|  |  |  |
| --- | --- | --- |
| *Variable Name* | *Data Type* | *Description of variable* |
| LoanNr\_ChkDgt | Text | Identifier – Primary Key |
| Name | Text | Borrower Name |
| City | Text | Borrower City |
| State | Text | Borrower State |
| Zip | Text | Borrower Zip Code |
| Bank | Text | Bank Name |
| BankState | Text | Bank State |
| NAICS | Text | North American Industry Classification System code |
| ApprovalDate | Date/Time | Date SBA Commitment Issued |
| ApprovalFY | Text | Fiscal Year of Commitment |
| Term | Number | Loan term in months |
| NoEmp | Number | Number of Business Employees |
| NewExist | Text | 1 = Existing Business, 2 = New Business |
| CreateJob | Number | Number of jobs created |
| RetainedJob | Number | Number of jobs retained |
| FranchiseCode | Text | Franchise Code 00000 or 00001 = No Franchise |
| UrbanRural | Text | 1= Urban, 2= Rural, 0 = Undefined |
| RevLineCr | Text | Revolving Line of Credit : Y = Yes |
| LowDoc | Text | LowDoc Loan Program: Y = Yes, N = No |
| ChgOffDate | Date/Time | The date when a loan is declared to be in default |
| DisbursementDate | Date/Time | Disbursement Date |
| DisbursementGross | Currency | Amount Disbursed |
| BalanceGross | Currency | Gross amount outstanding |
| MIS\_Status | Text | Loan Status |
| ChgOffPrinGr | Currency | Charged-off Amount |
| GrAppv | Currency | Gross Amount of Loan Approved by Bank |
| SBA\_Appv | Currency | SBA’s Guaranteed Amount of Approved Loan |
| New | Number | =1 if NewExist=2 (New Business), =0 if NewExist=1 (Existing Business) |
| Portion | Number | Proportion of Gross Amount Guaranteed by SBA |
| RealEstate | Number | =1 if loan is backed by real estate, =0 otherwise |
| Recession | Number | =1 if loan is active during Great Recession, =0 otherwise |
| Selected | Number | =1 if the data are selected as training data to build model for assignment, =0 if the data are selected as testing data to validate model |
| Default | Number | =1 if MIS\_Status=CHGOFF, =0 if MIS\_Status=P I F |
| daysterm | Number | Extra variables generated when creating “Recession” in Section 4.1.6 |
| xx | Number | Extra variables generated when creating “Recession” in Section 4.1.6 |