

Description of Attributes

id: id of the applicant

account_status: status of existing checking account (consider DM as an equivalent currency like the Indian National Rupee)

months: credit duration in months

credit_history: history of compliance with previous or concurrent credit contracts

purpose: purpose for which the credit is needed

credit_amount: credit amount in DM(currency unit)

savings: debtor's savings balance in DM(currency unit)

employment: duration of debtor's employment with current employer

installment_rate: credit installments as a percentage of debtor's disposable income

personal_status: combined information on sex and marital status

guarantors: Is there another debtor or a guarantor for the credit?

residence: length of time (in years) the debtor lives in the present residence

property: the debtor's most valuable property

age: age in years

other_installments: installment plans from providers other than the credit-giving bank (concurrent credits from other_bank or dept. stores or None)

housing: type of housing the debtor lives in

credit_cards: number of credits including the current one the debtor has (or had) at this bank

job: quality of debtor's job

dependents: number of people who financially depend on the debtor

phone: Is there a telephone landline registered on the debtor's name?

foreign_worker: Is the debtor a foreign worker?

credit_rating: target attribute: 1(good credit) vs. 2(bad credit)