

EMSAMPLE.DMAGECR (German Credit Data Set)

CHECKING: Status of existing checking account

- _1: < 0 DM
- _2: 0 to <200 DM
- _3: >=200 DM/ salary assignments for at least 1 year
- _4: no checking account

DURATION: Duration in months

HISTORY: 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)

PURPOSE: Purpose

- _0: car (new)
- _1: car (used)
- _2: furniture/equipment
- _3: radio/television
- _4: domestic appliances
- _5: repairs
- _6: education
- _7: vacation
- _8: retraining
- _9: business
- _X: others

AMOUNT: Credit amount

SAVINGS: Savings account/bonds

- _1: < 100 DM
- _2: 100 to < 500 DM
- _3: 500 to < 1000 DM
- _4: >= 1000 DM
- _5: unknown/no savings account

EMPLOYED: Present employment since

- _1: unemployed
- _2: < 1 year
- _3: 1 to < 4 years
- _4: 4 to < 7 years
- _5: >= 7 years

INSTALLP: Installment rate in percentage of disposable income

MARITAL: Personal status and gender

- _1: male: divorced/separated
- _2: female: divorced/separated/married
- _3: male: single
- _4: male: married/widowed
- _5: female: single

COAPP: Other debtors/guarantors

- _1: none
- _2: co-applicant
- _3: guarantor

RESIDENT: Date beginning permanent residence

PROPERTY: Property

- _1: real estate
- _2: if not 1: building society savings agreement/life insurance
- _3: if not 1/2: car or other, not in attribute 6
- _4: unknown/no property

AGE: Age in years

OTHER: Other installment plans

_ 1: bank

_ 2: stores

_ 3: none

HOUSING: Housing

_ 1: rent

_ 2: own

_ 3: for free

EXISTCR: Number of existing credits at this bank

JOB: Job

_ 1: unemployed/unskilled - nonresident

_ 2: unskilled - resident

_ 3: skilled employee/official

_ 4: management/self-employed/highly qualified employee/officer

DEPENDS: Number of dependents

TELEPHON: Telephone

_ 1: none

_ 2: yes, registered under the customer's name

FOREIGN: foreign worker

_ 1: yes

_ 2: no

VARIABLE	ROLE	LEVEL	DESCRIPTION
CHECKING	input	ordinal	Checking account status
DURATION	input	interval	Duration in months
HISTORY	input	ordinal	Credit history
PURPOSE	input	nominal	Purpose
AMOUNT	input	interval	Credit amount
SAVINGS	input	ordinal	Savings account/bonds
EMPLOYED	input	ordinal	Present employment since
INSTALLP	input	interval	Installment rate as % of disposable income
MARITAL	input	nominal	Personal status and sex
COAPP	input	nominal	Other debtors/guarantors
RESIDENT	input	interval	Present residence since
PROPERTY	input	nominal	Property
AGE	input	interval	Age in years
OTHER	input	nominal	Other installment plans
HOUSING	input	nominal	Housing
EXISTCR	input	interval	Number of existing credits at this bank
JOB	input	ordinal	Job title
DEPENDS	input	interval	Number of dependents
TELEPHON	input	binary	Telephone
FOREIGN	input	binary	Foreign worker
GOOD_BAD	target	binary	Good or bad credit rating