

Variable Names Used in the Dataset	Description of Variables
<u>Response:</u> Default_Ind	Indicator of Default: Binary: 1 = account defaulted after an account was approved and opened with bank XYZ within a period of 18 months; 0 = not defaulted; (Default means no payments for 3 consecutive months)
<u>Predictors:</u> Applicant’s attributes derived from information available from credit bureaus at the time of application	
tot_credit_debt	Total debt (amount owed by applicant at the time of application) on all of their credit products (credit cards, auto-loans, mortgages, etc.)
avg_card_debt	Average monthly debt (amount owed by applicant) on all of their credit cards over last 12 months
credit_age	Age in months of first credit product ((credit cards, auto-loans, mortgages, etc.) obtained by the applicant
credit_good_age	Age in months of first credit product obtained by the applicant that is currently in “good” standing (no past due payments)
card_age	Age in months of first credit card obtained by the applicant
non_mtg_acc_past_due_12_months_num	Number of non-mortgage credit-product accounts by the applicants that are 30 or more days delinquent within last 12 months (Delinquent means payment not made)
non_mtg_acc_past_due_6_months_num	Number of non-mortgage credit-product accounts by the applicant that are 30 or more days delinquent within last 6 months
mortgages_past_due_6_months_num	Number of mortgages by the applicant that are delinquent within last 6 months
credit_past_due_amount	Total amount of money that is currently past due on all credit accounts
inq_12_month_num	Number of credit inquiries in last 12 months (An inquiry occurs when the applicant's credit history is requested by a lender from the credit bureau. This occurs when a consumer applies for credit.)
card_inq_24_month_num	Number of credit card inquiries (on applicant’s credit) in last 24 months
card_open_36_month_num	Number of credit cards opened by applicant in last 36 months
auto_open_36_month_num	Number of auto loans opened by applicant in last 36 months
uti_card	Utilization on (all currently available) credit card accounts (Utilization is ratio of balance divided by credit limit)
uti_50plus_pct	Percentage of open credit products (accounts) with over 50% utilization
uti_max_credit_line	Utilization of credit product (account) with highest credit limit
uti_card_50plus_pct	Percentage of open credit cards with over 50% utilization
ind_acc_XYZ	Indicator: 1 if applicant already has some account (checking/savings, etc.) with the bank XYZ; 0 otherwise
rep_income	annual income (self-reported by applicant and not verified)
States	Residence state of applicant (AL, FL, GA, LA, MS, NC, SC)