

Appendix C

QUESTIONS FOR CREDIT APPLICATION EXAMPLE (GERMAN DATA)

QUESTION 1: (qualitative)

Status of existing checking account

A11 : ... < 0 DM

A12 : $0 \leq \dots < 200$ DM

A13 : ... ≥ 200 DM

A14 : no checking account

QUESTION 2: (numerical)

Duration of checking account in months

QUESTION 3: (qualitative)

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)

QUESTION 4: (qualitative)

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

QUESTION 5: (numerical)

Credit amount

QUESTION 6: (qualitative)

Savings account/bonds

A61 : ... < 100 DM

A62 : 100 <= ... < 500 DM

A63 : 500 <= ... < 1000 DM

A64 : .. >= 1000 DM

A65 : unknown / no savings account

QUESTION 7: (qualitative)

Present employment since

A71 : unemployed

A72 : ... < 1 year

A73 : 1 <= ... < 4 years

A74 : 4 <= ... < 7 years

A75 : .. >= 7 years

QUESTION 8: (numerical)

Installment rate in percentage of disposable income

QUESTION 9: (qualitative)

Personal status and sex

A91 : male : divorced/separated

A92 : female : divorced/separated/married

A93 : male : single

A94 : male : married/widowed

A95 : female : single

QUESTION 10: (qualitative)

Other debtors / guarantors

A101 : none

A102 : co-applicant

A103 : guarantor

QUESTION 11: (numerical)

Number of years in current residence

QUESTION 12: (qualitative)

Property

A121 : real estate

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

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

A124 : unknown / no property

QUESTION 13: (numerical)

Age in years

QUESTION 14: (qualitative)

Other installment plans

A141 : bank

A142 : stores

A143 : none

QUESTION 15: (qualitative)

Housing

A151 : rent

A152 : own

A153 : for free

QUESTION 16: (numerical)

Number of existing credits at this bank

QUESTION 17: (qualitative)

Employment Status

A171 : unemployed/ unskilled - non-resident

A172 : unskilled - resident

A173 : skilled employee / official

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

QUESTION 18: (numerical)

Number of people being liable to provide maintenance for

QUESTION 19: (qualitative)

Telephone

A191 : none

A192 : yes, registered under the customers name

QUESTION 20: (qualitative)

foreign worker

A201 : yes

A202 : no