

## LendingClub.com Dataset Description

### Background

LendingClub.com is a peer-to-peer lending platform. For many years, the company makes its anonymized lending data available to the public. This dataset covers 9,578 loans funded by the platform between May 2007 and February 2010.

### Columns in this dataset

- **credit\_policy**: 1 if the customer meets the credit underwriting criteria of LendingClub.com, and 0 otherwise.
- **purpose**: The purpose of the loan such as: credit\_card, debt\_consolidation, etc.
- **int\_rate**: The interest rate of the loan (proportion).
- **installment**: The monthly installments (\$) owed by the borrower if the loan is funded.
- **log\_annual\_inc**: The natural log of the annual income of the borrower.
- **dti**: The debt-to-income ratio of the borrower.
- **fico**: The FICO credit score of the borrower.
- **days\_with\_cr\_line**: The number of days the borrower has had a credit line.
- **revol\_bal**: The borrower's revolving balance.
- **revol\_util**: The borrower's revolving line utilization rate.
- **inq\_last\_6mths**: The borrower's number of inquiries by creditors in the last 6 months.
- **delinq\_2yrs**: The number of times the borrower had been 30+ days past due on a payment in the past 2 years.
- **pub\_rec**: The borrower's number of derogatory public records.
- **not\_fully\_paid**: indicates whether the loan was not paid back in full (the borrower either defaulted or the borrower was deemed unlikely to pay it back).