Description of the dataset is as follows:

Attribute 1: (qualitative) 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: (numerical) Duration in month

Attribute 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)

Attribute 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

Attribute 5: (numerical) Credit amount

Attibute 6: (qualitative) Savings account/bonds

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

Attribute 7: (qualitative) Present employment since

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

Attribute 8: (numerical) Installment rate in percentage of disposable income

Attribute 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

Attribute 10: (qualitative) Other debtors / guarantors

* A101 : none
* A102 : co-applicant
* A103 : guarantor

Attribute 11: (numerical) Present residence since

Attribute 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 attribute 6
* A124 : unknown / no property

Attribute 13: (numerical) Age in years

Attribute 14: (qualitative) Other installment plans

* A141 : bank
* A142 : stores
* A143 : none

Attribute 15: (qualitative) Housing

* A151 : rent
* A152 : own
* A153 : for free

Attribute 16: (numerical) Number of existing credits at this bank

Attribute 17: (qualitative) Job

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

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

Attribute 19: (qualitative) Telephone

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

Attribute 20: (qualitative) foreign worker

* A201 : yes
* A202 : no

Attribute 21: (numerical) customer classification

* 1 - Good Customer
* 2 - Bad Customer