

LendingClub Data Tables Schema:

Lending_Club_Accepted_2014_2018.csv

This dataset includes all accepted loan applications by LendingClub from 2014 to 2018. Each row represents a unique loan with accompanying financial and demographic data elements.

2,029,952 rows & 151 columns. Size: 1.5GB

<i>Data Element</i>	<i>Type</i>	<i>Description</i>
id	object	A unique LC assigned ID for the loan listing
member_id	float64	A unique LC assigned Id for the borrower member
loan_amt	float64	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 the change will be reflected in this value
funded_amt	float64	The total amount committed to that loan at that point in time
funded_amt_inv	float64	The total amount committed by investors for that loan at that point in time
term	object	The number of payments on the loan. Values are in months and can either be 36 or 60
int_rate	float64	The interest rate on the loan
installment	float64	The monthly payment owed by the borrower if the loan originates
grade	object	LC assigned loan grade
sub_grade	object	LC assigned loan subgrade
emp_title	object	The job title supplied by the Borrower when applying for the loan
emp_length	object	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
home_ownership	object	The home ownership status provided by the borrower during registration or obtained from the credit report. Our values are: RENT, OWN, MORTGAGE, OTHER
annual_inc	float64	The self-reported annual income provided by the borrower during registration
verification_status	object	Indicates if income was verified by LC, not verified, or if the income source was verified
issue_d	object	The month which the loan was funded
loan_status	object	Current status of the loan

pymnt_plan	object	Indicates if a payment plan has been put in place for the loan
url	object	URL for the LC page with listing data
desc	object	Loan description provided by the borrower
purpose	object	A category provided by the borrower for the loan request
title	object	The loan title provided by the borrower
zip_code	object	The first 3 numbers of the zip code provided by the borrower in the loan application
addr_state	object	The state provided by the borrower in the loan application
dti	float64	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
delinq_2yrs	float64	The number of 30+ days past-due incidences of delinquency in the borrower's credit file for the past 2 years
earliest_cr_line	object	The month the borrower's earliest reported credit line was opened
fico_range_low	float64	The lower boundary range the borrower's FICO at loan origination belongs to
fico_range_high	float64	The upper boundary range the borrower's FICO at loan origination belongs to
inq_last_6mths	float64	The number of inquiries in the past 6 months (excluding auto and mortgage inquiries)
mths_since_last_delinq	float64	The number of months since the borrower's last delinquency
mths_since_last_record	float64	The number of months since the last public record
open_acc	float64	The number of open credit lines in the borrower's credit file
pub_rec	float64	Number of derogatory public records
revol_bal	float64	Total credit revolving balance
revol_util	float64	Revolving line utilization rate, or the amount of credit the borrower is using relative to all available revolving credit
total_acc	float64	The total number of credit lines currently in the borrower's credit file
initial_list_status	object	The initial listing status of the loan. Possible values are: W, F
out_prncp	float64	Remaining outstanding principal for total amount funded

out_prncp_inv	float64	Remaining outstanding principal for portion of total amount funded by investors
total_pymnt	float64	Payments received to date for total amount funded
total_pymnt_inv	float64	Payments received to date for portion of total amount funded by investors
total_rec_prncp	float64	Principal received to date
total_rec_int	float64	Interest received to date
total_rec_late_fee	float64	Late fees received to date
recoveries	float64	Post charge-off gross recoveries
collection_recovery_fee	float64	Post charge-off collection fee
last_pymnt_d	object	Last month payment was received
last_pymnt_amt	float64	Last total payment amount received
next_pymnt_d	object	Next scheduled payment date
last_credit_pull_d	object	The most recent month LC pulled credit for this loan
last_fico_range_high	float64	The upper boundary range the borrower's last FICO pulled belongs to
last_fico_range_low	float64	The lower boundary range the borrower's last FICO pulled belongs to.
collections_12_mths_ex_med	float64	Number of collections in 12 months excluding medical collections
mths_since_last_major_derog	float64	Months since most recent 90-days or worse rating
policy_code	float64	Unknown = 0 Publicly available = 1 New products not publicly available = 2
application_type	object	Indicates whether the loan is an individual application or a joint application with two co-borrowers
annual_inc_joint	float64	The combined self-reported annual income provided by the co-borrowers during registration
dti_joint	float64	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
verification_status_joint	object	Indicates if the co-borrowers' joint income was verified by LC, not verified, or if the income source was verified
acc_now_delinq	float64	The number of accounts on which the borrower is now delinquent
tot_coll_amt	float64	Total collection amount ever owed
tot_cur_bal	float64	Total current balance of all installment accounts
open_acc_6m	float64	Number of open trades in last 6 months

open_act_il	float64	Number of currently active installment trades
open_il_12m	float64	Number of installment accounts opened in past 12 months
open_il_24m	float64	Number of installment accounts opened in past 24 months
mths_since_rcnt_il	float64	Months since most recent installment accounts opened
total_bal_il	float64	Total current balance of all installment accounts
il_util	float64	Ratio of total current balance to high credit/credit limit on all installment accounts
open_rv_12m	float64	Number of revolving trades opened in past 12 months
open_rv_24m	float64	Number of revolving trades opened in past 24 months
max_bal_bc	float64	Maximum current balance owed on all revolving accounts
all_util	float64	Balance to credit limit on all trades
total_rev_hi_lim	float64	Total revolving high credit / credit limit
inq_fi	float64	Number of personal finance inquiries
total_cu_tl	float64	Number of finance trades
inq_last_12m	float64	Number of credit inquiries in the past 12 months
acc_open_past_24mths	float64	Number of trades opened in the past 24 months
avg_cur_bal	float64	Average current balance of all accounts
bc_open_to_buy	float64	Total open to buy on revolving bankcards
bc_util	float64	Ratio of total current balance to high credit/credit limit for all bankcard accounts
chargeoff_within_12_mths	float64	Number of charge-offs within 12 months
delinq_amnt	float64	The past-due amount owed for the accounts on which the borrower is now delinquent
mo_sin_old_il_acct	float64	Months since oldest bank installment account opened
mo_sin_old_rev_tl_op	float64	Months since oldest revolving account opened
mo_sin_rcnt_rev_tl_op	float64	Months since most recent revolving account opened
mo_sin_rcnt_tl	float64	Months since most recent account opened
mort_acc	float64	Number of mortgage accounts
mths_since_recent_bc	float64	Months since most recent bankcard account opened
mths_since_recent_bc_delq	float64	Months since most recent bankcard delinquency
mths_since_recent_inq	float64	Months since most recent inquiry

mths_since_recent_revol_delinq	float64	Months since most recent revolving delinquency
num_accts_ever_120_pd	float64	Number of accounts ever 120 or more days past due
num_actv_bc_tl	float64	Number of currently active bankcard accounts
num_actv_rev_tl	float64	Number of currently active revolving trades
num_bc_sats	float64	Number of satisfactory bankcard accounts
num_bc_tl	float64	Number of bankcard accounts
num_il_tl	float64	Number of installment accounts
num_op_rev_tl	float64	Number of open revolving accounts
num_rev_accts	float64	Number of revolving accounts
num_rev_tl_bal_gt_0	float64	Number of revolving trades with balance > 0
num_sats	float64	Number of satisfactory accounts
num_tl_120dpd_2m	float64	Number of accounts currently 120 days past due (updated in past 2 months)
num_tl_30dpd	float64	Number of accounts currently 30 days past due (updated in past 2 months)
num_tl_90g_dpd_24m	float64	Number of accounts 90 or more days past due in last 24 months
num_tl_op_past_12m	float64	Number of accounts opened in past 12 months
pct_tl_nvr_dlq	float64	Percent of trades never delinquent
percent_bc_gt_75	float64	Percentage of all bankcard accounts > 75% of limit
pub_rec_bankruptcies	float64	Number of public record bankruptcies
tax_liens	float64	Number of tax liens
tot_hi_cred_lim	float64	Total high credit / credit limit
total_bal_ex_mort	float64	Total credit balance excluding mortgage
total_bc_limit	float64	Total bankcard high credit / credit limit
total_il_high_credit_limit	float64	Total installment high credit / credit limit
revol_bal_joint	float64	Sum of revolving credit balance of the co-borrowers, net of duplicate balances
sec_app_fico_range_low	float64	FICO range (low) for the secondary applicant
sec_app_fico_range_high	float64	FICO range (high) for the secondary applicant
sec_app_earliest_cr_line	object	Earliest credit line at time of application for the secondary applicant
sec_app_inq_last_6mths	float64	Credit inquiries in the last 6 months at time of application for the secondary applicant
sec_app_mort_acc	float64	Number of mortgage accounts at time of application for the secondary applicant
sec_app_open_acc	float64	Number of open trades at time of application for the secondary applicant

sec_app_revol_util	float64	Ratio of total current balance to high credit / credit limit for all revolving accounts
sec_app_open_act_il	float64	Number of currently active installment trades at time of application for the secondary applicant
sec_app_num_rev_accts	float64	Number of revolving accounts at time of application for the secondary applicant
sec_app_chargeoff_within_12_mths	float64	Number of charge-offs within last 12 months at time of application for the secondary applicant
sec_app_collections_12_mths_ex_med	float64	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	float64	Months since most recent 90-day or worse rating at time of application for the secondary applicant
hardship_flag	object	Flags whether or not the borrower is on a hardship plan
hardship_type	object	Describes the hardship plan offering
hardship_reason	object	Describes the reason the hardship plan was offered
hardship_status	object	Describes if the hardship plan is active, pending, canceled, completed, or broken
deferral_term	float64	Number of months that the borrower is expected to pay less than the contractual monthly payment amount due to a hardship plan
hardship_amount	float64	The interest payment that the borrower has committed to make each month while they are on a hardship plan
hardship_start_date	object	The start date of the hardship plan period
hardship_end_date	object	The end date of the hardship plan period
payment_plan_start_date	object	The day the first hardship plan payment is due. For example, if a borrower has hardship plan period of 3 months, the start date is the start of the three-month period in which the borrower is allowed to make interest-only payments
hardship_length	float64	The number of months the borrower will make smaller payments than normally obligated due to a hardship plan
hardship_dpd	float64	Account days past due as of the hardship plan start date
hardship_loan_status	object	Loan status as of the hardship plan start date
orig_projected_additional_accrued_interest	float64	The original projected additional interest amount that will accrue for the given hardship payment plan as of the hardship

		plan start date. This field will be null if the borrower has broken their hardship payment plan
hardship_payoff_balance_amount	float64	The payoff balance amount as of the hardship plan start date
hardship_last_payment_amount	float64	The last payment amount as of the hardship plan start date
disbursement_method	object	The method by which the borrower receives their loan. Possible values are: CASH, DIRECT PAY
debt_settlement_flag	object	Flags whether or not the borrower, who has charged-off, is working with a debt-settlement company
debt_settlement_flag_date	object	The most recent date that the debt settlement flag has been set
settlement_status	object	The status of the borrowers' settlement plan. Possible values are: COMPLETE, ACTIVE, BROKEN, CANCELLED, DENIED, DRAFT
settlement_date	object	The date that the borrower agrees to the settlement plan
settlement_amount	float64	The loan amount that the borrower has agreed to settle for
settlement_percentage	float64	The settlement amount as a percentage of the payoff balance amount on the loan
settlement_term	float64	The number of months that the borrower will be on the settlement plan

Lending_Club_Rejected_2014_2018.csv

This dataset includes all rejected loan applications by LendingClub from 2014 to 2018. Each row represents a unique loan with accompanying financial and demographic data elements.

26,132,308 rows & 9 columns. Size: 1.68GB

Data Element	Type	Description
Amount Requested	float64	The listed amount of the loan applied for by the borrower.
Application Date	object	The application date for the loan
Loan Title	object	Loan description provided by the borrower
Risk Score	float64	A continuous measure used by LC internally to weight the riskiness of a prospective loan
Debt_to_Income_Ratio	object	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
Zip Code	object	The first 3 numbers of the zip code provided by the borrower in the loan application
State	object	The state provided by the borrower in the loan application

Employment_Length	object	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
Policy_Code	float64	Unknown = 0 Publicly available = 1 New products not publicly available = 2