**German\_credit\_classification.csv**

The data is about accounts and their accounts of customers and whether or not they will default on the loan.

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| **Variables** | Description | Measures |
| checkingstatus1 | 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 |
| duration | Duration in month |  |
| History | 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) |
| purpose | 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 |
| Amount | Credit amount |  |
| Savings | Savings account/bonds | A61 : ... < 100 DM  A62 : 100 <= ... < 500 DM  A63 : 500 <= ... < 1000 DM  A64 : .. >= 1000 DM  A65 : unknown/ no savings account |
| Employ | Present employment since | A71 : unemployed  A72 : ... < 1 year  A73 : 1 <= ... < 4 years  A74 : 4 <= ... < 7 years  A75 : .. >= 7 years |
| Installment | Installment rate in percentage of disposable income |  |
| Status | Personal status and sex | A91 : male : divorced/separated  A92 : female : divorced/separated/married  A93 : male : single  A94 : male : married/widowed  A95 : female : single |
| Others | Other debtors / guarantors |  |
| residence | Present residence since |  |
| property | 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 |
| Age | Age in years |  |
| otherplans | Other installment plans | A141 : bank  A142 : stores  A143 : none |
| housing | Housing | A151 : rent  A152 : own  A153 : for free |
| Cards | Number of existing credits at this bank |  |
| Job | Job | A171 : unemployed/ unskilled - non-resident  A172 : unskilled - resident  A173 : skilled employee / official  A174 : management/ self-employed/ highly qualified employee/ officer |
| Liable | Number of people being liable to provide maintenance for |  |
| Tele | Telephone | A191 : none  A192 : yes, registered under the customers name |
| Foreign | foreign worker | A201 : yes  A202 : no |

* Find out the variables affecting the tendency to Default.
* Develop a model to predict whether a person will default or not.