

German Credit Data set

Checking	Status of existing checking account A < 0 DM B $0 \leq \dots < 200$ DM C $\dots \geq 200$ DM / salary assignments for at least 1 year D no checking account
Duration	Duration in months
History	Credit history A no credits taken/all credits paid back duly B all credits at this bank paid back duly C existing credits paid back duly till now D delay in paying off in the past E critical account/other credits existing (not at this bank)
Purpose	Purpose of loan A car (new) B car (used) C furniture/equipment D radio/television E domestic appliances F repairs G education H retraining I business J others
Amount	Credit Amount
Savings	Savings account/bonds A < 100 DM B $100 \leq \dots < 500$ DM C $500 \leq \dots < 1000$ DM D ≥ 1000 DM E unknown/ no savings account
Employed	Present employment since A unemployed B < 1 year C $1 \leq \dots < 4$ years D $4 \leq \dots < 7$ years E ≥ 7 years
Marital	Personal status and sex A male divorced/separated B female : divorced/separated/married C male : single D male : married/widowed E female : single
Coapp	Other debtors / guarantors A none

	B co-applicant C guarantor
Resident years.	Present residence since (no. of years)- a little dubious here take 4 as meaning 4+
Property	Property A real estate B if not 1 : building society savings agreement/life insurance C if not 1/2 : car or other, not in attribute 6 D unknown / no property
Age	Age in years
Other	Other installment plans A bank B stores C none
Housing	Housing A rent B own C for free
ExCred	Number of existing credits at this bank
Job	Job A unemployed/unskilled - non-resident B unskilled - resident C skilled employee/official D management/self-employed/highly qualified employee/officer
Depends	Number of people being liable to provide maintenance for
Telephone	Telephone A none B yes, registered under the customers name
Foreign	foreign worker A yes B no
Good_Bad	Status of loan Good Did not default Bad Defaulted