Attribute Details:

| **Name** | **Type** | **Description** |
| --- | --- | --- |
| checking\_account\_status | string | Status of existing checking account (A11: < 0 DM, A12: 0 <= x < 200 DM, A13 : >= 200 DM / salary assignments for at least 1 year, A14 : no checking account) |
| duration | integer | Duration in month |
| credit\_history | string | 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) |
| purpose | string | Purpose of Credit (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) |
| credit\_amount | float |  |
| savings | string | Savings in accounts/bonds (A61 : < 100 DM, A62 : 100 <= x < 500 DM, A63 : 500 <= x < 1000 DM, A64 : >= 1000 DM, A65 : unknown/ no savings account |
| present\_employment | string | A71 : unemployed, A72 : < 1 year, A73 : 1 <= x < 4 years, A74 : 4 <= x < 7 years, A75 : .. >= 7 years |
| installment\_rate | float | Installment Rate in percentage of disposable income |
| personal | string | Personal Marital Status and Sex (A91 : male : divorced/separated, A92 : female : divorced/separated/married, A93 : male : single, A94 : male : married/widowed, A95 : female : single) |
| other\_debtors | string | A101 : none, A102 : co-applicant, A103 : guarantor |
| present\_residence | float | Present residence since |
| property | string | 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 |
| age | float | Age in years |
| other\_installment\_plans | string | A141 : bank, A142 : stores, A143 : none |
| customer\_type | integer | Predictor Class: 1=Good, 2=Bad |

### Description

This dataset classifies people described by a set of attributes as good or bad credit risks. The dataset classifies people described by a set of attributes as good or bad credit risks. Comes in two formats (one all numeric). Also comes with a cost matrix. 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)