Description of the German credit dataset.

- 1. Title: German Credit data
- 2. Source Information

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3. Number of Instances: 1000

Two datasets are provided. the original dataset, in the form provided by Prof. Hofmann, contains categorical/symbolic attributes and is in the file "german.data".

For algorithms that need numerical attributes, Strathclyde University produced the file "german.data-numeric". This file has been edited and several indicator variables added to make it suitable for algorithms which cannot cope with categorical variables. Several attributes that are ordered categorical (such as attribute 17) have been coded as integer. This was the form used by StatLog.

- 6. Number of Attributes german: 20 (7 numerical, 13 categorical) Number of Attributes german.numer: 24 (24 numerical)
- 7. Attribute description for german

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

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A46 : education
              A47 : (vacation - does not exist?)
              A48 : retraining
              A49 : business
              A410 : others
Attribute 5: (numerical)
              Credit amount
Attibute 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 \leftarrow ... \leftarrow 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
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A45 : repairs

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 customers name

Attribute 20: (qualitative)

foreign worker

A201 : yes A202 : no