**“Should This Loan be Approved or Denied?”: A Large Dataset with Class Assignment Guidelines**

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| **Table 1(a). Description of 27 variables in both datasets.** | | |
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| **Variable name** | **Data type** | **Description of variable** |
| LoanNr\_ChkDgt | Text | Identifier – Primary key |
| Name | Text | Borrower name |
| City | Text | Borrower city |
| State | Text | Borrower state |
| Zip | Text | Borrower zip code |
| Bank | Text | Bank name |
| BankState | Text | Bank state |
| NAICS | Text | North American industry classification system code |
| ApprovalDate | Date/Time | Date SBA commitment issued |
| ApprovalFY | Text | Fiscal year of commitment |
| Term | Number | Loan term in months |
| NoEmp | Number | Number of business employees |
| NewExist | Text | 1 = Existing business, 2 = New business |
| CreateJob | Number | Number of jobs created |
| RetainedJob | Number | Number of jobs retained |
| FranchiseCode | Text | Franchise code, (00000 or 00001) = No franchise |
| UrbanRural | Text | 1 = Urban, 2 = rural, 0 = undefined |
| RevLineCr | Text | Revolving line of credit: Y = Yes, N = No |
| LowDoc | Text | LowDoc Loan Program: Y = Yes, N = No |
| ChgOffDate | Date/Time | The date when a loan is declared to be in default |
| DisbursementDate | Date/Time | Disbursement date |
| DisbursementGross | Currency | Amount disbursed |
| BalanceGross | Currency | Gross amount outstanding |
| MIS\_Status | Text | Loan status charged off = CHGOFF, Paid in full = PIF |
| ChgOffPrinGr | Currency | Charged-off amount |
| GrAppv | Currency | Gross amount of loan approved by bank |
| SBA\_Appv | Currency | SBA's guaranteed amount of approved loan |