Data Descriptions

Data frame with 2,500 rows and 22 columns with 500 defaults.

fgood: Default (1), Not Default (0).

cbinq: Number of inquiries.

cbline: Number of credit lines.

cbterm: Number of term loans.

cblineut: Line utilization (0-100).

cbtob: Number of years on file.

cbdpd: Indicator of days past due on bureau (Yes, No).

cbnew: Number of new loans

pmt: Type of payment (M: Manual, A: Autopay, P: Payroll).

tob: Time on books (Years).

dpd: Level of delinquency (Medium, Low, High).

dep: Amount of deposits.

dc: Number of transactions.

od: Number of overdrafts.

home: Home ownership indicator (Yes, No).

online: Indicator of online activity (Yes, No).

period: Factor that indicates the year/month of the data