

Feature	Description
ReportAsOfEOD	Date of event of default
LoanId	Unique Loan Id of the borrower
LoanNumber	Unique number given to all applications
ListedOnUTC	Date when the loan application appeared on Primary Market
BiddingStartedOn	Date and time when potential investors can start placing their bids to fund the loan
BidsPortfolioManager	The amount of investment offers made by Portfolio Managers
BidsApi	The amount of investment offers made via Api
BidsManual	The amount of investment offers made manually
UserName	The user name generated by the system for the borrower
NewCreditCustomer	Did the customer have prior credit history: 0 Customer had at least 3 months of credit history; 1 No prior credit history
LoanApplicationStartedDate	Date when loan application started
LoanDate	Date when the loan was issued
FirstPaymentDate	First payment date according to initial loan schedule
MaturityDate_Original	Loan maturity date according to the original loan schedule
MaturityDate_Last	Loan maturity date according to the current payment schedule
ApplicationSignedHour	Hour of the day when a loan application was signed by the borrower
ApplicationSignedWeekday	Day of the week when a loan application was signed by the borrower
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
LanguageCode	1 Estonian; 2 English; 3 Russian; 4 Finnish; 5 German; 6 Spanish; 9 Slovakian
Age	The age of the borrower when signing the loan application
Gender	0 Male; 1 Woman; 2 Undefined
Country	Residency of the borrower
AppliedAmount	The amount borrower applied for originally
Amount	Amount the borrower received on the Primary Market. This is the principal balance of your purchase from Secondary Market
Interest	Maximum interest rate accepted in the loan application
LoanDuration	Current loan duration in months
MonthlyPayment	Estimated amount the borrower has to pay every month
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
Education	1 Primary education; 2 Basic education; 3 Vocational education; 4 Secondary education; 5 Higher education
MaritalStatus	1 Married; 2 Cohabitant; 3 Single; 4 Divorced; 5 Widow
EmploymentStatus	1 Unemployed; 2 Partially employed; 3 Fully employed; 4 Self-employed; 5 Entrepreneur; 6 Retiree
EmploymentDurationCurrentEmployer	Employment time with the current employer
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
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
IncomeFromPrincipalEmployer	Borrower's income from its employer
IncomeFromPension	Borrower's income from pension
IncomeFromFamilyAllowance	Borrower's income from child support
IncomeFromSocialWelfare	Borrower's income from social support
IncomeFromLeavePay	Borrower's income from paternity leave
IncomeFromChildSupport	Borrower's income from alimony payments
IncomeOther	Borrower's income from other sources
IncomeTotal	Borrower's total income

ExistingLiabilities	Borrower's number of existing liabilities
LiabilitiesTotal	Total monthly liabilities
RefinanceLiabilities	The total amount of liabilities after refinancing
DebtToIncome	Ratio of borrower's monthly gross income that goes toward paying loans
FreeCash	Discretionary income after monthly liabilities
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)
ActiveScheduleFirstPaymentReached	Whether the first payment date has been reached according to the active schedule
PlannedInterestTillDate	According to active schedule the amount of interest the investment should have received
LastPaymentOn	The date of the current last payment received from the borrower
ExpectedLoss	Expected Loss calculated by the current Rating model
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.
ExpectedReturn	Expected Return calculated by the current Rating model
ProbabilityOfDefault	Probability of Default, refers to a loan's probability of default within one year horizon.
PrincipalOverdueBySchedule	According to the current schedule, principal that is overdue
RecoveryStage	Current stage according to the recovery model: 1 Collection; 2 Recovery; 3 Write Off
StageActiveSince	How long the current recovery stage has been active
ModelVersion	The version of the Rating model used for issuing the Bondora Rating
Rating	Bondora Rating issued by the Rating model
Status	The current status of the loan application: Current, Late, Repaid
Restructured	The original maturity date of the loan has been increased by more than 60 days
WorseLateCategory	Displays the last longest period of days when the loan was in Principal Debt
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
PrincipalPaymentsMade	Note owner received loan transfers principal amount
InterestAndPenaltyPaymentsMade	Note owner received loan transfers earned interest, penalties total amount
PrincipalBalance	Principal that still needs to be paid by the borrower
InterestAndPenaltyBalance	Unpaid interest and penalties
NoOfPreviousLoansBeforeLoan	Number of previous loans
AmountOfPreviousLoansBeforeLoan	Value of previous loans
PreviousRepaymentsBeforeLoan	How much was the early repayment amount before the loan
PreviousEarlyRepaymentsCountBeforeLoan	How many times the borrower had repaid early
NextPaymentNr	According to schedule the number of the next payment
NrOfScheduledPayments	According to schedule the count of scheduled payments
ContractEndDate	The date when the loan contract ended
DateOfBirth	The date of the borrower's birth
County	County of the borrower
City	City of the borrower
NrOfDependants	Number of children or other dependants
EmploymentPosition	Employment position with the current employer
WorkExperience	Borrower's overall work experience in years
PlannedPrincipalTillDate	According to active schedule the amount of principal the investment should have received
CurrentDebtDaysPrimary	How long the loan has been in Principal Debt
DebtOccuredOn	The date when Principal Debt occurred
CurrentDebtDaysSecondary	How long the loan has been in Interest Debt
DebtOccuredOnForSecondary	The date when Interest Debt occurred
DefaultDate	The date when loan went into defaulted state and collection process was started
PlannedPrincipalPostDefault	The amount of principal that was planned to be received after the default occurred

PlannedInterestPostDefault	The amount of interest that was planned to be received after the default occurred
EAD1	Exposure at default, outstanding principal at default
EAD2	Exposure at default, loan amount less all payments prior to default
PrincipalRecovery	Principal recovered due to collection process from in debt loans
InterestRecovery	Interest recovered due to collection process from in debt loans
EL_V0	Expected loss calculated by the specified version of Rating model
Rating_V0	Bondora Rating issued by version 0 of the Rating model
EL_V1	Expected loss calculated by the specified version of Rating model
Rating_V1	Bondora Rating issued by version 1 of the Rating model
Rating_V2	Bondora Rating issued by version 2 of the Rating model
ActiveLateCategory	When a loan is in Principal Debt then it will be categorized by Principal Debt days
CreditScoreEsEquifaxRisk	Generic score for the loan applicants that do not have active past due operations in ASNEF; a measure of the probability of default one year ahead; the score is given on a 6-grade scale: AAA ("Very low"), AA ("Low"), A ("Average"), B ("Average High"), C ("High"), D ("Very High")
CreditScoreFiAsiakasTietoRiskGrade	Credit Scoring model for Finnish Asiakastieto: RL1 Very low risk 01-20; RL2 Low risk 21-40; RL3 Average risk 41-60; RL4 Big risk 61-80; RL5 Huge risk 81-100
CreditScoreEeMini	1000 No previous payments problems; 900 Payments problems finished 24-36 months ago; 800 Payments problems finished 12-24 months ago; 700 Payments problems finished 6-12 months ago; 600 Payment problems finished less 6 months ago; 500 Active payment problems
PrincipalWriteOffs	Principal that was written off on the investment
InterestAndPenaltyWriteOffs	Interest that was written off on the investment
PreviousEarlyRepaymentsBeforeLoan	How much was the early repayment amount before the loan
GracePeriodStart	Date of the beginning of Grace period
GracePeriodEnd	Date of the end of Grace period
NextPaymentDate	According to schedule the next date for borrower to make their payment
ReScheduledOn	The date when the a new schedule was assigned to the borrower
PrincipalDebtServicingCost	Service cost related to the recovery of the debt based on the principal of the investment
InterestAndPenaltyDebtServicingCost	Service cost related to the recovery of the debt based on the interest and penalties of the investment
ActiveLateLastPaymentCategory	Shows how many days has passed since last payment and categorised if it is overdue