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| **Variable** | **Description** | **Value** | **Categories** |
|
| Creditability | Creditabilty Status | 1 | Good (credit-worthy) |
| 0 | Bad (not credit-worthy) |
| Account.Balance | Balance of current account | 2 | no balance or debit |
| 3 | 0 <= ... < 200 USD |
| 4 | ... >= 200 USD or checking account for at least 1 year |
| 1 | no running account |
| Duration.of.Credit | Duration of Credit (in months) | numeric |  |
| Previous.Credit | Payment of previous credits | 2 | no previous credits / paid back all previous credits |
| 4 | paid back previous credits at this bank |
| 3 | no problems with current credits at this bank |
| 0 | hesitant payment of previous credits |
| 1 | problematic running account / there are further credits running but at other banks |
| Purpose | Purpose of credit | 1 | new car |
| 2 | used car |
| 3 | items of furniture |
| 4 | radio / television |
| 5 | household appliances |
| 6 | repair |
| 7 | education |
| 8 | vacation |
| 9 | retraining |
| 10 | business |
| 0 | other |
| Credit.Amount | Amount of credit (in USD) | numeric |  |
| Value.Savings.Stocks | Value of savings or stocks | 2 | < 100,- USD |
| 3 | 100,- <= ... < 500,- USD |
| 4 | 500,- <= ... < 1000,- USD |
| 5 | >= 1000,- USD |
| 1 | not available / no savings |
| Length.of.current.employment | Has been employed by current employer for | 1 | unemployed |
| 2 | <= 1 year |
| 3 | 1 <= ... < 4 years |
| 4 | 4 <= ... < 7 years |
| 5 | >= 7 years |
| Instalment.per.income | Instalment in % of available income | 1 | >= 35 |
| 2 | 25 <= ... < 35 |
| 3 | 20 <= ... < 25 |
| 4 | < 20 |
| Sex.Marital.Status | Marital Status / Sex | 1 | male: divorced / living apart |
| 2 | male: single |
| 3 | male: married / widowed |
| 4 | female: |
| Guarantors | Further debtors / Guarantors | 1 | none |
| 2 | Co-Applicant |
| 3 | Guarantor |
| Duration.in.Current.address | Living in current household for | 1 | < 1 year |
| 2 | 1 <= ... < 4 years |
| 3 | 4 <= ... < 7 years |
| 4 | >= 7 years |
| Most.valuable.asset | Most valuable available assets | 4 | Ownership of house or land |
| 3 | Savings contract with a building society / Life insurance |
| 2 | Car / Other |
| 1 | not available / no assets |
| Age | Age in years | numeric |  |
| Concurrent.Credits | Further running credits | 1 | at other banks |
| 2 | at department store or mail order house |
| 3 | no further running credits |
| Type.of.apartment | Type of apartment | 2 | rented flat |
| 3 | owner-occupied flat |
| 1 | free apartment |
| No.of.Credits.at.this.Bank | Number of previous credits at this bank (including the running one) | 1 | one |
| 2 | two or three |
| 3 | four or five |
| 4 | six or more |
| Occupation | Occupation | 1 | unemployed / unskilled with no permanent residence |
| 2 | unskilled with permanent residence |
| 3 | skilled worker / skilled employee / minor civil servant |
| 4 | executive / self-employed / higher civil servant |
| No.of.dependents | Number of persons entitled to maintenance | 2 | 0 to 2 |
| 1 | 3 and more |
| Telephone | Telephone | 1 | no |
| 2 | yes |
| Foreign.Worker | Foreign worker | 1 | yes |
| 2 | no |