Description of the Assignment Dataset

Number of cases: 1006

Attribute 1: (Qualitative)

Description: Status of existing checking account

1: < 0 $
2: 0 <= … < $200
3: >= $200 $ or salary assigned to account for at least 1 year
4: No checking account

Attribute 2: (Numerical)

Description: Duration of loan in month

Attribute 3: (Qualitative)

Description: Credit History

0: No Credits taken / all credits paid back duly
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 / other credits existing (not at this bank)

Attribute 4: (Qualitative)

Description: Purpose of loan

0: Car (new)
1: Car (used)
2: Furniture / Equipment
3: Radio / Television
4: Domestic Appliances
5: Repairs
6: Education
7: (Vacation – Does not exist?)
8: Retraining
9: Business
10: Others

Attribute 5: (Numerical)

Description: Credit amount ($) asked for

Attribute 6: (Qualitative)

Description: Savings amount / bonds currently held

1: < $100
2: $100 <= … < $500
3: $500 $ <= … < $1000
4: >= $1000
5: Unknown / No savings account

Attribute 7: (Qualitative)
Description: Present employment since
1: Unemployed
2: < 1 year
3: 1 <= … < 4 years
4: 4 <= … < 7 years
5: >= 7 years

Attribute 8: (Numerical)
Description: Instalment rate in % of disposable income

Attribute 9: (Qualitative)
Description: Personal status and sex
1: Male + Divorced / Separated
2: Female + Divorced / Separated / Married
3: Male + Single
4: Male + Married / Widowed
5: Female + Single

Attribute 10: (Qualitative)
Description: Other debtors / guarantors
1: None
2: Co-applicant
3: Guarantor

Attribute 11: (Numerical)
Description: Present residence since

Attribute 12: (Qualitative)
Description: Assets
1: Real estate
2: No real estate, but building society savings agreement / life insurance
3: No real estate or building society savings agreement / life insurance but owns: car or other significant asset (but not bank account which is described in attribute 6)
4: Unknown / No property

Attribute 13: (Numerical)
Description: Age in years

Attribute 14: (Qualitative)
Description: Other instalment plans
1: Bank
2: Retail stores
3: None

Attribute 15: (Qualitative)
Description: Housing
1: Rent
2: Own
3: For free

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

Attribute 17: (Qualitative)
Description: Job classification
1: Unemployed / Unskilled – Non-resident
2: Unskilled – Resident
3: Skilled employee / official
4: Management / Self-employed / Highly qualified employee / Officer

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

Attribute 19: (Qualitative)
Description: Have telephone?
1: None
2: Yes, registered under the customer's name

Attribute 20: (Qualitative)
Description: Foreign worker
1: Yes
2: No

Attribute 21: (Qualitative)
Recommendation of experienced Credit Analyst
1: Accept
2: Reject

Note *that it is worse to class a customer as good when they are bad, than it is to class a customer as bad when they are good*