

# Data Dictionary

Generated: 2026-02-04 12:00:50

Horizon (months): 12

Variables: 20

## 1. age\_years

Type: numeric

Expected range: 18 to 120

Band | Distribution (%) | Bad Rate Ratio

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18-24 | 8.0 | 2.1667

25-34 | 22.0 | 1.6

35-44 | 26.0 | 1.1333

45-54 | 22.0 | 1.0

55-64 | 16.0 | 1.1667

65+ | 6.0 | 1.7333

## 2. residential\_status

Type: categorical

Band | Distribution (%) | Bad Rate Ratio

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owner\_no\_mortgage | 18.0 | 1.0

owner\_with\_mortgage | 32.0 | 1.2727

rent\_private | 30.0 | 2.0909

rent\_social | 12.0 | 3.2727

living\_with\_family\_other | 8.0 | 2.5455

## 3. time\_at\_address\_months

Type: numeric

Expected range: 0 to 600

Band | Distribution (%) | Bad Rate Ratio

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<6 | 10.0 | 2.5

6-12 | 15.0 | 2.0714

12-24 | 20.0 | 1.6429

24-60 | 30.0 | 1.25

>60 | 25.0 | 1.0

## 4. employment\_status

Type: categorical

Band | Distribution (%) | Bad Rate Ratio

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permanent | 62.0 | 1.0

temporary\_contract | 14.0 | 1.7419

self\_employed | 12.0 | 1.3871

retired | 7.0 | 1.1613

unemployed\_other | 5.0 | 3.7097

## 5. time\_with\_employer\_months

Type: numeric

Expected range: 0 to 600

Band | Distribution (%) | Bad Rate Ratio

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<6 | 12.0 | 2.5517

6-12 | 16.0 | 2.0345

12-24 | 18.0 | 1.5862

24-60 | 28.0 | 1.2069

>60 | 26.0 | 1.0

## 6. gross\_monthly\_income\_eur

Type: numeric

Expected range: 0 to 20000

Band | Distribution (%) | Bad Rate Ratio

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<1500 | 12.0 | 4.1

1500-2500 | 30.0 | 2.55

2500-3500 | 28.0 | 1.8

3500-5000 | 20.0 | 1.35

>5000 | 10.0 | 1.0

## 7. net\_monthly\_income\_eur

Type: numeric

Expected range: 0 to 15000

Band | Distribution (%) | Bad Rate Ratio

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<1200 | 15.0 | 4.4

1200-1800 | 32.0 | 2.75

1800-2500 | 30.0 | 1.85

2500-3500 | 18.0 | 1.3

>3500 | 5.0 | 1.0

## 8. debt\_to\_income\_ratio

Type: numeric

Expected range: 0.0 to 1.5

Band | Distribution (%) | Bad Rate Ratio

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<0.20 | 18.0 | 1.0

0.20-0.35 | 30.0 | 1.3636

0.35-0.50 | 28.0 | 1.9545

0.50-0.65 | 16.0 | 3.0

>0.65 | 8.0 | 4.7727

## 9. disposable\_income\_eur

Type: numeric

Expected range: -5000 to 20000

Band | Distribution (%) | Bad Rate Ratio

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<0 | 6.0 | 5.9524

0-300 | 18.0 | 3.4286

300-700 | 32.0 | 2.0

700-1200 | 28.0 | 1.3333

>1200 | 16.0 | 1.0

## 10. num\_active\_credit\_accounts

Type: numeric

Expected range: 0 to 50

Band | Distribution (%) | Bad Rate Ratio

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0-1 | 14.0 | 1.7059

2-3 | 34.0 | 1.0588

4-5 | 28.0 | 1.0

6-8 | 18.0 | 1.3529

>8 | 6.0 | 2.0294

## 11. total\_outstanding\_balance\_eur

Type: numeric

Expected range: 0 to 200000

Band | Distribution (%) | Bad Rate Ratio

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<2000 | 18.0 | 1.0

2000-5000 | 24.0 | 1.1613

5000-10000 | 26.0 | 1.3871

10000-20000 | 20.0 | 1.7419

>20000 | 12.0 | 2.3226

## 12. credit\_utilisation\_ratio

Type: numeric

Expected range: 0.0 to 1.5

Band | Distribution (%) | Bad Rate Ratio

---

<0.20 | 22.0 | 1.0

0.20-0.40 | 28.0 | 1.3333

0.40-0.60 | 24.0 | 1.8333

0.60-0.80 | 16.0 | 2.6667

>0.80 | 10.0 | 4.0833

## 13. num\_unsecured\_loans

Type: numeric

Expected range: 0 to 20

Band | Distribution (%) | Bad Rate Ratio

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0 | 18.0 | 1.0

1 | 36.0 | 1.1333

2 | 26.0 | 1.5

3 | 14.0 | 2.0333

>=4 | 6.0 | 2.8

## 14. num\_accounts\_30dpd\_last12m

Type: numeric

Expected range: 0 to 20

Band | Distribution (%) | Bad Rate Ratio

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0 | 76.0 | 1.0

1 | 14.0 | 3.2692

2 | 6.0 | 5.7692

>=3 | 4.0 | 8.4615

## 15. max\_delinquency\_last12m

Type: ordinal

Band | Distribution (%) | Bad Rate Ratio

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current | 78.0 | 1.0

30dpd | 12.0 | 3.3333

60dpd | 6.0 | 5.9259

90dpd\_plus | 4.0 | 9.6296

## 16. months\_since\_last\_delinquency

Type: numeric

Expected range: 0 to 240

Band | Distribution (%) | Bad Rate Ratio

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never | 58.0 | 1.0  
<6 | 10.0 | 7.2  
6-12 | 12.0 | 4.8  
12-24 | 10.0 | 2.8  
>24 | 10.0 | 1.8

17. worst\_ever\_delinquency

Type: ordinal

Band | Distribution (%) | Bad Rate Ratio

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none | 62.0 | 1.0  
30dpd | 16.0 | 2.1154  
60dpd | 10.0 | 3.2692  
90dpd\_plus | 12.0 | 5.1923

18. credit\_history\_length\_months

Type: numeric

Expected range: 0 to 600

Band | Distribution (%) | Bad Rate Ratio

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<12 | 8.0 | 2.4286  
12-36 | 22.0 | 1.75  
36-72 | 28.0 | 1.3214  
72-120 | 26.0 | 1.1071  
>120 | 16.0 | 1.0

19. num\_credit\_enquiries\_last6m

Type: numeric

Expected range: 0 to 20

Band | Distribution (%) | Bad Rate Ratio

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0 | 42.0 | 1.0  
1 | 28.0 | 1.2857  
2 | 16.0 | 1.7143  
3 | 8.0 | 2.4286  
>=4 | 6.0 | 3.5

20. adverse\_events\_flag

Type: binary

Band | Distribution (%) | Bad Rate Ratio

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no | 86.0 | 1.0  
yes | 14.0 | 4.4138