

Code Book

Data: <https://www.kaggle.com/datasets/laotse/credit-risk-dataset>

- person_age : Age of the debtor
- person_income: Annual of the debtor income
- person_home_ownership: Type of ownership of the debtor homes (Rent, Own, Other, Mortgage)
- person_emp_length: Employment length of the debtor in years
- loan_intent: The intention of loan (Debt Consolidation, Education, Home Improvement, Medical, Personal & Venture)
- loan_grade: Grade of the loan (A,B,C,D,G,E,F,G)
- loan_amnt: Loan Amount
- loan_int_rate: Loan Interest Rate
- loan_status: 0 for non-default and 1 for default
- loan_percent_income: ratio of loan to income
- cb_person_default_on_file: Historical default (Y = yes ,N = no)
- cb_person_cred_hist_length: Credit history length of the debtor