

Description of the German credit dataset.

1. Title: German Credit data

2. Source Information

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3. Number of Instances: 1000

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

7. Attribute descriptions for German_Credit

<i>Variable Name</i>	<i>Description</i>
Creditability	Target variable
Account Balance	Status of existing chequing account 1. < 0 EU 2. 0 <= ... < 200 EU 3. >= 200 EU / salary assignments for at least 1 year 4. no chequing account
Duration of Credit (month)	Duration in months
Payment Status of Previous Credit	Credit history 0. no credits taken/ all credits paid back duly 1. all credits at this bank paid back duly 2. existing credits paid back duly till now 3. delay in paying off in the past 4. critical account/ other credits existing (not at this bank)

Variable Name	Description
Purpose	Purpose of the Loan 0. car (new) 1. car (used) 2. furniture/equipment 3. radio/television 4. domestic appliances 5. repairs 6. education 7. (vacation - does not exist?) 8. retraining 9. business 10. others
Credit amount	Euros
Savings account/bonds	Savings: 1. < 100 EU 2. 100 <= ... < 500 EU 3. 500 <= ... < 1000 EU 4. >= 1000 EU 5. unknown/ no savings account
Present employment since	Time in current job: 1. unemployed 2. < 1 year 3. 1 <= ... < 4 years 4. 4 <= ... < 7 years 5. >= 7 years
Instalment rate percent	Instalment rate in percentage of disposable income 1. <20% 2. 20%-25% 3. 25%-35% 4. >35%
Sex & Marital Status	Sex & Marital Status 1. male: divorced/separated 2. female: divorced/separated/married 3. male: single 4. male: married/widowed 5. female: single

<i>Variable Name</i>	<i>Description</i>
Guarantors	Other debtors / guarantors 1. none 2. co-applicant 3. guarantor
Duration in Current address	Duration in Current address 1. < 1 Year 2. 1-4 Years 3. 4-7 Years 4. >7 Years
Most valuable available asset	Property 1. real estate 2. if not 1: building society savings agreement/ life insurance 3. if not 1 or 2: car or other, not in attribute "Savings" 4. unknown / no property
Age (years)	Age in years
Concurrent Credits	Other instalment plans 1. bank 2. stores 3. none
Type of apartment	Housing 1. rent 2. own 3. for free
No of Credits at this Bank	Number of existing credits at this bank 1. 1 2. 2 or 3 3. 4 or 5 4. Above 6

Variable Name	Description
Occupation	Occupation 1. unemployed/ unskilled - non-resident 2. unskilled - resident 3. skilled employee / official 4. management/ self-employed/ highly qualified employee/ officer
No of dependents	Number of people being liable to provide maintenance for 1. Less than 3 2. 3 or more
Telephone	Telephone 1. none 2. yes, registered under the customer's name
Foreign worker	Foreign worker 1. yes 2. no

8. Cost Matrix

This dataset requires use of a cost matrix

		Predicted	
		Good	Bad
Actual	Good	0	1
	Bad	5	0

It is worse to class a customer as good when they are bad (5), than it is to class a customer as bad when they are good (1).