

Data Set Description

loan_identifier: Unique identifier of the loan.

nominal_interest_rate: Interest rate taken to calculate interest payments. The rates are stated in basis points.

term: Tells you how long the bitcoins are lent out.

purpose: Standardized category about what the borrower uses the funds for.

project_description: An individual description by the borrower of up to 1,000 characters.

borrower_identifier: Unique identifier of the borrower.

borrower_rating: Indication of the borrower's creditworthiness based on our rating from 'A' to 'F'.

- A: Investment grade, very low default probability
- B: Investment grade, low default probability
- C: Investment grade, lower medium default probability
- D: Speculative grade, higher medium default probability
- E: Speculative grade, high default probability
- F: Highly speculative, high or non-measurable default probability due to lack of information

employment: Type of employment of the borrower (self-employed, salaried etc.)

region: Country where the borrower lives.

facebook: Shows if the borrower connected a Facebook account with us.

twitter: Shows if the borrower connected a Twitter account with us.

paypal: Shows if the borrower connected a PayPal account with us.

ebay: Shows if the borrower connected a eBay account with us.

linkedin: Shows if the borrower connected a LinkedIn account with us.

published_at: Time and date the loan was published.

funded_at: The time and date the loan was funded (if this is blank the loan didn't get funded).

status:

- **in_funding:** A loan which is 'in funding' is currently listed on our marketplace. A loan can only be 'in funding' during the auction which last up to 14 days. After that it is either 'funded' or 'expired' – see explanations below.
- **funded :** When a loan was either fully funded during the auction or reached the 60% funding threshold at the end of the auction its status is 'funded'. This status also signals, that no payment from this loan has been due, yet. After the first due date of a loan payment the loan either goes to 'current' or to 'in grace period'. 'current' means the payment has been made, 'in grace period' means the payment has not been made, yet.
- **current :** A loan can have the status 'current' when one or more payments have been made. It also means that this loan has both, no overdue payments and one or more scheduled future payments. Therefore a bullet loan, like our 6 weeks loan can never have the status current. They can only be 'funded', 'fully paid' or in one of the late ranges.
- **fully_paid :** A 'fully paid' loan is simply fully paid. There isn't much to add to this. One thing to remark however is, that 'fully paid' doesn't say anything about when payments have been made. Therefore a borrower might have paid a loan in full. But among the payments that were due, one or more might have been paid late. From 'fully paid' we wouldn't learn about this, we only know all principal and interest payments were made. For more details it is necessary to check each payment date from the payment schedule.
- **late_30 :** When one or more payments of a loan are overdue for more than three days, but for less than 31 days, the status is 'late 30'. This is the first of the two late ranges.
- **late_90 :** When one or more payments of a loan are overdue for 31 days or more, but less than 90 days, the status is 'late 90'. When a loan is in this status the dunning procedures are ongoing and we get in touch with the borrower individually either by email or over the phone.
- **defaulted :** When a loan has one or more payments that are overdue for over 90 days the

loan is considered as 'defaulted'. After a loan has reached this status we decide individually what happens next.

- **charged_off** : After a loan has been defaulted and our actions are completed, i.e. either the remaining claim is sold or the borrower's identity is revealed to lenders, the loan is 'charged off'. From this status everybody knows that no further action is taken on this loan and all dunning, collection and legal measures that are possible have been completed.
- **canceled** : During the 14 days auction a listing can get 'canceled'. This typically happens when borrowers are not happy with their listing or changed their mind about getting a loan. We cancel loans only if the loan description contains content that is against our Terms of Use or we observe fraudulent behaviour by the borrower.
- **expired** : Loans that have not reached the 60% funding threshold by the end of the 14 days auction are 'expired'. Just like the 'canceled' loans they are not displayed in our archive. Only borrowers can see them in their loan overview.

amount_requested: Amount in bitcoin (stated in satoshis) the borrower wanted to borrow.

amount_funded: Amount that actually got funded.

fraudulent : Fraud label.

address_lat: Latitude of the registered address.

address_lng : Longitude of the registered address.

net_income_cents : The borrowers income as Integer with two decimal places.

currency : Income currency.

rates_count : Total rates to pay for a loan (1 for a 6 week loan, 6 for 6 month loan, ...).

rates_paid : Number of paid rates so far. If a loan is defaulted or charged off, no more payments are expected.

base_currency: Whether the the loan repayments are calculated in dollars 'usd' or bitcoins 'btc'.