Attribute description for Credit data

Attribute 1: Status of existing checking account (qualitative)

"CheckingAccountStatus.lt.0	: ... < 0 DM
"CheckingAccountStatus.0.to.200	: 0 <= ... < 200 DM
"CheckingAccountStatus.gt.200"	: ... >= 200 DM /

salary assignments for at least 1 year

"CheckingAccountStatus.none   : no checking account

Attribute 2: (numerical)

"Duration"   :Duration in month

Attribute 3: Credit history (qualitative)

"CreditHistory.NoCredit.AllPaid"	: no credits taken/

all credits paid back duly

"CreditHistory.ThisBank.AllPaid"	: all credits at this bank paid back duly
"CreditHistory.PaidDuly"	: existing credits paid back duly till now
"CreditHistory.Delay"	: delay in paying off in the past
"CreditHistory.Critical"	: critical account/

other credits existing (not at this bank)

Attribute 4: Purpose (qualitative)

"Purpose.NewCar"	: car (new)
"Purpose.UsedCar"	: car (used)
"Purpose.Furniture.Equipment"	: furniture/equipment
"Purpose.Radio.Television"	: radio/television
"Purpose.DomesticAppliance"	: domestic appliances
"Purpose.Repairs"	: repairs
"Purpose.Education"	: education
"Purpose.Vacation"	: vacation
"Purpose.Retraining"	: retraining
"Purpose.Business"	: business
"Purpose.Other"	: others

Attribute 5: (numerical)

"Amount"   : Credit amount

Attribute 6: Savings account/bonds (qualitative)

"SavingsAccountBonds.lt.100"	: ... < 100 DM
"SavingsAccountBonds.100.to.500"	: 100 <= ... < 500 DM
"SavingsAccountBonds.500.to.1000"	: 500 <= ... < 1000 DM
"SavingsAccountBonds.gt.1000"	: .. >= 1000 DM
"SavingsAccountBonds.Unknown"	: unknown/ no savings account

Attribute 7: Present employment since (qualitative)

"EmploymentDuration.Unemployed"	: unemployed
"EmploymentDuration.lt.1"	: ... < 1 year
"EmploymentDuration.1.to.4"	:1 <= ... < 4 years
"EmploymentDuration.4.to.7"	: 4 <= ... < 7 years
"EmploymentDuration.gt.7"	: .. >= 7 years

Attribute 8: (numerical)

"InstallmentRatePercentage"   : Installment rate in percentage of disposable income

Attribute 9: Personal status and sex (qualitative)

"Personal.Male.Divorced.Seperated"	: male : divorced/separated
"Personal.Female.NotSingle"	: female : divorced/separated/married
"Personal.Male.Single"	: male : single
"Personal.Male.Married.Widowed"	: male : married/widowed
"Personal.Female.Single"	: female : single

Attribute 10: Other debtors / guarantors (qualitative)

"OtherDebtorsGuarantors.None"	: none
"OtherDebtorsGuarantors.CoApplicant"	: co-applicant
"OtherDebtorsGuarantors.Guarantor"	: guarantor

Attribute 11: (numerical)

"ResidenceDuration"   : Present residence since

Attribute 12: Property (qualitative)

"Property.RealEstate"	: real estate
"Property.Insurance"	: building society savings agreement/ life insurance
"Property.CarOther"	: car or other
"Property.Unknown"	: unknown / no property

Attribute 13: (numerical)
"Age"   :Age in years

Attribute 14: Other installment plans (qualitative)

"OtherInstallmentPlans.Bank"	: bank
"OtherInstallmentPlans.Stores"	: stores
"OtherInstallmentPlans.None"	: none

Attribute 15: Housing (qualitative)

"Housing.Rent"   : rent

"Housing.Own"   : own
"Housing.ForFree"   : for free

Attribute 16: (numerical)

"NumberExistingCredits"   : Number of existing credits at this bank

Attribute 17: Job (qualitative)

"Job.UnemployedUnskilled"   : unemployed/ unskilled - non-resident
"Job.UnskilledResident"   : unskilled - resident
"Job.SkilledEmployee"   : skilled employee / official
"Job.Management.SelfEmp.HighlyQualified"   : management/ self-employed/
                                                             highly qualified employee/ officer

Attribute 18: (numerical)

"NumberPeopleMaintenance"   :Number of people being liable to provide maintenance for

Attribute 19: (qualitative)

"Telephone":   1$\rightarrow$ yes, registered under the customer's name;
0$\rightarrow$No

Attribute 20: (qualitative)

"ForeignWorker"   : 1$\rightarrow$Yes; 0$\rightarrow$NO