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| **Data Mining Project A Data Dictionary** | |
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| **Variables in Dataset DATA1** | |
| |  |  | | --- | --- | | **Variable** | **Description** | | ACCTNO | Unique Account Number | | AGEAVG | Average age of trades in months | | AGEOTD | Age of oldest trade in months (how long ago did the person get his first ever credit of any kind?) | | AUUTIL | Ratio of Balance to High Credit for all open Auto loans | | BAD | Status of customer: 1 = Bad (charged off), 0=Good (not charged off) | | BKTIME | Time since last bankruptcy in months | | BRHS2X | Number of Bank Revolving Trades (credit cards) ever 30 days past due | | BRHS3X | Number of Bank Revolving Trades (credit cards) ever 60 days past due | | BRHS4X | Number of Bank Revolving Trades (credit cards) ever 90 days past due | | BRHS5X | Number of Bank Revolving Trades (credit cards) ever 120+ days past due | | BROLDT | Age of oldest bank revolving trade in months (how long ago did the person get his first ever revolving credit?) | | BROPEN | Number of open Bank Revolving Trades | | BRTRDS | Number of Bank Revolving Trades (including closed accounts) | | BSRETL | Base Retail Value of the vehicle | | BSWHOL | Base Wholesale Value of the vehicle | | CBTYPE | Credit Bureau Type (1  =  Record with Trades; 2  =  Record w/Inqs. and Pub Recs Only; 3  =  Record w/Inqs. Only; 4  =  Record w/Pub Recs Only; 5  =  No Record) | | CFTRDS | Number of Finance Trades | | CONTPR | Contract Price paid for vehicle | | CURSAT | Number of trades currently rated satisfactory (never been delinquent) | | DWNPMT | Vehicle down payment | | GOOD | Status of customer: 0 = Bad (charged off), 1=Good (not charged off) [same information as variable BAD] | | HSATRT | Ratio of Satisfactory trades (never delinquent) to total number of trades | | INQ012 | Number of inquiries in the last 12 months | | MAKE | Make of the vehicle | | MILEAG | Mileage on the vehicle at the time of purchase | | MNGPAY | Customer's monthly gross salary | | MODEL | Model of the vehicle | | NEWUSE | New or Used indicator | | NTTRIN | Net trade-in value of customer's old vehicle | | PUBREC | Number of derogatory public records | | TERM | Term of the loan - typically 36, 48, 60 months | | TOTBAL | Total balance due on all trades | | TRADES | Total number of trades (all financial contracts in custormer's credit history) | | VAGE | Customer Age in years | | VDDASAV | Checking/Savings accounts [DDA = checking account] | | VJOBMOS | Number of months the customer has been on the current job | | VRESMOS | Number of months the customer has been at the current residence | |  |
| **Variables in Dataset Xtra1** |  |
| |  |  | | --- | --- | | ACCTNO | Unique Account Number (same as in DATA1) | | AGEOTD | Age of oldest trade in months (how long ago did the person get his first ever credit of any kind?) [same as in DATA1] | | BKRETL | Book Retail Value of vehicle | | BRBAL1 | Number of open Bank Revolving Trades with balance > $1000.00 | | CSORAT | Ratio of number of trades currently rated satisfactory to the total number of open trades | | HST03X | Number of trades never 90 days past due | | HST79X | Number of trades ever rated as 'Bad Debt' | | MODLYR | Model year of the vehicle | | OREVTR | Number of open revolving trades | | ORVTB0 | Number of open revolving trades with balance > 0 | | REHSAT | Number of Retail trades ever rated 'Satisfactory' (never late in payments) | | RVOLDT | Age of the oldest revolving trade in months | | RVTRDS | Number of Revolving trades | | T2924X | Number of trades rated '30 days past due or worse' in the past 24 months | | T3924X | Number of trades rated '60 days past due or worse' in the past 24 months | | T4924X | Number of trades rated '90 days past due or worse' in the past 24 months | | TIME29 | Number of months since the most recent 30+ days past due rating | | TIME39 | Number of months since the most recent 60+ days past due rating | | TIME49 | Number of months since the most recent 90+ days past due rating | | TROP24 | Number of trades opened in the past 24 months | |  |
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