Date: 10/31/32

Inventory of Project 4 files and ‘groups’ file for files:

OBJECTIVE OF STUDY:

“The objective of this study is to determine if the independent variables listed in each Group below can accurately predict the identified dependent variables in each group below. Many of the independent variables are repeated in each group because they are economic variables such as GDP or Unemployment Rate that could have a relationship with Charge Offs by loan type. Each group also includes loan payment delinquencies which are unique to the loan type. My prediction is that loan increased loan delinquencies will be positively related to increased charge offs in all four groups. Finally, there are independent variables that are unique to each loan type, for example, ‘Consumer Confidence’ is a independent variable for CO’s for Credit Cards and CO’s for Mortgage Loans. This is because both of these loan types are consumer loan products. Similarly, the business type loans include ‘Manufacturing Confidence’ which is a measurement of business confidence in the economy.

1. Group A: Credit Cards
   1. Y = CCARD\_CO\_QTR.xls
   2. X’s = CCARD\_DELINQ\_QTR.xls; UNRATE\_MONTHLY.slx; SAVINGS\_RATE\_MO.xls; GDP\_QTR.xls; FEDFUNDS\_MO.xls; Consumer\_Confidence\_MO.xls; Household\_DBT\_Inc\_QTR.xls
2. Group B: Mortgage Loans
   1. Y =Mortage\_CO\_CO\_QTR.xls
   2. X’s = Mortage\_DELINQ\_QTR.xls; UNRATE\_MONTHLY.slx; SAVINGS\_RATE\_MO.xls; GDP\_QTR.xls; FEDFUNDS\_MO.xls; Consumer\_Confidence\_MO.xls; Rental\_Vacancy\_Rate\_CTR.xls; Household\_DBT\_Inc\_QTR.xls
3. Group C: C&I Loans
   1. Y =C&I\_CO\_CO\_QTR.xls
   2. X’s = C&I\_DELINQ\_QTR.xls; UNRATE\_MONTHLY.slx; CORP\_DEBT\_NET\_WORTH\_QTR.xls; CORP\_SAVINGS\_LEVEL\_QTR.xls; GDP\_QTR.xls; FEDFUNDS\_MO.xls; Manufacturing\_Confidence\_MO.xls
4. Group D: CRE\_loans
   1. Y =CRE\_CO\_CO\_QTR.xls
   2. X’s = CRE\_DELINQ\_QTR.xls; UNRATE\_MONTHLY.slx; CORP\_DEBT\_NET\_WORTH\_QTR.xls; CORP\_SAVINGS\_LEVEL\_QTR.xls; GDP\_QTR.xls; FEDFUNDS\_MO.xls; Manufacturing\_Confidence\_MO.xls; Rental\_Vacancy\_Rate\_CTR.xls