

Default: 0 (no) and 1 (yes)

Attribute 1: (qualitative) Status of existing checking account

A11 : ... < 0 DM

A12 : 0 <= ... < 200 DM

A13 : ... >= 200 DM / salary assignments for at least 1 year

A14 : no checking account

Attribute 2: (numerical) Duration in month

Attribute 3: (qualitative) Credit history

A30 : no credits taken/ all credits paid back duly

A31 : all credits at this bank paid back duly

A32 : existing credits paid back duly till now

A33 : delay in paying off in the past

A34 : critical account/ other credits existing (not at this bank)

Attribute 4: (qualitative) Purpose

A40 : car (new)

A41 : car (used)

A42 : furniture/equipment

A43 : radio/television

A44 : domestic appliances

A45 : repairs

A46 : education

A47 : (vacation - does not exist?)

A48 : retraining

A49 : business

A410 : others

Attribute 5: (numerical) Credit amount

Attribute 6: (qualitative) Savings account/bonds

A61 : ... < 100 DM

A62 : 100 <= ... < 500 DM

A63 : 500 <= ... < 1000 DM

A64 : .. >= 1000 DM

A65 : unknown/ no savings account

Attribute 7: (qualitative) Present employment since

A71 : unemployed

A72 : ... < 1 year

A73 : 1 <= ... < 4 years

A74 : 4 <= ... < 7 years

A75 : .. >= 7 years

Attribute 8: (numerical) Installment rate in percentage of disposable income

Attribute 9: (qualitative) Personal status and sex

A91 : male : divorced/separated

A92 : female : divorced/separated/married

A93 : male : single

A94 : male : married/widowed

A95 : female : single

Attribute 10: (qualitative) Other debtors / guarantors

A101 : none
A102 : co-applicant
A103 : guarantor

Attribute 11: (numerical) Present residence since

Attribute 12: (qualitative) Property

A121 : real estate
A122 : if not A121 : building society savings agreement/ life insurance
A123 : if not A121/A122 : car or other, not in attribute 6
A124 : unknown / no property

Attribute 13: (numerical) Age in years

Attribute 14: (qualitative) Other installment plans

A141 : bank
A142 : stores
A143 : none

Attribute 15: (qualitative) Housing

A151 : rent
A152 : own
A153 : for free

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

Attribute 17: (qualitative) Job

A171 : unemployed/ unskilled - non-resident
A172 : unskilled - resident
A173 : skilled employee / official
A174 : management/ self-employed/
highly qualified employee/ officer

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

Attribute 19: (qualitative) Telephone

A191 : none
A192 : yes, registered under the customer name

Attribute 20: (qualitative) foreign worker

A201 : yes
A202 : no