

# Data Dictionary

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Horizon (months): 12

Variables: 20

## 1. age\_years

Type: numeric

Expected range: 18 to 120

Band | Distribution (%) | Bad Rate Ratio

18-24 | 9.0 | 2.1667  
25-34 | 21.0 | 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 | 1.61  
rent\_social | 12.0 | 2.1  
living\_with\_family\_other | 8.0 | 1.8

## 3. time\_at\_address\_months

Type: numeric

Expected range: 0 to 600

Band | Distribution (%) | Bad Rate Ratio

<6 | 10.0 | 2.2  
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 | 2.3

## 5. time\_with\_employer\_months

Type: numeric

Expected range: 0 to 600

Band | Distribution (%) | Bad Rate Ratio

<6 | 12.0 | 2.3517  
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 | 2.1

1500-2500 | 30.0 | 1.8

2500-3500 | 28.0 | 1.5

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 | 2.2

1200-1800 | 32.0 | 1.9

1800-2500 | 30.0 | 1.65

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 | 2.25

>0.65 | 8.0 | 2.8

## 9. disposable\_income\_eur

Type: numeric

Expected range: -5000 to 20000

Band | Distribution (%) | Bad Rate Ratio

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<0 | 6.0 | 2.9

0-300 | 18.0 | 1.8

300-700 | 32.0 | 1.5

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

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<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 | 2.333

>0.80 | 10.0 | 2.888

#### 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 | 2.4

#### 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 | 1.5

2 | 6.0 | 2.1

>=3 | 4.0 | 2.9

#### 15. max\_delinquency\_last12m

Type: ordinal

Band | Distribution (%) | Bad Rate Ratio

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current | 78.0 | 1.0

30dpd | 12.0 | 1.4

60dpd | 6.0 | 1.9

90dpd\_plus | 4.0 | 2.3

#### 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 | 3.2  
6-12 | 12.0 | 2.8  
12-24 | 10.0 | 1.8  
>24 | 10.0 | 1.41

### 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 | 2.2