**Description of the German credit dataset**

Attribute 1:   Client id

Attribute 2:   Status of existing checking account

              A11 :      ... <    0 DM

      A12 : 0 <= ... <  200 DM

      A13 :      ... >= 200 DM /

    salary assignments for at least 1 year

              A14 : no checking account

Attribute 3:  Duration in month

Attribute 4:  Credit history

     A30 : no credits taken / all credits paid back duly

             A31 : all credits at this bank paid back duly

     A32 : existing credits paid back duly till now

             A33 : delay in paying off in the past

     A34 : critical account / other credits existing (not at this bank)

Attribute 5:  Purpose

     A40 : car (new)

     A41 : car (used)

     A42 : furniture/equipment

     A43 : radio/television

     A44 : domestic appliances

     A45 : repairs

     A46 : education

     A47 : (vacation - does not exist?)

     A48 : retraining

     A49 : business

     A410 : others

Attribute 6:  Credit amount

Attribute 7:   Savings account/bonds

     A61 :          ... <  100 DM

     A62 :   100 <= ... <  500 DM

     A63 :   500 <= ... < 1000 DM

     A64 :          .. >= 1000 DM

             A65 :   unknown / no savings account

Attribute 8:  Present employment since

     A71 : unemployed

     A72 :       ... < 1 year

     A73 : 1  <= ... < 4 years

     A74 : 4  <= ... < 7 years

     A75 :       .. >= 7 years

Attribute 9:  Installment rate in percentage of disposable income

*When you take out an instalment loan, you pay back a fixed amount of the money you've borrowed at set intervals and at a fixed rate of interest.*

Attribute 10:  Personal status and sex

     A91 : male   : divorced / separated

     A92 : female : divorced / separated / married

             A93 : male   : single

     A94 : male   : married/widowed

     A95 : female : single

Attribute 11: Other debtors / guarantors

     A101 : none

     A102 : co-applicant

     A103 : guarantor

Attribute 12: Present residence since

Attribute 13: Property

     A121 : real estate

     A122 : if not A121 : building society savings agreement / life insurance

             A123 : if not A121/A122 : car or other, not in attribute 6

     A124 : unknown / no property

Attribute 14: Age in years

Attribute 15: Other installment plans

     A141 : bank

     A142 : stores

     A143 : none

Attribute 16: Housing

     A151 : rent

     A152 : own

     A153 : for free

Attribute 17: Number of existing credits at this bank

Attribute 18: Job

     A171 : unemployed / unskilled - non-resident

     A172 : unskilled - resident

     A173 : skilled employee / official

     A174 : management / self-employed / highly qualified employee / officer

Attribute 19: Number of people being liable to provide maintenance for

Attribute 20: Telephone

     A191 : none

     A192 : yes, registered under the customers name

Attribute 21: Foreign worker

     A201 : yes

     A202 : no