Description for dataset (credit customers):

1. checking_status: Status of the applicant's checking account (e.g., balance ranges or "no checking").

2. duration: Loan duration in months.

3. credit_history: Summary of the applicant's credit history (e.g., "existing paid," "critical/other existing credit").

4. purpose: The purpose for which the credit or loan is requested (e.g., "radio/tv," "new car").

5. credit_amount: The amount of credit requested by the applicant.

6. savings_status: The status of the applicant's savings account (e.g., "<100," "no known savings").

7. employment: Length of the applicant's current employment (e.g., "<1 year," ">=7 years").

8. installment_commitment: The applicant's monthly loan installment as a percentage of disposable income.

9. personal_status: Information about the applicant's marital status and gender (e.g., "male single," "female div/dep/mar").

10. other_parties: Presence of other liable parties for the loan (e.g., "none," "guarantor").

11. residence_since: Years the applicant has lived at their current residence.

12. property_magnitude: Type of property ownership (e.g., "real estate," "car").

13. age: Age of the applicant in years.

14.   other_payment_plans: Whether the applicant has other loan payment plans (e.g., "none," "bank").

15.   housing: Applicant's housing situation (e.g., "own," "rent").

16.   existing_credits: Number of existing credit accounts held by the applicant.

17.   job: Applicant's job category (e.g., "skilled," "unskilled resident").

18.   num_dependents: Number of dependents the applicant has.

19.   own_telephone: Whether the applicant owns a telephone ("yes" or "no").

20.   foreign_worker: Whether the applicant is a foreign worker ("yes" or "no").

21.   class: Creditworthiness classification of the applicant (target variable: "good" or "bad").