Description of the German credit dataset.

1. Encoded Attribute description as follows:

Financial: Status of existing checking account

1: ... < 0 DM

2: 0 <= ... < 200 DM

3: ... >= 200 DM /salary assignments for at least 1 year

0: no checking account

Duration: Credit history in months

3: no credits taken/ all credits paid back duly

2: existing credits paid back duly till now

1: delay in paying off in the past

0: critical account/ other credits existing (not at this bank)

Purpose: Of the credit

1: car (new)

2: car (used)

3: furniture/equipment

4: radio/television

5: domestic appliances

6: repairs

7: education

8: (vacation - does not exist?)

9: retraining

10: business

11: others

Amount: Requested credit amount

Bonds: Or savings account

1: ... < 100 DM

2: 100 <= ... < 500 DM

3: 500 <= ... < 1000 DM

4: .. >= 1000 DM

0: unknown/ no savings account

Employment: Present employment since

0: unemployed

1: ... < 1 year

2: 1 <= ... < 4 years

3: 4 <= ... < 7 years

4: .. >= 7 years

Installments: Installment rate in percentage of disposable income

Gender: Sex on birth

0: Female

1: Male

Civil: Civil Status

3: divorced/separated

2: married/widowed

1: single

Guarantor: Other debtors / guarantors

0: co-applicant

1: none

2: guarantor

Residence = Present residence since

Property:

3: real estate

2: building society savings agreement/life insurance

1: car or other, not previously mentioned

0: unknown / no property

Age: Age in years

Installments2: Other installment plans

1: bank

2: stores

0: none

Housing: Housing owning condition

1: rent

2: own

0: for free

Products: Number of existing credits at this bank

Job: Type of work/position

0: unemployed/ unskilled

1: skilled employee / official

2: management/ self-employed/highly qualified employee/ officer

Resident:

0: Non-resident

1: Resident

Liabler: Number of people being liable to provide maintenance for

Telephone: Telephone under his/her own name

0: none

1: yes, registered under the customers name

Foreign: foreign worker

0: yes

1: no

Default: According to cost matrix that follows

1: No

2: Yes

Cost Matrix

This dataset requires use of a cost matrix (see below)

1 2

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1 0 1

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2 5 0

(1 = Good, 2 = Bad)

It is worse to class a customer as good when they are bad (5),

than it is to class a customer as bad when they are good (1).