

Table A.1: Description of the variables in the Kaggle dataset \Give me some credit"

Variable	Type	Description
Ser_delinquency	Binary	The person experienced 90 days past due delinquency or worse (Yes/No)
RU_unsecuredlines	Percentage	Total balance on credit cards and personal lines of credit except real estate and no instalment debt such as car loans divided by the sum of credit limits
Age	Interval	Age of the borrower (in years)
Nb_3059days	Interval	Number of times a borrower has been between 30 and 59 days past due but not worse in the last 2 years
Debt_ratio	Percentage	Monthly debt payments, alimony and living costs over the monthly gross income
Income_month	Interval	Monthly Income
Nb_creditloan	Interval	Number of open loans (like car loan or mortgage) and credit lines (credit cards)
Nb_90days	Interval	Number of times a borrower has been 90 days or more past due
Nb_realEloanlines	Interval	Number of mortgage and real estate loans including home equity lines of credit
Nb_6089days	Interval	Number of times a borrower has been between 60 and 89 days past due but not worse in the last 2 years
Nb_dependents	Interval	Number of dependents in family excluding themselves (spouse, children, etc.)