

CREDIT HISTORY DATA DICTIONARY

DATA FILE: CreditHistory.xlsx

Digital Label	Role	Level	Description
age	Input	Interval	Age in years: ranging from 19 to 120
amount	Input	Interval	Credit amount: any value from zero to 20,000
checking	Input	Nominal	Existing status of checking account: 1, 2, 3 or 4
coapp	Input	Nominal	Status of other debtors/guarantors: 1, 2 or 3
depends	Input	Binary	Dependents: 1 (none) or 2(1 or more)
duration	Input	Interval	Loan duration: 1 to 72 months
employed	Input	Nominal	Employment duration status: 1, 2, 3, 4 or 5
existcr	Input	Nominal	Number of existing bank loans: 1, 2, 3 or 4
foreign	Input	Binary	Foreign worker: 1 (yes) or 2 (no)
good_bad	Target	Binary	Credit rating: 'bad' or 'good'
history	Input	Nominal	Credit history: 0, 1, 2, 3 or 4
housing	Input	Nominal	Housing status: 1, 2, or 3
installp	Input	Nominal	Installment rate as percent of income: 1, 2, 3 or 4
job	Input	Nominal	Employment status: 1, 2, 3 or 4
marital	Input	Nominal	Status and gender: 1, 2, 3 or 4
other	Input	Nominal	Other installment plans: 1, 2 or 3
property	Input	Nominal	Property ownership: 1, 2, 3 ore 4
purpose	Input	Nominal	Loan purpose: 0, 1, 2, 3, 4, 5, 6,, 8, 9, X (capital X)
resident	Input	Nominal	Permanent residence status: 1, 2, 3 or 4
savings	Input	Nominal	Savings account status: 1, 2, 3, 4 or 5
Telephone	Input	Binary	1(no registered phone) or 2(registered phone)