acceptD The date which the borrower accepted the offer

accNowDelinq The number of accounts on which the borrower is now delinquent.

accOpenPast24Mths Number of trades opened in past 24 months.

addrState The state provided by the borrower in the loan application

all\_util Balance to credit limit on all trades

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

annualInc The self-reported annual income provided by the borrower during registration.

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

avg\_cur\_bal Average current balance of all accounts

bcOpenToBuy Total open to buy on revolving bankcards.

bcUtil Ratio of total current balance to high credit/credit limit for all bankcard accounts.

chargeoff\_within\_12\_mths Number of charge-offs within 12 months

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

creditPullD The date LC pulled credit for this loan

delinq2Yrs The number of 30+ days past-due incidences of delinquency in the borrower's credit file for the past 2 years

delinqAmnt The past-due amount owed for the accounts on which the borrower is now delinquent.

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 LC 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 LC loan, divided by the co-borrowers' combined self-reported monthly income

earliestCrLine The date the borrower's earliest reported credit line was opened

effective\_int\_rate The effective interest rate is equal to the interest rate on a Note reduced by Lending Club's estimate of the impact of uncollected interest prior to charge off.

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

empLength 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.

expD The date the listing will expire

expDefaultRate The expected default rate of the loan.

ficoRangeHigh The upper boundary range the borrower’s FICO at loan origination belongs to.

ficoRangeLow The lower boundary range the borrower’s FICO at loan origination belongs to.

fundedAmnt The total amount committed to that loan at that point in time.

grade LC assigned loan grade

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

id A unique LC assigned ID for the loan listing.

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

ils\_exp\_d wholeloan platform expiration date

initialListStatus The initial listing status of the loan. Possible values are – W, F

inq\_fi Number of personal finance inquiries

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

inqLast6Mths 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.

intRate Interest Rate on the loan

isIncV Indicates if income was verified by LC, not verified, or if the income source was verified

listD The date which the borrower's application was listed on the platform.

loanAmnt 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.

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

memberId A unique LC assigned Id for the borrower member.

mo\_sin\_old\_rev\_tl\_op Months since oldest revolving account opened

mo\_sin\_rcnt\_rev\_tl\_op Months since most recent revolving account opened

mo\_sin\_rcnt\_tl Months since most recent account opened

mortAcc Number of mortgage accounts.

msa Metropolitan Statistical Area of the borrower.

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

mths\_since\_oldest\_il\_open Months since oldest bank installment account opened

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

mthsSinceLastDelinq The number of months since the borrower's last delinquency.

mthsSinceLastRecord The number of months since the last public record.

mthsSinceMostRecentInq Months since most recent inquiry.

mthsSinceRecentBc Months since most recent bankcard account opened.

mthsSinceRecentLoanDelinq Months since most recent personal finance delinquency.

mthsSinceRecentRevolDelinq Months since most recent revolving delinquency.

num\_accts\_ever\_120\_pd Number of accounts ever 120 or more days past due

num\_actv\_bc\_tl Number of currently active bankcard accounts

num\_actv\_rev\_tl Number of currently active revolving trades

num\_bc\_sats Number of satisfactory bankcard accounts

num\_bc\_tl Number of bankcard accounts

num\_il\_tl Number of installment accounts

num\_op\_rev\_tl Number of open revolving accounts

num\_rev\_accts Number of revolving accounts

num\_rev\_tl\_bal\_gt\_0 Number of revolving trades with balance >0

num\_sats Number of satisfactory accounts

num\_tl\_120dpd\_2m Number of accounts currently 120 days past due (updated in past 2 months)

num\_tl\_30dpd Number of accounts currently 30 days past due (updated in past 2 months)

num\_tl\_90g\_dpd\_24m Number of accounts 90 or more days past due in last 24 months

num\_tl\_op\_past\_12m Number of accounts opened in past 12 months

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

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

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

open\_act\_il Number of currently active installment trades

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

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

openAcc The number of open credit lines in the borrower's credit file.

pct\_tl\_nvr\_dlq Percent of trades never delinquent

percentBcGt75 Percentage of all bankcard accounts > 75% of limit.

pub\_rec\_bankruptcies Number of public record bankruptcies

pubRec Number of derogatory public records

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

reviewStatus The status of the loan during the listing period. Values: APPROVED, NOT\_APPROVED.

reviewStatusD The date the loan application was reviewed by LC

revolBal Total credit revolving balance

revolUtil Revolving line utilization rate, or the amount of credit the borrower is using relative to all available revolving credit.

serviceFeeRate Service fee rate paid by the investor for this loan.

subGrade LC assigned loan subgrade

tax\_liens Number of tax liens

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

tot\_coll\_amt Total collection amounts ever owed

tot\_cur\_bal Total current balance of all accounts

tot\_hi\_cred\_lim Total high credit/credit limit

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

total\_cu\_tl Number of finance trades

total\_il\_high\_credit\_limit Total installment high credit/credit limit

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

totalAcc The total number of credit lines currently in the borrower's credit file

totalBalExMort Total credit balance excluding mortgage

totalBcLimit Total bankcard high credit/credit limit

url URL for the LC page with listing data.

verified\_status\_joint Indicates if the co-borrowers' joint income was verified by LC, 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.

revol\_bal\_joint Sum of revolving credit balance of the co-borrowers, net of duplicate balances

sec\_app\_fico\_range\_low FICO range (high) for the secondary applicant

sec\_app\_fico\_range\_high FICO range (low) for the secondary applicant

sec\_app\_earliest\_cr\_line Earliest credit line at time of application for the secondary applicant

sec\_app\_inq\_last\_6mths Credit inquiries in the last 6 months at time of application for the secondary applicant

sec\_app\_mort\_acc Number of mortgage accounts at time of application for the secondary applicant

sec\_app\_open\_acc Number of open trades at time of application for the secondary applicant

sec\_app\_revol\_util Ratio of total current balance to high credit/credit limit for all revolving accounts

sec\_app\_open\_act\_il Number of currently active installment trades at time of application for the secondary applicant

sec\_app\_num\_rev\_accts Number of revolving accounts at time of application for the secondary applicant

sec\_app\_chargeoff\_within\_12\_mths Number of charge-offs within last 12 months at time of application for the secondary applicant

sec\_app\_collections\_12\_mths\_ex\_med Number of collections within last 12 months excluding medical collections at time of application for the secondary applicant

sec\_app\_mths\_since\_last\_major\_derog Months since most recent 90-day or worse rating at time of application for the secondary applicant

disbursement\_method The method by which the borrower receives their loan. Possible values are: CASH, DIRECT\_PAY