

Description of Attributes

id [**row_id**]: id of the applicant

account_status [**Qualitative**]: status of existing checking account (consider DM as an equivalent currency like the Indian National Rupee)

months [**Numerical**]: credit duration in months

credit_history [**Qualitative**]: history of compliance with previous or concurrent credit contracts

purpose [**Qualitative**]: purpose for which the credit is needed

credit_amount [**Numerical**]: credit amount in DM(currency unit)

savings [**Qualitative**]: debtor's savings balance in DM(currency unit)

employment [**Qualitative**]: duration of debtor's employment with current employer

installment_rate [**Numerical**]: credit installments as a percentage of debtor's disposable income

personal_status [**Qualitative**]: combined information on sex and marital status

guarantors [**Qualitative**]: Is there another debtor or a guarantor for the credit?

residence [**Numerical**]: length of time (in years) the debtor lives in the present residence

property [**Qualitative**]: the debtor's most valuable property

age [**Numerical**]: age in years

other_installments [**Qualitative**]: installment plans from providers other than the credit-giving bank (concurrent credits from other_bank or dept. stores or None)

housing [**Qualitative**]: type of housing the debtor lives in

credit_cards [**Numerical**]: number of credits including the current one the debtor has (or had) at this bank

job [**Qualitative**]: quality of debtor's job

dependents [**Numerical**]: number of people who financially depend on the debtor

phone [**Qualitative**]: Is there a telephone landline registered on the debtor's name?

foreign_worker [**Qualitative**]: Is the debtor a foreign worker?

credit_rating [**target_label**]: target attribute 1(good credit) vs. 2(bad credit)