

Description of Dataset

VARIABLE NAMES USED IN THE DATASET	DESCRIPTION OF VARIABLES
Response: Def_Ind	Indicator of Default: Binary: 1 = account defaulted after an account was approved and opened with bank XYZ in the past 18 months; 0 = not defaulted; (Default means no payments for 3 consecutive months)
Predictors: Applicant's attributes derived from information obtained by bank XYZ at the time of application	
tot_balance	Total available balance (amount owed by applicant) for all credit products (credit cards, auto-loans, mortgages, etc.)
avg_bal_cards	Average balance (amount owed by applicant) for all credit cards.
credit_age	Age in months of first credit product obtained by the applicant
credit_age_good_account	Age in months of oldest credit product obtained by the applicant with no past due payments
credit_card_age	Age in months of applicant's oldest credit card
num_acc_30d_past_due_12_months	Number of accounts that are 30 or more days delinquent within last 12 months. (Delinquent means payment not made)
num_acc_30d_past_due_6_months	Number of accounts that are 30 or more days delinquent within last 62 months
num_mortgage_currently_past_due	Number of mortgages delinquent in last 6 months
tot_amount_currently_past_due	Total amount past due currently for all credit accounts
num_inq_12_month	Number of inquiries in last 12 months

	(An inquiry occurs when a lender requests the applicant's credit history from a credit bureau. This occurs when a consumer applies for credit.)
num_card_inq_24_month	Number of credit card inquiries in last 24 months
num_card_12_month	Number of credit cards opened in last 12 months
num_auto_36_month	Number of auto loans opened in last 36 months
uti_open_card	Utilization on open credit card accounts

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	(Utilization is ratio of balance divided by credit limit)
pct_over_50_uti	Percentage of open accounts with over 50% utilization
uti_max_credit_line	Utilization on credit account with highest credit limit
pct_card_over_50_uti	Percentage of open credit cards with over 50% utilization
ind_XYZ	Indicator: 1 if applicant already has some account (checking/savings, etc.) with the bank XYZ; 0 otherwise
rep_income	annual income (self-reported by applicant and not verified)
rep_education	education level (self-reported by applicant and not verified) Four levels: high-school or below; college degree; graduate degree; other