<https://www.kaggle.com/sonujha090/xyzcorp-lendingdata/downloads/xyzcorp-lendingdata.zip/1>

Description

LoanStatNew,Description

addr\_state,The state provided by the borrower in the loan application

annual\_inc,The self-reported annual income provided by the borrower during registration.

annual\_inc\_joint,The combined self-reported annual income provided by the co-borrowers during registration

application\_type,Indicates whether the loan is an individual application or a joint application with two co-borrowers

collection\_recovery\_fee,post charge off collection fee

collections\_12\_mths\_ex\_med,Number of collections in 12 months excluding medical collections

delinq\_2yrs,The number of 30+ days past-due incidences of delinquency in the borrower's credit file for the past 2 years

desc,Loan description provided by the borrower

dti",A ratio calculated using the borrower’s total monthly debt payments on the total debt obligations, excluding mortgage and the requested loan, divided by the borrower’s self-reported monthly income."

dti\_joint, "A ratio calculated using the co-borrowers' total monthly payments on the total debt obligations, excluding mortgages and the requested loan,divided by the co-borrowers' combined self-reported monthly income"

earliest\_cr\_line,The month the borrower's earliest reported credit line was opened

emp\_length,Employment length in years. Possible values are between 0 and 10 where 0 means less than one year and 10 means ten or more years.

emp\_title,The job title supplied by the Borrower when applying for the loan.

funded\_amnt,The total amount committed to that loan at that point in time.

funded\_amnt\_inv,The total amount committed by investors for that loan at that point in time.

grade,XYZ corp. assigned loan grade

home\_ownership,"The home ownership status provided by the borrower during registration. Our values are: RENT, OWN, MORTGAGE, OTHER."

id,A unique assigned ID for the loan listing.

initial\_list\_status,"The initial listing status of the loan. Possible values are – W, F"

inq\_last\_6mths,The number of inquiries in past 6 months (excluding auto and mortgage inquiries)

installment,The monthly payment owed by the borrower if the loan originates.

int\_rate,Interest Rate on the loan

issue\_d,The month which the loan was funded

last\_credit\_pull\_d,The most recent month XYZ corp. pulled credit for this loan

last\_pymnt\_amnt,Last total payment amount received

last\_pymnt\_d,Last month payment was received

loan\_amnt,"The listed amount of the loan applied for by the borrower. If at some point in time, the credit department reduces

the loan amount, then it will be reflected in this value."

loan\_status,Current status of the loan

member\_id,A unique Id for the borrower member.

mths\_since\_last\_delinq,The number of months since the borrower's last delinquency.

mths\_since\_last\_major\_derog,Months since most recent 90-day or worse rating

mths\_since\_last\_record,The number of months since the last public record.

next\_pymnt\_d,Next scheduled payment date

open\_acc,The number of open credit lines in the borrower's credit file.

out\_prncp,Remaining outstanding principal for total amount funded

out\_prncp\_inv,Remaining outstanding principal for portion of total amount funded by investors

policy\_code,"publicly available policy\_code=1 new products not publicly available policy\_code=2"

pub\_rec,Number of derogatory public records

purpose,A category provided by the borrower for the loan request.

pymnt\_plan,Indicates if a payment plan has been put in place for the loan

recoveries,post charge off gross recovery

revol\_bal,Total credit revolving balance

revol\_util,"Revolving line utilization rate, or the amount of credit the borrower is using relative to all available revolving credit."

sub\_grade,XYZ assigned assigned loan subgrade

term,The number of payments on the loan. Values are in months and can be either 36 or 60.

title,The loan title provided by the borrower

total\_acc,The total number of credit lines currently in the borrower's credit file

total\_pymnt,Payments received to date for total amount funded

total\_pymnt\_inv,Payments received to date for portion of total amount funded by investors

total\_rec\_int,Interest received to date

total\_rec\_late\_fee,Late fees received to date

total\_rec\_prncp,Principal received to date

verified\_status\_joint,"Indicates if the co-borrowers' joint income was verified by XYZ corp., not verified, or if the income source was verified"

zip\_code,The first 3 numbers of the zip code provided by the borrower in the loan application.

open\_acc\_6m,Number of open trades in last 6 months

open\_il\_6m,Number of currently active installment trades

open\_il\_12m,Number of installment accounts opened in past 12 months

open\_il\_24m,Number of installment accounts opened in past 24 months

mths\_since\_rcnt\_il,Months since most recent installment accounts opened

total\_bal\_il,Total current balance of all installment accounts

il\_util,Ratio of total current balance to high credit/credit limit on all install acct

open\_rv\_12m,Number of revolving trades opened in past 12 months

open\_rv\_24m,Number of revolving trades opened in past 24 months

max\_bal\_bc,Maximum current balance owed on all revolving accounts

all\_util,Balance to credit limit on all trades

total\_rev\_hi\_lim  ,Total revolving high credit/credit limit

inq\_fi,Number of personal finance inquiries

total\_cu\_tl,Number of finance trades

inq\_last\_12m,Number of credit inquiries in past 12 months

acc\_now\_delinq,The number of accounts on which the borrower is now delinquent.

tot\_coll\_amt,Total collection amounts ever owed

tot\_cur\_bal,Total current balance of all accounts

verification\_status,Was the income source verified