

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

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

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

<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

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

<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

<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

<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

<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

<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

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

<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

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

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

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

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

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

<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

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

no | 86.0 | 1.0
yes | 14.0 | 4.4138