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| **Variable** | **Description** |
| **status** | status of the debtor's checking account with the bank **(categorical)**  **1**: no checking account  **2**: ... < 0 DM"  **3**: 0<= ... < 200 DM  **4**: ... >= 200 DM / salary for at least 1 year |
| **duration** | credit duration in **months** **(quantitative)** |
| **credit\_history** | history of compliance with previous or concurrent credit contracts **(categorical)**  **0**: delay in paying off in the past  **1**: critical account/other credits elsewhere  **2**: no credits taken/all credits paid back duly  **3**: existing credits paid back duly till now  **4**: all credits at this bank paid back duly |
| **purpose** | purpose for which the credit is needed **(categorical)**  **0**: "others",  **1**: "car (new)",  **2**: "car (used)",  **3**: "furniture/equipment",  **4**: "radio/television",  **5**: "domestic appliances",  **6**: "repairs",  **7**: "education",  **8**: "vacation",  **9**: "retraining",  **10**: "business" |
| **amount** | credit amount in DM **(quantitative)** |
| **savings** | debtor's savings **(categorical)**  1: "unknown/no savings account",  2: "... < 100 DM",  3: "100 <= ... < 500 DM",  4: "500 <= ... < 1000 DM",  5: "... >= 1000 DM" |
| **employment\_duration** | duration of debtor's employment with current employer **(ordinal, discretized quantitative)**  "unemployed",  **1**: "< 1 yr",  **2**: "1 <= ... < 4 yrs",  **3**: "4 <= ... < 7 yrs",  **4**: ">= 7 yrs" |
| **installment\_rate** | installments as a **percentage** of debtor's disposable income **(ordinal, discretized quantitative)**  **1**: ">= 35",  **2**: "25 <= ... < 35",  **3**: "20 <= ... < 25",  **4**: "< 20" |
| **personal\_status\_sex** | **(categorical)**  **1:** "male : divorced/separated",  **2:** "female : non-single or male : single",  **3:** "male : married/widowed",  **4**: "female : single" |
| **other\_debtors** | Is there another debtor or a guarantor for the credit? **(categorical)**  **1**: "none",  **2**: "co-applicant",  **3**: "guarantor” |
| **present\_residence** | length of time (in years) the debtor lives in the present residence **(ordinal,** **discretized quantitative)**  **1**: "< 1 yr",  **2**: "1 <= ... < 4 yrs",  **3**: "4 <= ... < 7 yrs",  **4**: ">= 7 yrs" |
| **property** | the debtor's **most valuable** property, i.e. the highest possible code is used. **(ordinal)**  **1**: "unknown / no property",  **2**: "car or other",  **3**: "building society savings agreement/life insurance",  **4**: "real estate” |
| **age** | age in years **(quantitative)** |
| **other\_installment\_plans** | installment plans from providers other than the credit-giving bank **(categorical)**  **1**: "bank",  **2**: "stores",  **3**: "none" |
| **housing** | type of housing the debtor lives in **(categorical)**  **1**: "for free",  **2**: "rent",  **3**: "own" |
| **number\_credits** | number of credits including the current one the debtor has (or had) at this bank **(ordinal, discretized quantitative)**  **1**: "1",  **2**: "2-3",  **3**: "4-5",  **4**: ">= 6" |
| **job** | quality of debtor's job **(ordinal)**  **1**: "unemployed/unskilled - non-resident",  **2**: "unskilled - resident",  **3**: "skilled employee/official",  **4**: "manager/self-empl./highly qualif. employee" |
| **people\_liable** | number of persons who financially depend on the debtor (i.e., are entitled to maintenance) (**binary,  discretized quantitative)**  **1**: "3 or more",  **2**: "0 to 2" |
| **telephone** | Is there a telephone landline registered on the debtor's name? **(binary)**  **1**: "no",  **2**: "yes (under customer name)" |
| **foreign\_worker** | Is the debtor a foreign worker? **(binary)**  **1**: "yes"  **2**: "no" |
| **credit\_risk** | Has the credit contract been complied with **(binary)**  **0**: "yes"  **1**: "no" |