Correlation coefficients for Lending Club data set in % 100 loan\_amnt funded\_amnt 98 inded\_amnt\_inv 93 95 int\_rate 29 30 28 installment 93 96 89 27 -80 emp\_length 16 16 17 0 13 annual\_inc 28 27 25 6 28 12 6 6 7 12 5 6 -12 delinq\_2yrs -3 -3 -4 16 -2 1 2 -4 -60 -3 -3 -7 18 -1 -2 3 2 2 ing last 6mths 18 17 16 3 18 10 17 30 1 10 open\_acc pub\_rec -5 -5 -6 10 -5 6 -2 -0 1 6 0 revol bal 25 25 21 8 27 13 28 19 -4 1 26 -5 revol\_util 7 7 7 45 10 2 2 28 -5 -4 -8 6 24 -40 total acc 26 25 24 -3 23 21 25 24 7 9 69 -2 27 -5 out prncp 18 19 20 12 12 5 3 3 -1 -2 2 -1 4 4 3 out\_prncp\_inv 18 19 20 12 12 5 3 3 -1 -2 2 -1 4 4 3 100 total pymnt 89 90 88 29 85 14 26 6 -2 -5 16 -5 22 8 22 23 23 total\_pymnt\_inv 85 86 92 28 80 15 25 7 -3 -8 15 -6 20 8 22 24 24 96 -20 total\_rec\_prncp 85 87 84 17 85 13 26 4 -4 -7 16 -7 21 3 23 17 17 97 93 total\_rec\_int 73747351631319102 -1 12 -1 18 19 15 37 37 83 81 69 4 5 2 10 6 -2 1 -1 3 6 -1 -0 1 4 -2 0 0 2 -0 -2 7 tal\_rec\_late\_fee recoveries - 0 n\_recovery\_fee st\_pymnt\_amnt 45 45 44 15 40 8 14 0 -1 -1 7 -3 8 -2 16 -6 -6 47 46 54 19 -6 -7 -4 ec\_bankruptcies st\_pymnt\_amnt funded\_amnt annual\_inc inq\_last\_6mths open\_acc pub\_rec total\_acc total\_rec\_prncp recoveries c\_bankruptcies loan amnt int rate installment emp\_length deling\_2yrs total\_pymnt total\_pymnt\_inv total\_rec\_int al rec late fee n\_recovery\_fee amnt inv out\_prncp revol\_bal revol\_util out\_prncp\_inv Inded