

BANK LOAN REPORT

TERMINOLOGIES USED IN DATA

Loan ID: Unique identifier used to track and manage each loan.

Address State: Borrower's state, used for geographic risk and regional analysis.

Employment Length: Years of borrower employment indicating job stability.

Employee Title: Borrower's job role used to assess income source.

Grade: Overall risk rating based on borrower creditworthiness.

Sub Grade: Detailed risk classification within a grade.

Home Ownership: Borrower's housing status indicating financial stability.

Issue Date: Date when the loan was issued.

Last Credit Pull Date: Most recent date borrower's credit was checked.

Last Payment Date: Date of most recent loan payment.

Loan Status: Current condition of the loan (current, paid, default).

Next Payment Date: Scheduled date of next loan payment.

Purpose: Reason for taking the loan.

Term: Loan repayment duration in months.

Verification Status: Indicates whether borrower details are verified.

Annual Income: Borrower's total yearly income.

DTI: Debt-to-Income ratio measuring debt burden.

Installment: Fixed monthly payment amount.

Interest Rate: Annual percentage charged on the loan.

Loan Amount: Total principal amount borrowed.