

No.	Variable	Description	Type	Details
1.	CHK_ACCT	Checking account status	Categorical	0 : < €0 1 : $0 \leq \dots < €200$ 2 : $\geq €200$ 3: no checking account
2.	DURATION	Duration of credit in months	Numerical	
3.	HISTORY	Credit history	Categorical	0: no credits taken 1: all credits at this bank paid back fully 2: existing credits paid back fully till now 3: delay in paying off in the past 4: critical account
4.	NEW_CAR	Purpose of credit	Binary	car (new) 0: No, 1: Yes
5.	USED_CAR	Purpose of credit	Binary	car (used) 0: No, 1: Yes
6.	FURNITURE	Purpose of credit	Binary	furniture/equipment 0: No, 1: Yes
7.	RADIO/TV	Purpose of credit	Binary	radio/television 0: No, 1: Yes
8.	EDUCATION	Purpose of credit	Binary	education 0: No, 1: Yes
9.	RETRAINING	Purpose of credit	Binary	retraining 0: No, 1: Yes
10	AMOUNT	Credit amount	Numerical	
11	SAV_ACCT	Avg balance in sav. account	Categorical	0 : < €100 1 : $100 \leq \dots < €500$ 2 : $500 \leq \dots < €1000$ 3 : $\geq €1000$ 4 : unknown/ no savings account
12	EMPLOYMENT	Present employment since	Categorical	0 : unemployed 1 : < 1 year 2 : $1 \leq \dots < 4$ years 3 : $4 \leq \dots < 7$ years 4 : $\geq 7$ years
13	INSTALL_RATE	Installment rate as % of disposable income	Numerical	
14	MALE_DIV	Applicant is male and divorced	Binary	0: No, 1: Yes
15	MALE_SINGLE	Applicant is male and single	Binary	0: No, 1: Yes
16	MALE_MAR_WID	Applicant is male and married or a widower	Binary	0: No, 1: Yes
17	CO-APPLICANT	Application has a co-applicant	Binary	0: No, 1: Yes
18	GUARANTOR	Applicant has a guarantor	Binary	0: No, 1: Yes
19	PRESENT_RESIDENT	Present resident since - years	Categorical	0 : $\leq 1$ year 1 : $1 < \dots \leq 2$ years 2 : $2 < \dots \leq 3$ years 3 : > 3 years
20	REAL_ESTATE	Applicant owns real estate	Binary	0: No, 1: Yes
21	PROP_UNKN_NONE	Applicant owns no property (or unknown)	Binary	0: No, 1: Yes
22	AGE	Age in years	Numerical	
23	OTHER_INSTALL	Applicant has other installment plan credit	Binary	0: No, 1: Yes
24	RENT	Applicant rents	Binary	0: No, 1: Yes
25	OWN_RES	Applicant owns residence	Binary	0: No, 1: Yes
26	NUM_CREDITS	Number of existing credits at this bank	Numerical	
27	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
28	NUM_DEPENDENTS	Number of people for whom liable to provide maintenance	Numerical	
39	TELEPHONE	Applicant has phone in his or her name	Binary	0: No, 1: Yes
30	FOREIGN	Foreign worker	Binary	0: No, 1: Yes
31	RESPONSE	Credit rating is good	Binary	0: No, 1: Yes

Table 1: Variables in GermanCredit.csv