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| **Feature** | **Table Name** | **Definition** | **Benefit** | **Lenders Preference** |
| Append Score | APPEND\_SCORE |  |  |  |
| Append Score Imputation | APPEND\_SCORE\_IMP |  |  |  |
| Cash Utilization | CASH\_UTILIZATION | the percentage of available credit that a borrower has used | evaluate credit risk and make lending decisions | borrowers with lower cash utilization rates |
| Credit Difference | CREDIT\_DIFFERENCE | the disparity between a borrower's credit limit and their current outstanding balance; represents the available credit that a borrower has yet to use | assess a borrower's credit capacity and financial behavior; make more informed decisions about extending credit and managing risk | borrowers with larger credit differences |
| Credit Limit | CR\_LIM | The maximum amount of money that a lender is willing to extend to a borrower | aids in setting appropriate terms for loans and credit products; |  |
| Cumulative Extended Length for 12 Months | CUM\_EXT\_LENGTH\_LAST\_12M | the cumulative value of extended length |  |  |
| Current Balance Total | CUR\_BAL\_TOT | the aggregate sum of all current balances across multiple financial accounts or accounts held by an individual or entity; cannot be negative | provide valuable insights into financial snapshots, debt load assessment, liquidity analysis, risk evaluation, credit utilization, customized offers, predictive modeling, portfolio diversification | don't have a one-size-fits-all preference for a high or low current balance total |
| Deposit Product Count | DEPOSIT\_PROD\_CNT | the number of different deposit products that a customer holds with a financial institution | used as a feature or variable to understand a customer's relationship with the financial institution; used in customer relation analysis, cross-selling opportunities, risk assessment, customer segmentation, predictive modeling, market analysis | likelihood of loan default-a higher Deposit Product Count is generally less likely to default |
| Extended Length | EXT\_LENGTH | the duration or length of time for which a credit or loan account remains active or open; typically measured in months; cannot hold negative values | Offers insight into risk assessment, profitability analysis, customer relation management, early repayment or default prediction, portfolio performance monitoring | longer extended lengths; |
| Lending Product Balance | LENDING\_PROD\_BAL | valuable for understanding customer behavior and tailoring marketing or product strategies accordingly; an important indicator of a customer's creditworthiness, financial health, and overall relationship with the institution | offer insights into a customer's credit behavior, financial stability, and lending relationships; impacts credit risk, assessment, loan approval and interest rate, customer segmentation, financial planning, default prediction, profitability analysis, cross-selling opportunities, | lower balances could indicate better credit health |
| Length of Membership | LENGTH\_OF\_MEMBERSHIP | the amount of time a customer has been associated with a financial institution or a specific lending product | assess customer loyalty, engagement, and their overall relationship with the institution; used in customer relation analysis, product development, risk assessment, retention strategies, segmentation, | longer membership durations often indicate stronger customer loyalty and trust |
| Logarithmic value of Credit Limit, base 10 | LOG\_CR\_LIM | Logarithmic value of credit limit; continuous variable |  |  |
| Logarithmic values of Current Balance Total, base 10 | LOG\_CUR\_BAL\_TOT | logarithmic value of current total balance total | make the data distribution more symmetrical or closer to a normal distribution; tends to reduce the influence of extremely high values, which often contribute to positive skewness |  |
| Loss over Last 12 Months | LOSS\_WITHIN\_12\_MONTHS | the amount of money that a lender has incurred due to customers' defaults or failures to repay their loans | helps lenders assess the effectiveness of their lending strategies, risk management, and credit underwriting processes; helps lenders understand whether their current lending practices are resulting in higher or lower levels of default compared to previous periods |  |
| Number Cash Limited | NUM\_CSH\_LTD | - | - | - |
| Number Extended for Last 12 Months | NUM\_EXT\_LAST\_12M | refers to the count of new loans or credit extensions that have been granted to customers within the past 12 months | helps lenders understand how many borrowers have been approved for loans or credit, portfolio growth, performance comparison, strategy & resource allocation during the specified time frame |  |
| Number of Months Left Extended | NUM\_MO\_LEFT\_EXT | the remaining duration or period of time for which a loan or credit extension is active and not yet fully repaid by the borrower | used to track the progress of the loan repayment schedule and to assess the borrower's commitment to fulfilling their financial obligations; communication and support, risk assessment, performance analysis, portfolio management, loan monitoring |  |
| Number of Months Since Extended | NUN\_MO\_SINCE\_EXT | refers to the time that has passed since a loan or credit extension was granted to a borrower | used to track the repayment progress and behavior of the borrower over time; performance tracking, early warning signs |  |
| Triad Score | TRIAD\_SCORE | a numerical value assigned to borrowers based on their credit and repayment history; derived from a combination of three important factors: behavior, demographic attributes, and credit history | used as a predictive tool to assess the creditworthiness and risk associated with a borrower |  |