

Master Thesis

***”Give Me Some Credit”* Data Description**

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October 2021

Variable	Type	Description
<i>SeriousDlqin2yrs</i>	Binary	Person experienced 90 days past due delinquency or worse
<i>MonthlyIncome</i>	Numeric	Monthly income
<i>DebtRatio</i>	Numeric	Monthly debt payments, alimony, living costs divided by monthly gross income
<i>Age</i>	Numeric	Age of borrower in years
<i>NumberOfDependents</i>	Numeric	Number of dependents in family excluding themselves (spouse, children, etc.)
<i>NumberOfOpenCreditLinesAndLoans</i>	Numeric	Number of open loans (installment like car loan or mortgage) and lines of credit (e.g. credit cards)
<i>NumberRealEstate-LoansOrLines</i>	Numeric	Number of mortgage and real estate loans including home equity lines of credit
<i>RevolvingUtilizationOfUnsecuredLines</i>	Numeric	Total balance on credit cards and personal lines of credit except real estate and no installment debt like car loans divided by the sum of credit limits
<i>NumberOfTime30-59DaysPastDueNotWorse</i>	Numeric	Number of times borrower has been 30-59 days past due but no worse in the last 2 years
<i>NumberOfTime60-90DaysPastDueNotWorse</i>	Numeric	Number of times borrower has been 60-89 days past due but no worse in the last 2 years
<i>NumberOfTimes90DaysLate</i>	Numeric	Number of times borrower has been 90 days or more past due

Table 1: Description of the variables from the data set *”Give me some credit”*

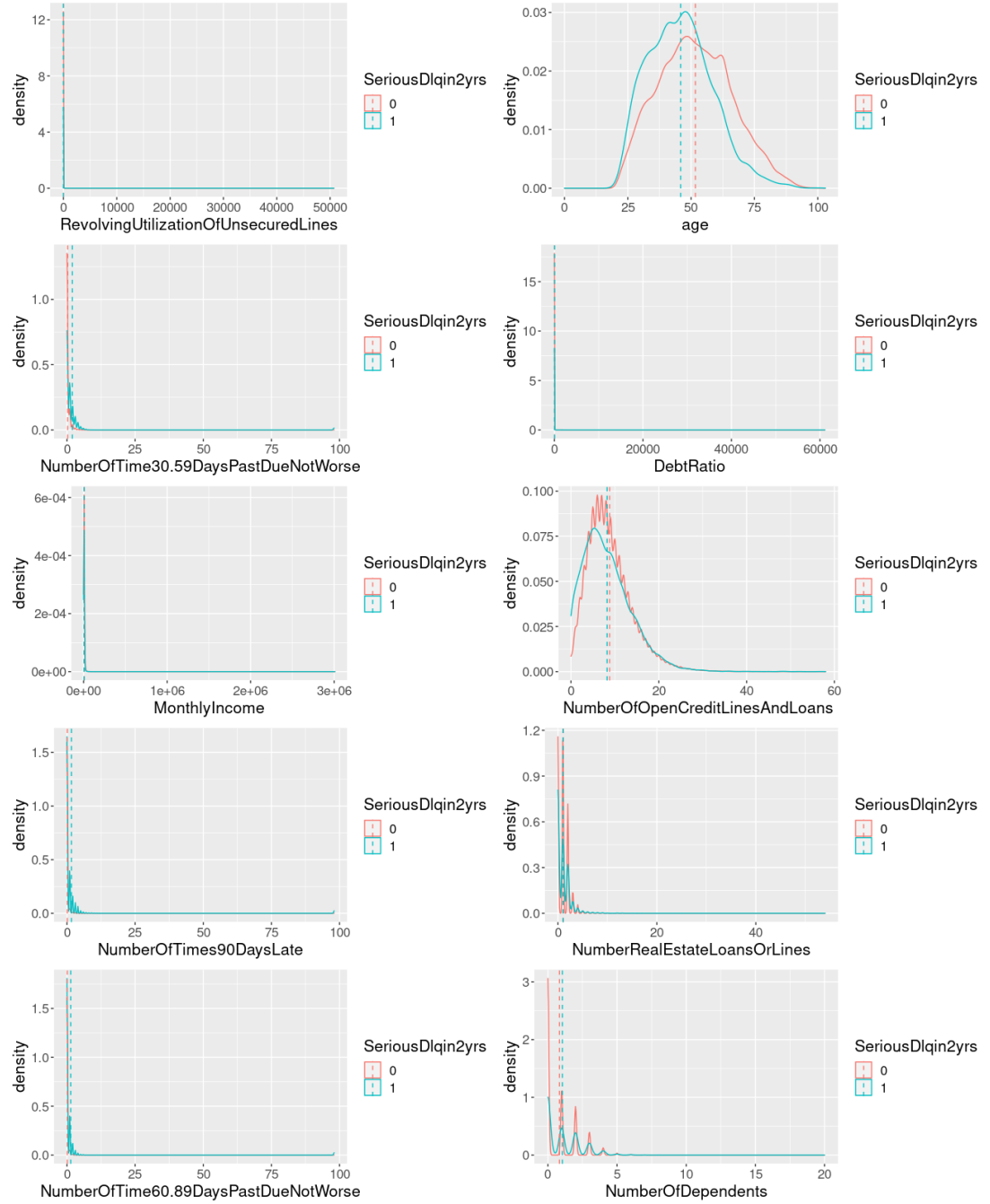


Figure 1: Distribution of variables from the data set *"Give me some credit"* depending on the output variable class.

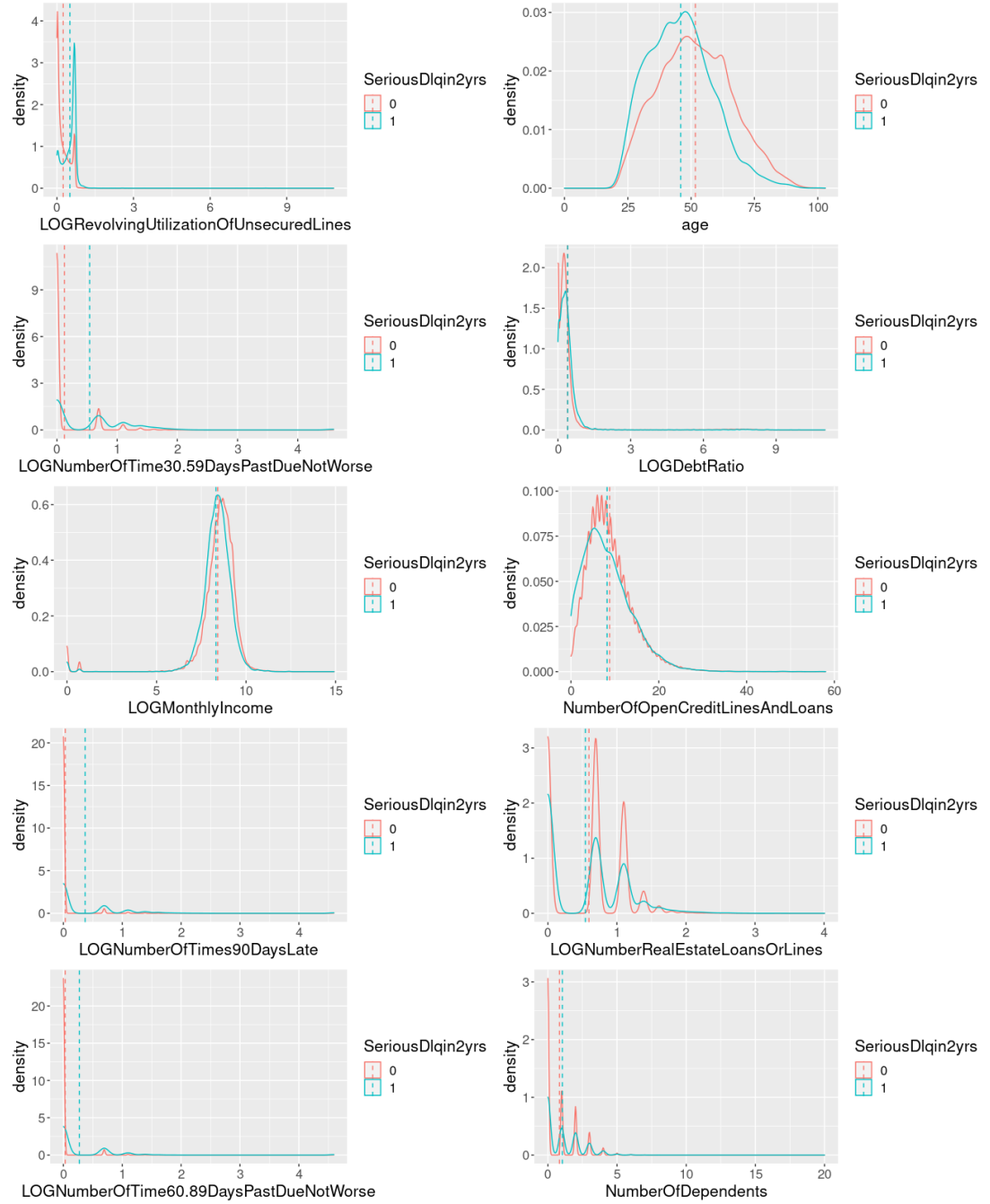


Figure 2: Distribution of log-transformed variables from the data set "Give me some credit" depending on the output variable class.