**VARIABLE DESCRIPTIONS:**

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| *Variable Name* | *Data Type* | *Description of variable* |
| Name | Text | Borrower Name |
| City | Text | Borrower City |
| State | Text | Borrower State |
| Zip | Text | Borrower Zip Code |
| Bank | Text | Bank Name |
| Bank State | Text | Bank State |
| CCSC | Text | Country Classification System code |
| Approval Date | Date/Time | Date Small Business Administration Commitment Issued |
| Approval FY | Text | Fiscal Year of Commitment |
| Term | Number | Loan term in months |
| No Emp | Number | Number of Business Employees |
| New Exist | Text | 1 = Existing Business, 2 = New Business |
| Create Job | Number | Number of jobs created |
| Retained Job | Number | Number of jobs retained |
| Franchise Code | Text | Franchise Code 00000 or 00001 = No Franchise |
| Urban Rural | Text | 1= Urban, 2= Rural, 0 = Undefined |
| RevLineCr | Text | Revolving Line of Credit : Y = Yes, N=No |
| Low Doc | Text | LowDoc Loan Program: Y = Yes, N = No |
| ChgOff Date | Date/Time | The date when a loan is declared to be in default |
| Disbursement Date | Date/Time | Disbursement Date |
| Disbursement Gross | Currency | Amount Disbursed |
| Balance Gross | Currency | Gross amount outstanding |
| MIS\_Status | Text | Loan Status  CHGOFF(high risk)—likely to default on the loan (i.e., be charged off/failure to pay in full)  P/F( *lower risk)*—likely to pay off the loan in full |
| Chg Off Prin Gr | Currency | Charged-off Amount |
| GrAppv | Currency | Gross Amount of Loan Approved by Bank |
| Small Business Administration \_Appv | Currency | Small Business Administration’s Guaranteed Amount of Approved Loan |
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