

Variables of German Dataset:

1. **OBS:** Observation number
2. **CHK_ACCT:** Checking account status,
0: < 0 Deutsche mark
1: 0 to 200 Deutsche mark
2: >=200 Deutsche mark
3: No Checking account
3. **DURATION:** Duration of the credit in months
4. **HISTORY:** Credit History
0: No credits taken
1: All credits at this bank paid back duly
2: Existing credits paid back duly till now
3: Delay in paying off in the past
4: Critical account
5. **NEW_CAR:** Purpose of credit
0: No
1: Yes
6. **USED_CAR:** Purpose of credit
0: No
1: Yes
7. **FURNITURE:** Purpose of credit
0: No
1: Yes
8. **RADIO_TV:** Purpose of credit
0: No
1: Yes
9. **EDUCATION:** Purpose of credit
0: No
1: Yes
10. **RETRAINING:** Purpose of credit
0: No
1: Yes
11. **AMOUNT:** Credit Amount in Deutsche mark
12. **SAV_ACCT:** Average balance in savings account
0: < 100 Deutsche mark

- 1: 100 to 500 Deutsche mark
- 2: 500 to 1000 Deutsche mark
- 3: ≥ 1000 Deutsche mark
- 4: Unknown or No savings account

13. **EMPLOYMENT:** Working in the current organization for a period

0: Unemployed

1: < 1 year

2: 1 to 4 years

3: 4 to 7 years

4: ≥ 7 years

14. **INSTALL_RATE:** Installment rate as a percentage of disposable income

15. **MALE_DIV:** Applicant is male and divorced

0: No

1: Yes

16. **MALE_SINGLE:** Applicant is male and single

0: No

1: Yes

17. **MALE_MAR_or_WID:** Applicant is male, married or a widower

0: No

1: Yes

18. **CO_APPLICANT:** Application has co-applicant

0: No

1: Yes

19. **GUARANTOR:** Applicant has a guarantor

0: No

1: Yes

20. **PRESENT_RESIDENT:** Residing in the current residence for a period,

0: ≤ 1 year

1: 1 to 2 years

2: 2 to 3 years

3: 3 to 4 years

4: > 4 years

21. **REAL_ESTATE:** Applicant owns real estate

0: No

1: Yes

22. **PROP_UNKN_NONE:** Applicant owns no property (or unknown)

0: No

1: Yes

23. **AGE:** Applicant's age in years

24. **OTHER_INSTALL:** Applicant has other credit installment plan

0: No

1: Yes

25. **RENT:** Applicant rents

0: No

1: Yes

26. **OWN_RES:** Applicant owns residence

0: No

1: Yes

27. **NUM_CREDITS:** Number of existing credits at this bank

28. **JOB:** Nature of applicant's job

0: Unemployed/ unskilled—nonresident

1: Unskilled—resident

2: Skilled employee/ official

3: Management/ self employed/ highly qualified employee/ officer

29. **NUM_DEPENDENTS:** Number of people for whom liable to provide maintenance

30. **TELEPHONE:** Applicant has a phone in his or her name

0: No

1: Yes

31. **FOREIGN:** Applicant is foreign worker

0: No

1: Yes

32. **RESPONSE:** Credit rating is good

0: No

1: Yes