description** |
| --- | --- |
| **credit.policy** | 1 → Customer meets company’s credit underwriting criteria;  0 → Does not meet criteria |
| **purpose** | Reason for loan: "credit\_card", "debt\_consolidation", "educational", "major\_purchase", "small\_business", "all\_other" |
| **int.rate** | Interest rate as a proportion (e.g., 0.11 for 11%); higher values indicate higher risk |
| **installment** | Monthly installment amount owed if loan is funded |
| **log.annual.inc** | Natural logarithm of borrower’s self-reported annual income |
| **dti** | Debt-to-income ratio: borrower’s total debt divided by annual income |
| **fico** | Borrower's FICO credit score |
| **days.with.cr.line** | Number of days borrower has had a credit line |
| **revol.bal** | Borrower’s revolving balance: amount unpaid at the end of the credit card billing cycle |
| **revol.util** | Revolving line utilization rate: percentage of credit line currently used |
| **inq.last.6mths** | Number of creditor inquiries in the past 6 months |
| **delinq.2yrs** | Number of 30+ days past-due payments in last 2 years |
| **pub.rec** | Number of derogatory public records (e.g., bankruptcy filings, tax liens, judgments) |
| **not.fully.paid** | 0 → Loan was fully paid; 1 → Loan was not fully paid (defaulted, charged off, or missed payments) |