



**COLUMBIA UNIVERSITY**  
Center for Pricing and Revenue Management

Data Dictionary  
Data Set: CPRM-12-001  
Title: On-line Auto Lending

No	Data field	Definition	Comments
1	Tier	Segmentation based on fico scores	Defined by the auto finance company
2	Primary_FICO	Fico score	
3	State	Customer state	
4	Type	Finance/Refinance	
5	Apply_Date	Application date	
6	Approve_Date	Approval date	
7	Fund_Date	Funding date	
8	Term	Approved term	
9	New_Rate	Interest rate for a new car in case of a refinanced vehicle	
10	Used_Rate	Interest rate for a used car in case of a refinanced vehicle	
11	Amount_Approved	Loan amount approved	
12	Previous_Rate	Previous interest rate for a refinanced car	
13	CarType	New, Used or Refinanced	N: "New", U: "Used", R: "Refinanced"
14	Competition_rate	Competitor's rate	
15	SAS_Apply_Date	Sas Application date	Same as Field # 5
16	SAS_Approve_Date	Sas Approval date	Same as Field # 6
17	apply	1 for Funded, 0 for Non-funded	
19	rate	Customer rate	
20	onemonth	Prime rate	
21	NewUsed	New or Used	
22	SAS_Fund_Date	Sas Fund date	Same as Field # 7
23	buffer	Buffer of 45 days that needs to be removed from history.	On an average it takes 45 days for an account to get funded. Consider only the applications that are approved atleast 45 days prior to the enddate
24	enddate	End date of analysis	
25	days	Day indicator	
26	weeks	Week indicator	
27	months	Month indicator	
28	termclass	Segmentation based on terms	1 : "0-36", 2 : "37-48", 3 : "49-60", 4 : ">60"
29	logamount	Logarithm of Amount_approved	
30	rate1	Rate relative to the prime rate	rate1 = (Rate - onemonth)/onemonth
31	rel_compet_rate	Rate relative to competitor's rate	stuff = (rate - Competiton_rate)/onemonth
32	mp	Monthly payment	
33	mp_rto_amtfinance	Monthly payment over amount financed	zzz = mp /amount_approved
34	partnerbin	Segmentation based on partners	1 : "Direct auto finance company" , 2 : "Partner A", 3 : "Other Partners"
35	CarType_id	Segmentation based on CarTypes	1: "N", 2 : "U", 3: "R"