Data Dictionary

The dataset consists of the following fields:

1. Loan ID: A unique Identifier for the loan information.
2. Customer ID: A unique identifier for the customer. Customers may have more than one loan.
3. Loan Status: A categorical variable indicating if the loan was paid back or defaulted.
4. Current Loan Amount: This is the loan amount that was either completely paid off, or the amount that was defaulted.
5. Term: A categorical variable indicating if it is a short term or long term loan.
6. Credit Score: A value between 0 and 800 indicating the riskiness of the borrowers credit history.
7. Years in current job: A categorical variable indicating how many years the customer has been in their current job.
8. Home Ownership: Categorical variable indicating home ownership. Values are "Rent", "Home Mortgage", and "Own". If the value is OWN, then the customer is a home owner with no mortgage
9. Annual Income: The customer's annual income
10. Purpose: A description of the purpose of the loan.
11. Monthly Debt: The customer's monthly payment for their existing loans
12. Years of Credit History: The years since the first entry in the customer's credit history
13. Months since last delinquent: Months since the last loan delinquent payment
14. Number of Open Accounts: The total number of open credit cards
15. Number of Credit Problems: The number of credit problems in the customer records.
16. Current Credit Balance: The current total debt for the customer
17. Maximum Open Credit: The maximum credit limit for all credit sources.
18. Bankruptcies: The number of bankruptcies
19. Tax Liens: The number of tax liens.