Credit dataset – variable description

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| Variable Name: | Variable Type: | Values: |
| **Creditability** | **qualitative** | 1 : yes  2 : no |
| Account Balance | qualitative | 1 : ... < 0 DM  2 : 0 <= ... < 200 DM  3 : ... >= 200 DM / salary assignments for at least 1 year  4 : no checking account |
| Duration of Credit (month) | numerical |  |
| Payment Status of Previous Credit | qualitative | 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) |
| Purpose | qualitative | 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 |
| Credit Amount | numerical |  |
| Value Savings/Stocks | qualitative | 1 : ... < 100 DM  2 : 100 <= ... < 500 DM  3 : 500 <= ... < 1000 DM  4 : .. >= 1000 DM  5 : unknown/ no savings account |
| Length of current employment | qualitative | 1 : unemployed  2 : ... < 1 year  3 : 1 <= ... < 4 years  4 : 4 <= ... < 7 years  5 : .. >= 7 years |
| Instalment per cent | numerical |  |
| Sex & Marital Status | qualitative | 1 : male : divorced/separated  2 : female : divorced/separated/married  3 : male : single  4 : male : married/widowed  5 : female : single |
| Guarantors | qualitative | 1 : none  2 : co-applicant  3 : guarantor |
| Duration in Current address | numerical |  |
| Most valuable available asset | qualitative | 1 : real estate  2 : if not 1 : building society savings agreement/ life insurance  3 : if not 1/2 : car or other, not in attribute 6  4 : unknown / no property |
| Age (years) | numerical |  |
| Concurrent Credits | qualitative | 1 : bank  2 : stores  3 : none |
| Type of apartment | qualitative | 1 : rent  2 : own  3 : for free |
| No of Credits at this Bank | numerical |  |
| Occupation | qualitative | 1 : unemployed/ unskilled - non-resident  2 : unskilled - resident  3 : skilled employee / official  4 : management/ self-employed/  highly qualified employee/ officer |
| No of dependents | numerical |  |
| Telephone | qualitative | 1 : none  2 : yes, registered under the customers name |
| Foreign Worker | qualitative | 1 : yes  2 : no |