

<b>Name</b>	<b>Model Role</b>	<b>Measurement Level</b>	<b>Description</b>
BAD	Target	Binary	1=client defaulted on loan, 0=loan repaid
CLAGE	Input	Interval	Age of oldest credit line in months
CLNO	Input	Interval	Number of credit lines
DEBTINC	Input	Interval	Debt-to-income ratio
DELINQ	Input	Interval	Number of delinquent credit lines
DEROG	Input	Interval	Number of major derogatory reports
JOB	Input	Nominal	Six occupational categories
LOAN	Input	Binary	Amount of the loan request
MORTDUE	Input	Interval	Amount due on existing mortgage
NINQ	Input	Interval	Number of recent credit inquiries
REASON	Input	Binary	DebtCon=debt consolidation, HomeImp=home improvement
VALUE	Input	Interval	Value of current property
YOJ	Input	Interval	Years at present job

<b>Variable</b>	<b>N</b>	<b>N Missing</b>
BAD	5960	0
LOAN	5960	0
MORTDUE	5442	518
VALUE	5848	112
YOJ	5445	515
DEROG	5252	708
DELINQ	5380	580
CLAGE	5652	308
NINQ	5450	510
CLNO	5738	222
DEBTINC	4693	1267