

## Dataset Variable Descriptions

There are 30 variables and 3000 observations in our dataset.

Variable Name	Label	Role
Target	Target = 1 (Defaulters), Target = 0 (Good Loans)	Target
BankruptcyInd	Bankruptcy Indicator	Input
TLBadDerogCnt	Bad Dept plus Public Derogatories	Input
CollectCnt	Collections	Input
InqFinanceCnt24	Finance Inquires 24 Months	Input
InqCnt06	Inquiries 6 Months	Input
DerogCnt	Number Public Derogatories	Input
TLDel3060Cnt24	Number Trade Lines 30 or 60 Days 24 Months	Input
TL50UtilEnt	Number Trade Lines 50 pct Utilized	Input
TDel60Cnt24	Number Trade Lines 60 Days or Worse 24 Months	Input
TDel60CntAll	Number Trade Lines 60 Days or Worse Ever	Input
TL75UtilCnt	Number Trade Lines 75 pct Utilized	Input
Tel90Cnt24	Number Trade Lines 90+ 24 Months	Input
TLBadCnt24	Number Trade Unes Bad Debt 24 Months	Input
TLDel60Cnt	Number Trade Unes Currently 60 Days or Worse	Input
TLSatCnt	Number Trade Lines Currently Satisfactory	Input
TLCnt12	Number Trade Lines Opened 12 Months	Input
TLCnt24	Number Trade Lines Opened 24 Months	Input
TLCnt03	Number Trade Unes Opened 3 Months	Input
TSatPct	Percent Satisfactory to Total Trade Lines	Input
TLBalHCPct	Percent Trade Line Balance to High Credit	Input
TLOpenPct	Percent Trade Lines Open	Input
TLOpen24Pct	Percent Trade Lines Open 24 Months	Input
TLTimeFirst	Time Since First Trade Line	Input
InqTimeLast	Time Since Last Inquiry	Input
TLTimeLast	Time Since Last Trade Line	Input
TLSum	Total Balance All Trade Lines	Input
TLMaxSum	Total High Credit All Trade Lines	Input
TL Cnt	Total Open Trade Lines	Input
ID	Customer ID	ID