**GCD - Appendix - Description of Dataset**

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| --- | --- | --- | --- | --- | --- |
| **Variable** | **Description** | **Categories** | **Score** | **rel. frequency in % for** | |
| **good credits** | **bad credits** |
| Creditability | Creditability: 1 : credit-worthy 0 : not credit-worthy | | | | |
| Account Balance | Balance of current account | no balance or debit | 2 | 35.00 | 23.43 |
| 0 <= ... < 200 DM | 3 | 4.67 | 7.00 |
| ... >= 200 DM or checking account for at least 1 year | 4 | 15.33 | 49.71 |
| no running account | 1 | 45.00 | 19.86 |
| Duration of credit | Duration in months (metric) | | | | |
| Duration of credit | Duration in months (categorized) | <=6 | 10 | 3.00 | 10.43 |
| 6 < ... <= 12 | 9 | 22.33 | 30.00 |
| 12 < ... <= 18 | 8 | 18.67 | 18.71 |
| 18 < ... <= 24 | 7 | 22.00 | 22.57 |
| 24 < ... <= 30 | 6 | 6.33 | 5.43 |
| 30 < ... <= 36 | 5 | 12.67 | 6.86 |
| 36 < ... <= 42 | 4 | 1.67 | 1.71 |
| 42 < ... <= 48 | 3 | 10.67 | 3.14 |
| 48 < ... <= 54 | 2 | 0.33 | 0.14 |
| > 54 | 1 | 2.33 | 1.00 |
| Payment Status of Previous Credit | Payment of previous credits | no previous credits / paid back all previous credits | 2 | 56.33 | 51.57 |
| paid back previous credits at this bank | 4 | 16.67 | 34.71 |
| no problems with current credits at this bank | 3 | 9.33 | 8.57 |
| hesitant payment of previous credits | 0 | 8.33 | 2.14 |
| problematic running account / there are further credits running but at other banks | 1 | 9.33 | 3.00 |
| Purpose | Purpose of credit | new car | 1 | 5.67 | 12.29 |
| used car | 2 | 19.33 | 17.57 |
| items of furniture | 3 | 20.67 | 31.14 |
| radio / television | 4 | 1.33 | 1.14 |
| household appliances | 5 | 2.67 | 2.00 |
| repair | 6 | 7.33 | 4.00 |
| education | 7 | 0.00 | 0.00 |
| vacation | 8 | 0.33 | 1.14 |
| retraining | 9 | 11.33 | 9.00 |
| business | 10 | 1.67 | 1.00 |
| other | 0 | 29.67 | 20.71 |
| Credit Amount | Amount of credit in "Deutsche Mark" (metric) | | | | |
| Credit Amount | Amount of credit in DM (categorized) | <=500 | 10 | 1.00 | 2.14 |
| 500 < ... <= 1000 | 9 | 11.33 | 9.14 |
| 1000 < ... <= 1500 | 8 | 17.00 | 19.86 |
| 1500 < ... <= 2500 | 7 | 19.67 | 24.57 |
| 2500 < ... <= 5000 | 6 | 25.00 | 28.57 |
| 5000 < ... <= 7500 | 5 | 11.33 | 9.71 |
| 7500 < ... <= 10000 | 4 | 6.67 | 3.71 |
| 10000 < ... <= 15000 | 3 | 7.00 | 2.00 |
| 15000 < ... <= 20000 | 2 | 1.00 | 0.29 |
| > 20000 | 1 | 0.00 | 0.00 |
| Value Savings/Stocks | Value of savings or stocks | < 100,- DM | 2 | 11.33 | 9.86 |
| 100,- <= ... < 500,- DM | 3 | 3.67 | 7.43 |
| 500,- <= ... < 1000,- DM | 4 | 2.00 | 6.00 |
| >= 1000,- DM | 5 | 10.67 | 21.57 |
| not available / no savings | 1 | 72.33 | 55.14 |
| Length of current employment | Has been employed by current employer for | unemployed | 1 | 7.67 | 5.57 |
| <= 1 year | 2 | 23.33 | 14.57 |
| 1 <= ... < 4 years | 3 | 34.67 | 33.57 |
| 4 <= ... < 7 years | 4 | 13.00 | 19.29 |
| >= 7 years | 5 | 21.33 | 27.00 |
| rate | Instalment in % of available income | >= 35 | 1 | 11.33 | 14.57 |
| 25 <= ... < 35 | 2 | 20.67 | 24.14 |
| 20 <= ... < 25 | 3 | 15.00 | 16.00 |
| < 20 | 4 | 53.00 | 45.29 |
| Sex & Marital Status | Marital Status / Sex | male: divorced / living apart | 1 | 6.67 | 4.29 |
| male: single | 2 | 36.33 | 28.72 |
| male: married / widowed | 3 | 48.67 | 57.43 |
| female: | 4 | 8.33 | 9.57 |
| Guarantors | Further debtors / Guarantors | none | 1 | 90.67 | 90.71 |
| Co-Applicant | 2 | 6.00 | 3.29 |
| Guarantor | 3 | 3.33 | 6.00 |
| Duration in Current address | Living in current household for | < 1 year | 1 | 12.00 | 13.43 |
| 1 <= ... < 4 years | 2 | 32.33 | 30.14 |
| 4 <= ... < 7 years | 3 | 14.33 | 15.14 |
| >= 7 years | 4 | 41.33 | 41.29 |
| Most valuable available asset | Most valuable available assets | Ownership of house or land | 4 | 22.33 | 12.43 |
| Savings contract with a building society / Life insurance | 3 | 34.00 | 32.86 |
| Car / Other | 2 | 23.67 | 23.00 |
| not available / no assets | 1 | 20.00 | 31.71 |
| Age (years) | Age in years (metric) | | | | |
| Age (years) | Age in years (categorized) | 0 <= ... <= 25 | 1 | 26.67 | 15.71 |
| 26 <= ... <= 39 | 2 | 47.33 | 52.72 |
| 40 <= ... <= 59 | 3 | 21.67 | 26.14 |
| 60 <= ... <= 64 | 5 | 2.33 | 3.00 |
| >= 65 | 4 | 2.00 | 2.43 |
| Concurrent Credits | Further running credits | at other banks | 1 | 19.00 | 11.71 |
| at department store or mail order house | 2 | 6.33 | 4.00 |
| no further running credits | 3 | 74.67 | 84.29 |
| Type of apartment | Type of apartment | rented flat | 2 | 62.00 | 75.43 |
| owner-occupied flat | 3 | 14.67 | 9.14 |
| free apartment | 1 | 23.33 | 15.57 |
| No of Credits at this Bank | Number of previous credits at this bank (including the running one) | one | 1 | 66.67 | 61.86 |
| two or three | 2 | 30.67 | 34.43 |
| four or five | 3 | 2.00 | 3.14 |
| six or more | 4 | 0.67 | 0.57 |
| Occupation | Occupation | unemployed / unskilled with no permanent residence | 1 | 2.33 | 2.14 |
| unskilled with permanent residence | 2 | 18.67 | 20.57 |
| skilled worker / skilled employee / minor civil servant | 3 | 62.00 | 63.43 |
| executive / self-employed / higher civil servant | 4 | 17.00 | 13.86 |
| No of dependents | Number of persons entitled to maintenance | 0 to 2 | 2 | 84.67 | 84.43 |
| 3 and more | 1 | 15.33 | 15.57 |
| Telephone | Telephone | no | 1 | 62.33 | 58.43 |
| yes | 2 | 37.67 | 41.57 |
| Foreign Worker | Foreign worker | yes | 1 | 1.33 | 4.71 |
| no | 2 | 98.67 | 95.29 |