Data Description

This dataset is part of the [Give Me Some Credit](#) Kaggle competition. The data contains loan applicant information collected by a US credit bureau. Each row represents a single loan application and the information gathered on the applicant at the time of the application.

Variable dictionary

Below is a list of the columns included in the dataset and their meaning.

Variable Name	Description	Type
SeriousDlqin2yrs	Person experienced 90 days past due delinquency or worse.	Y/N
RevolvingUtilizationOfUnsecuredLines	Total balance on credit cards and personal lines of credit except real estate and installment debt (e.g. car loans) divided by the sum of credit limits.	Percentage
age	Age of borrower in years.	Integer
NumberOfTime30-59DaysPastDueNotWorse	Number of times borrower has been 30-59 days past due but no worse in the last 2 years.	Integer
DebtRatio	Monthly debt payments, alimony, and living costs divided by monthly gross income.	Percentage
MonthlyIncome	Monthly income.	Dollars
NumberOfOpenCreditLinesAndLoans	Number of open loans (e.g. car loan, mortgage) and lines of credit (e.g. credit cards).	Integer
NumberOfTimes90DaysLate	Number of times borrower has been 90 days or more past due.	Integer
NumberRealEstateLoansOrLines	Number of mortgage and real estate loans including home equity lines of credit.	Integer
NumberOfTime60-89DaysPastDueNotWorse	Number of times borrower has been 60-89 days past due but no worse in the last 2 years.	Integer
NumberOfDependents	Number of dependents in family excluding applicant (spouse, children, etc...).	Integer