**Dataset**

A data frame with 10,000 observations on the following 55 variables.

Source: <https://www.lendingclub.com/info/statistics.action>

**Feature Descriptions**

emp\_title

Job title.

emp\_length

Number of years in the job, rounded down. If longer than 10 years, then this is represented by the value 10.

state

Two-letter state code.

home\_ownership

The ownership status of the applicant's residence.

annual\_income

Annual income.

verified\_income

Type of verification of the applicant's income.

debt\_to\_income

Debt-to-income ratio.

annual\_income\_joint

If this is a joint application, then the annual income of the two parties applying.

verification\_income\_joint

Type of verification of the joint income.

debt\_to\_income\_joint

Debt-to-income ratio for the two parties.

delinq\_2y

Delinquencies on lines of credit in the last 2 years.

months\_since\_last\_delinq

Months since the last delinquency.

earliest\_credit\_line

Year of the applicant's earliest line of credit

inquiries\_last\_12m

Inquiries into the applicant's credit during the last 12 months.

total\_credit\_lines

Total number of credit lines in this applicant's credit history.

open\_credit\_lines

Number of currently open lines of credit.

total\_credit\_limit

Total available credit, e.g. if only credit cards, then the total of all the credit limits. This excludes a mortgage.

total\_credit\_utilized

Total credit balance, excluding a mortgage.

num\_collections\_last\_12m

Number of collections in the last 12 months. This excludes medical collections.

num\_historical\_failed\_to\_pay

The number of derogatory public records, which roughly means the number of times the applicant failed to pay.

months\_since\_90d\_late

Months since the last time the applicant was 90 days late on a payment.

current\_accounts\_delinq

Number of accounts where the applicant is currently delinquent.

total\_collection\_amount\_ever

The total amount that the applicant has had against them in collections.

current\_installment\_accounts

Number of installment accounts, which are (roughly) accounts with a fixed payment amount and period. A typical example might be a 36-month car loan.

accounts\_opened\_24m

Number of new lines of credit opened in the last 24 months.

months\_since\_last\_credit\_inquiry

Number of months since the last credit inquiry on this applicant.

num\_satisfactory\_accounts

Number of satisfactory accounts.

num\_accounts\_120d\_past\_due

Number of current accounts that are 120 days past due.

num\_accounts\_30d\_past\_due

Number of current accounts that are 30 days past due.

num\_active\_debit\_accounts

Number of currently active bank cards.

total\_debit\_limit

Total of all bank card limits.

num\_total\_cc\_accounts

Total number of credit card accounts in the applicant's history.

num\_open\_cc\_accounts

Total number of currently open credit card accounts.

num\_cc\_carrying\_balance

Number of credit cards that are carrying a balance.

num\_mort\_accounts

Number of mortgage accounts.

account\_never\_delinq\_percent

Percent of all lines of credit where the applicant was never delinquent.

tax\_liens

a numeric vector

public\_record\_bankrupt

Number of bankruptcies listed in the public record for this applicant.

loan\_purpose

The category for the purpose of the loan.

application\_type

The type of application: either individual or joint.

loan\_amount

The amount of the loan the applicant received.

term

The number of months of the loan the applicant received.

interest\_rate

Interest rate of the loan the applicant received.

installment

Monthly payment for the loan the applicant received.

grade

Grade associated with the loan.

sub\_grade

Detailed grade associated with the loan.

issue\_month

Month the loan was issued.

loan\_status

Status of the loan.

initial\_listing\_status

Initial listing status of the loan. (I think this has to do with whether the lender provided the entire loan or if the loan is across multiple lenders.)

disbursement\_method

Dispersement method of the loan.

balance

Current balance on the loan.

paid\_total

Total that has been paid on the loan by the applicant.

paid\_principal

The difference between the original loan amount and the current balance on the loan.

paid\_interest

The amount of interest paid so far by the applicant.

paid\_late\_fees

Late fees paid by the applicant.