

Table: LoansWithPredictors

Variable name	Description	Comments
CustID	ID of the customer	
CustStart	Date of the first loan of the customer	YYYY-MM-DD
LoanID	Loan ID	
LoanType	'New' or 'Existing'	
LoanAmount	Loan amount in EUR	
LoanDate	Date when the loan was originated	
BranchID	ID of the branch were the customer was acquired	
Region	Region of customer address	Partially verified
Income	Declared income (EUR)	
Children	Declared number of children	
MaritalStatus	Declared marital status	
Employment	Declared employment	Partially verified
ResidentialStatus	Declared residential status	
Education	Declared education level	
PhoneType	0 – prepaid, 1 – subscription	
BureauPastDue	Past due flag	Variable from credit bureau
BureauLoans	Number of loans (including credit cards)	Variable from credit bureau
BureauExposure	Total exposure of reported loans (EUR)	Variable from credit bureau
IncPrec	Precision level of declared income	
ClosedLoans	Number of loans closed by the customer before the application date	Behavioral variable (based on internal credit history)
DaysFromLastL	Days from the last (previous) loan of the customer	Behavioral variable (based on internal credit history)
DaysFromFirstL	Days from the last first loan of the customer	Behavioral variable (based on internal credit history)
YearsAsCust	Years from the last first loan of the customer	Behavioral variable (based on internal credit history)
MaxLoanAmt	The highest loan amount of the customer so far (EUR)	Behavioral variable (based on internal credit history)
LastLoanAmt	The amount of the last loan (previous) of the customer (EUR)	Behavioral variable (based on internal credit history)
MaxDPDever	Maximum days past due of the customer in all history	Behavioral variable (based on internal credit history)
MaxDPD12m	Maximum days past due of the customer within 12 months before the loan date	Behavioral variable (based on internal credit history)
MaxDPD6m	Maximum days past due of the customer within 6 months before the loan date	Behavioral variable (based on internal credit history)
MaxBalPD	Maximum amount of principal past due ever	Behavioral variable (based on internal credit history)
MaxBalPD12m	Maximum amount of principal past due within 12 months before the loan date	Behavioral variable (based on internal credit history)
MaxBalPD6m	Maximum amount of principal past due within 6 months before the loan date	Behavioral variable (based on internal credit history)
MonthsSincePD	Time (in months) since the customer was last past due (in LoansPastDue table)	Behavioral variable (based on internal credit history)
MonthsSince30	Time (in months) since the customer was last over 30 days past due (in LoansPastDue table)	Behavioral variable (based on internal credit history)
MonthsSince90	Time (in months) since the customer was last over 90 days past due (in LoansPastDue table)	Behavioral variable (based on internal credit history)
BadFlag	1 if the customer is in 90 days past due status on any loan in 12 months from application date	Target variable