

Codelist				
Var. #	Variable Name	Description	Variable Type	Code Description
1.	OBS#	Observation No.	Categorical	
2.	CHK_ACCT	Checking account status	Categorical	0 : < 0 DM 1: 0 < ... < 200 DM 2 : => 200 DM 3: no checking account
3.	DURATION	Duration of credit in months	Numerical	
4.	HISTORY	Credit history	Categorical	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	Binary	car (new) 0: No, 1: Yes
6.	USED_CAR	Purpose of credit	Binary	car (used) 0: No, 1: Yes
7.	FURNITURE	Purpose of credit	Binary	furniture/equipment 0: No, 1: Yes
8.	RADIO/TV	Purpose of credit	Binary	radio/television 0: No, 1: Yes
9.	EDUCATION	Purpose of credit	Binary	education 0: No, 1: Yes
10.	RETRAINING	Purpose of credit	Binary	retraining 0: No, 1: Yes
11.	AMOUNT	Credit amount	Numerical	
12.	SAV_ACCT	Average balance in savings account	Categorical	0 : < 100 DM 1 : 100<= ... < 500 DM 2 : 500<= ... < 1000 DM 3 : =>1000 DM 4 : unknown/ no savings account
13.	EMPLOYMENT	Present employment since	Categorical	0 : unemployed 1: < 1 year 2 : 1 <= ... < 4 years 3 : 4 <= ... < 7 years 4 : >= 7 years
14.	INSTALL_RATE	Installment rate as % of disposable income	Numerical	
15.	MALE_DIV	Applicant is male and divorced	Binary	0: No, 1: Yes
16.	MALE_SINGLE	Applicant is male and single	Binary	0: No, 1: Yes
17.	MALE_MAR_WID	Applicant is male and married or a	Binary	0: No, 1: Yes
18.	CO-APPLICANT	Application has a co-applicant	Binary	0: No, 1: Yes
19.	GUARANTOR	Applicant has a guarantor	Binary	0: No, 1: Yes
20.	PRESENT_RESIDE	Present resident since - years	Categorical	0: <= 1 year 1<...<=2 years 2<...<=3 years 3:>4years
21.	REAL_ESTATE	Applicant owns real estate	Binary	0: No, 1: Yes
22.	PROP_UNKN_NON	Applicant owns no property (or	Binary	0: No, 1: Yes
23.	AGE	Age in years	Numerical	
24.	OTHER_INSTALL	Applicant has other installment plan credit	Binary	0: No, 1: Yes
25.	RENT	Applicant rents	Binary	0: No, 1: Yes
26.	OWN_RES	Applicant owns residence	Binary	0: No, 1: Yes
27.	NUM_CREDITS	Number of existing credits at this bank	Numerical	
28.	JOB	Nature of job	Categorical	0 : unemployed/ unskilled - non-resident 1 : unskilled - resident 2 : skilled employee / official 3 : management/ self-employed/highly qualified employee/ officer
29.	NUM_DEPENDENT	Number of people for whom liable to provide maintenance	Numerical	
30.	TELEPHONE	Applicant has phone in his or her name	Binary	0: No, 1: Yes
31.	FOREIGN	Foreign worker	Binary	0: No, 1: Yes
32.	RESPONSE	Credit rating is good	Binary	0: No, 1: Yes