This data you will use in your project is constructed from a Lending Club data set of personal loans (www.lendingclub.com).

Each observation refers to a single personal loan originated in the USA and includes application variables as listed in the table below, along with outcome variables indicating default.

| Variable | Description |
|---|---|
| acc_now_delinq | The number of accounts on which the borrower is now delinquent. |
| addr_state | The state provided by the borrower in the loan application |
| annual_inc | The self-reported annual income provided by the borrower during registration. |
| avg_cur_bal | Average current balance of all accounts |
| chargeoff_within_12_mths | Number of charge-offs within 12 months |
| def_flag | Indicates where loan defaults, with three outstanding missed payments, within the past 2 years |
| delinq_2yrs | The number of 30+ days past-due incidences of delinquency in the borrower's credit file for the past 2 years |
| delinq_amnt | The past-due amount owed for the accounts on which the borrower is now delinquent. |
| 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. |
| emp_length_p | 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. |
| grade | LC assigned loan grade |
| home_ownership | The home ownership status provided by the borrower during registration or obtained from the credit report. Our values are: RENT, OWN, MORTGAGE, OTHER |
| initial_list_status | The initial listing status of the loan. Possible values are – W, F |
| inq_last_6mths | The number of inquiries in past 6 months (excluding auto and mortgage inquiries) |
| int_rate | Interest Rate on the loan |
| issue_d | The month which the loan was funded |
| loan_amnt | 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. |
| 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 |
| mort_acc | Number of mortgage accounts. |
| 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 |

| Variable | Description |
| --- | --- |
| num_actv_rev_tl | Number of currently active revolving trades |
| num_bc_sats | Number of satisfactory bankcard accounts |
| open_acc | The number of open credit lines in the borrower's credit file. |
| pub_rec | Number of derogatory public records |
| pub_rec_bankruptcies | Number of public record bankruptcies |
| purpose_p | A category provided by the borrower for the loan request. |
| revol_bal | Total credit revolving balance |
| term | Loan term. The number of payments on the loan. Values are in months. |
| total_acc | The total number of credit lines currently in the borrower's credit file |
| total_rev_hi_lim | Total revolving high credit/credit limit |
| verification_status | Indicates if income was verified by LC, not verified, or if the income source was verified |

- Note that some of the descriptions of variables are ambiguous or unclear. However, this is the only information about the data we have.