

Feature	Description
ActiveScheduleFirstPaymentReached	Whether the first payment date has been reached according to the active schedule
Age	The age of the borrower when signing the loan application
Amount	Amount the borrower received on the Primary Market. This is the principal balance of your purchase from Secondary Market
AmountOfPreviousLoansBeforeLoan	Value of previous loans
AppliedAmount	The amount borrower applied for originally
BidsApi	The amount of investment offers made via Api
BidsManual	The amount of investment offers made manually
BidsPortfolioManager	The amount of investment offers made by Portfolio Managers
Country	Residency of the borrower
CreditScoreEsMicroL	A score that is specifically designed for risk classifying subprime borrowers (defined by Equifax as borrowers that do not have access to bank loans); a measure of the probability of default one month ahead; the score is given on a 10-grade scale, from the best score to the worst: M1, M2, M3, M4, M5, M6, M7, M8, M9, M10
DebtToIncome	Ratio of borrower's monthly gross income that goes toward paying loans
Education	1 Primary education; 2 Basic education; 3 Vocational education; 4 Secondary education; 5 Higher education
EmploymentDurationCurrentEmployer	Employment time with the current employer
EmploymentStatus	1 Unemployed; 2 Partially employed; 3 Fully employed; 4 Self-employed; 5 Entrepreneur; 6 Retiree
ExistingLiabilities	Borrower's number of existing liabilities
ExpectedLoss	Expected Loss calculated by the current Rating model
ExpectedReturn	Expected Return calculated by the current Rating model
FirstPaymentDate	First payment date according to initial loan schedule
FreeCash	Discretionary income after monthly liabilities
Gender	0 Male; 1 Woman; 2 Undefined
HomeOwnershipType	0 Homeless; 1 Owner; 2 Living with parents; 3 Tenant pre-furnished property; 4 Tenant, unfurnished property; 5 Council house; 6 Joint tenant; 7 Joint ownership; 8 Mortgage; 9 Owner with encumbrance; 10 Other
IncomeTotal	Borrower's total income
Interest	Maximum interest rate accepted in the loan application
InterestAndPenaltyBalance	Unpaid interest and penalties
InterestAndPenaltyPaymentsMade	Note owner received loan transfers earned interest, penalties total amount
LanguageCode	1 Estonian; 2 English; 3 Russian; 4 Finnish; 5 German; 6 Spanish; 9 Slovakian
LastPaymentOn	The date of the current last payment received from the borrower
LiabilitiesTotal	Total monthly liabilities
LoanDate	Date when the loan was issued
LoanDuration	Current loan duration in months
LossGivenDefault	Gives the percentage of outstanding exposure at the time of default that an investor is likely to lose if a loan actually defaults. This means the proportion of funds lost for the investor after all expected recovery and accounting for the time value of the money recovered. In general, LGD parameter is intended to be estimated based on the historical recoveries. However, in new markets where limited experience does not allow us more precise loss given default estimates, a LGD of 90% is assumed.
MaritalStatus	1 Married; 2 Cohabitant; 3 Single; 4 Divorced; 5 Widow
MaturityDate_Last	Loan maturity date according to the current payment schedule
MaturityDate_Original	Loan maturity date according to the original loan schedule
ModelVersion	The version of the Rating model used for issuing the Bondora Rating
MonthlyPayment	Estimated amount the borrower has to pay every month
MonthlyPaymentDay	The day of the month the loan payments are scheduled for The actual date is adjusted for weekends and bank holidays (e.g. if 10th is Sunday then the payment will be made on the 11th in that month)
NewCreditCustomer	Did the customer have prior credit history: 0 Customer had at least 3 months of credit history;1 No prior credit history
NoOfPreviousLoansBeforeLoan	Number of previous loans
NrOfScheduledPayments	According to schedule the count of scheduled payments

OccupationArea	1 Other; 2 Mining; 3 Processing; 4 Energy; 5 Utilities; 6 Construction; 7 Retail and wholesale; 8 Transport and warehousing; 9 Hospitality and catering; 10 Info and telecom; 11 Finance and insurance; 12 Real-estate; 13 Research; 14 Administrative; 15 Civil service
PlannedInterestTillDate	According to active schedule the amount of interest the investment should have received
PreviousEarlyRepaymentsCountBeforeLoan	How many times the borrower had repaid early
PreviousRepaymentsBeforeLoan	How much was the early repayment amount before the loan
PrincipalBalance	Principal that still needs to be paid by the borrower
PrincipalOverdueBySchedule	According to the current schedule, principal that is overdue
PrincipalPaymentsMade	Note owner received loan transfers principal amount
ProbabilityOfDefault	Probability of Default, refers to a loan's probability of default within one year horizon.
Rating	Bondora Rating issued by the Rating model
RecoveryStage	Current stage according to the recovery model: 1 Collection; 2 Recovery; 3 Write Off
RefinanceLiabilities	The total amount of liabilities after refinancing
ReportAsOfEOD	Date of event of default
Restructured	The original maturity date of the loan has been increased by more than 60 days
StageActiveSince	How long the current recovery stage has been active
Status	The current status of the loan application: Current, Late, Repaid
UseOfLoan	0 Loan consolidation; 1 Real estate; 2 Home improvement; 3 Business; 4 Education; 5 Travel; 6 Vehicle; 7 Other; 8 Health; 101 Working capital financing; 102 Purchase of machinery equipment; 103 Renovation of real estate; 104 Accounts receivable financing; 105 Acquisition of means of transport; 106 Construction finance; 107 Acquisition of stocks; 108 Acquisition of real estate; 109 Guaranteeing obligation; 110 Other business; All codes in format 1XX are for business loans that are not supported since October 2012
VerificationType	Method used for loan application data verification: 0 Not set; 1 Income unverified; 2 Income unverified,cross-referenced by phone; 3 Income verified; 4 Income and expenses verified
WorseLateCategory	Displays the last longest period of days when the loan was in Principal Debt