

German Dataset: Attribute description

Attribute 1: 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 2: Duration in month

A21 : ... < 10 months

A22 : 10 <= ... < 20 months

A23 : 20 <= ... < 30 months

A24 : 30 <= ... < 40 months

A25 : 40 <= ... < 50 months

A26 : ... >= 50 months

Attribute 3: 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 4: 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 5: Credit amount

A51 : ... < 1000 DM
A52 : 1000 <= ... < 3000 DM
A53 : 3000 <= ... < 5000 DM
A54 : 5000 <= ... < 7000 DM
A55 : 7000 <= ... < 9000 DM
A56 : 9000 <= ... < 11000 DM
A57 : 11000 <= ... < 13000 DM
A58 : 13000 <= ... < 15000 DM
A59 : ... >= 15000 DM

Attribute 6: Savings account/bonds

A61 : ... < 100 DM
A62 : 100 <= ... < 500 DM
A63 : 500 <= ... < 1000 DM
A64 : ... >= 1000 DM
A65 : unknown/ no savings account

Attribute 7: Present employment since

A71 : unemployed
A72 : ... < 1 year
A73 : 1 <= ... < 4 years
A74 : 4 <= ... < 7 years
A75 : ... >= 7 years

Attribute 8: Installment rate in percentage of disposable income

A81 : 1%
A82 : 2%
A83 : 3%
A84 : 4%

Attribute 9: Personal status and sex

A91 : male : divorced/separated
A92 : female : divorced/separated/married
A93 : male : single

A94 : male : married/widowed
A95 : female : single

Attribute 10: Other debtors / guarantors

A101 : none
A102 : co-applicant
A103 : guarantor

Attribute 11: Present residence since

A111 : 1 year
A112 : 2 years
A113 : 3 years
A114 : 4 years

Attribute 12: 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 13: Age in years

A131 : ... < 20 years
A132 : 20 <= ... < 30 years
A133 : 30 <= ... < 30 years
A134 : 40 <= ... < 30 years
A135 : 50 <= ... < 30 years
A136 : 60 <= ... < 30 years
A137 : ... >= 70 years

Attribute 14: Other installment plans

A141 : bank
A142 : stores
A143 : none

Attribute 15: Housing

A151 : rent
A152 : own
A153 : for free

Attribute 16: Number of existing credits at this bank

A161 : 1 credit
A162 : 2 credits
A163 : 3 credits
A164 : 4 credits

Attribute 17: Job

A171 : unemployed/ unskilled - non-resident
A172 : unskilled - resident
A173 : skilled employee / official
A174 : management/ self-employed/ highly qualified employee/ officer

Attribute 18: Number of people being liable to provide maintenance for

A181 : 1 People
A182 : 2 People

Attribute 19: Telephone

A191 : none
A192 : yes, registered under the customers name

Attribute 20: foreign worker

A201 : yes
A202 : no

Attribute 21: class of customer

A211 : Good
A212 : Bad