

Data Analysis Report

26 November 2013



Target: **Estimate the relevance of each feature in the prediction of default**

The dataset included the following variables

- Age
- Revolving utilization
- Debt ratio
- Monthly income
- # of dependents
- # of open credit lines and loans
- # of real estate loans
- # of times 30-59 days past due
- # of times 60-89 past due
- # of times 90 days or more past due

