Variable Name	Data Type	Description of variable
LoanNr_ChkDgt	Text	Identifier – Primary Key
Name	Text	Borrower Name
City	Text	Borrower City
State	Text	Borrower State
Zip	Text	Borrower Zip Code
Bank	Text	Bank Name
BankState	Text	Bank State
NAICS	Text	North American Industry Classification System code
ApprovalDate	Date/Time	Date SBA Commitment Issued
ApprovalFY	Text	Fiscal Year of Commitment
Term	Number	Loan term in months
NoEmp	Number	Number of Business Employees
NewExist	Text	1 = Existing Business, 2 = New Business
CreateJob	Number	Number of jobs created
RetainedJob	Number	Number of jobs retained
FranchiseCode	Text	Franchise Code 00000 or 00001 = No Franchise
UrbanRural	Text	1= Urban, 2= Rural, 0 = Undefined
RevLineCr	Text	Revolving Line of Credit : Y = Yes

LowDoc	Text	LowDoc Loan Program: Y = Yes, N = No
ChgOffDate	Date/Time	The date when a loan is declared to be in default
DisbursementDate	Date/Time	Disbursement Date
DisbursementGross	Currency	Amount Disbursed
BalanceGross	Currency	Gross amount outstanding
MIS_Status	Text	Loan Status
ChgOffPrinGr	Currency	Charged-off Amount
GrAppv	Currency	Gross Amount of Loan Approved by Bank
SBA_Appv	Currency	SBA's Guaranteed Amount of Approved Loan
New	Number	=1 if NewExist=2 (New Business), =0 if NewExist=1 (Existing Business)
Portion	Number	Proportion of Gross Amount Guaranteed by SBA
RealEstate	Number	=1 if loan is backed by real estate, =0 otherwise
Recession	Number	=1 if loan is active during Great Recession, =0 otherwise
Selected	Number	=1 if the data are selected as training data to build model for assignment, =0 if the data are selected as testing data to validate model
Default	Number	=1 if MIS_Status=CHGOFF, =0 if MIS_Status=P I F
daysterm	Number	Extra variables generated when creating "Recession" in Section 4.1.6
xx	Number	Extra variables generated when creating "Recession" in Section 4.1.6