

Description of the dataset is as follows:

Attribute 1: (qualitative) Status of existing checking account

- A11 : ... < 0 DM
- A12 :  $0 \leq \dots < 200$  DM
- A13 : ...  $\geq 200$  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

Attribute 6: (qualitative) Savings account/bonds

- A61 : ... < 100 DM
- A62 :  $100 \leq \dots < 500$  DM
- A63 :  $500 \leq \dots < 1000$  DM
- A64 : ..  $\geq 1000$  DM
- A65 : unknown/ no savings account

Attribute 7: (qualitative) Present employment since

- A71 : unemployed
- A72 : ... < 1 year
- A73 :  $1 \leq \dots < 4$  years
- A74 :  $4 \leq \dots < 7$  years

- A75 : ..  $\geq 7$  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