CC\_DATA\_APPLICATION

- Application form information on the accounts

- Fields are:

id                            Applicant/account id to be used for data matching

AGE                           Age of applicant at time of application

EMPLOY\_STATUS                 Employment status at time of application (EM - employed, HO - homemaker, RE - retired, SE - self-employed, ST - student)

TENURE                        Home ownership status at time of application (CT - council tenant, HO - homeowner, LP - living with parents, PT - private tenant)

MONTHS\_AT\_ADDRESS             Total months at current address at time of application

APPLICATION\_CHANNEL           Application channel (cold call, doordrop, inserts, internet, mail, other)

CC\_DATA\_STATEMENTS\_a to s

- Statement information in 2 month chunks from 200806 to 201106

- Fields are:

id                            Applicant/account id to be used for data matching

STATEMENT\_NUMBER              Proxy for months since account opening

TOTAL\_BAL                     Total balance on account at point of statement

CREDIT\_LIMIT                  Credit limit on account at point of statement

CASH\_BAL                      Total cash balance (sub-set of total\_bal) on account at point of statement

STMT\_YEAR\_MONTH               Year & month of statement

ACCOUNT\_STATUS                Status of account (charge off, closed, fraud, open)

HIGHEST\_BUCKET                Number of payments delinquent (runs 0-12)

PAYMENTS\_AMT                  Total value of payments made in last month

PAYMENTS\_NO                   Total number of payments made in last month