**Data Dictionary:**

1. Title: Credit data

2. Source: Credit One Bank

3. Number of Instances: 5000

4. Name of Dataset: Analysis\_of\_Default

6. Number of Attributes: 20 (7 numerical, 13 categorical)

7. Attribute description

Attribute 1: (Qualitative / Categorical)

Status of existing checking account

A11: ... < 0 USD

A12: 0 <= ... < 10000 USD

A13: ... >= 10000 USD

A14: no checking account

Attribute 2: (numerical)

Duration in month

Attribute 3: (Qualitative / Categorical)

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 / Categorical)

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 / Categorical)

Savings account/bonds

A61: ... < 1000 USD

A62: 1000 <= ... < 5000 USD

A63: 5000 <= ... < 10000 USD

A64: .. >= 10000 USD

A65: unknown/ no savings account

Attribute 7: (Qualitative / Categorical)

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 / Categorical)

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 / Categorical)

Other debtors / guarantors

A101: none

A102: co-applicant

A103: guarantor

Attribute 11: (numerical)

Present residence since

Attribute 12: (Qualitative / Categorical)

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 / Categorical)

Other installment plans

A141: bank

A142: stores

A143: none

Attribute 15: (Qualitative / Categorical)

Housing

A151: rent

A152: own

A153: for free

Attribute 16: (numerical)

Number of existing credits at this bank

Attribute 17: (Qualitative / Categorical)

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 / Categorical)

Telephone

A191: none

A192: yes, registered under the customer’s name

Attribute 20: (Qualitative / Categorical)

foreign worker

A201: yes

A202: no

8. Default on Payment due

1 (Defaulted) 0 (No Default)