Appendix A

| % STATS          | # LIMIT_BAL |                          | # LIMIT_BAL # SEX # EDUCATION # MARRIAGE # AGE # PAY_1 # PAY_2 # PAY_3 | # MARRIAGE  |                          |                         |               |               |                |                  |             | # BILL_AMT1 # B |             | BILL_AMT3 # |             |             | # BILL_AMT6 |             | # BILLANT3 # BILLANT4 # BILLANT5 # BILLANT6 # PAYLANT1 # PAYLANT2 # PAYLANT3 |             | # PAY_AMT4 # PAY_AMTS |             |             |              |
|------------------|-------------|--------------------------|--|-------------|--------------------------|-------------------------|---------------|---------------|----------------|------------------|-------------|-----------------|-------------|-------------|-------------|-------------|-------------|-------------|--|-------------|-----------------------|-------------|-------------|--------------|
| count            | 30000       | 0 30000                  | 30000  | 30000       | 30000                    | 30000                   | 30000         | 30000         | 30000          | 30000            | 30000       | 30000           | 30000       | 30000       | 30000       | 30000       | 30000       | 30000       | 30000  | 30000       | 30000                 | 30000       | 30000       | 30000        |
| mean             | 5526.982648 | 8 1.603733333            | 1.853133333  | 1.551866667 | 35.4855                  | -0.0167                 | -0.1337666667 | -0.1662 -0.3  | -0.2206666667  | -0.2662          | -0.2911     | 1690.36992      | 1622.909481 | 1551,434108 | 1427.677316 | 1330.276232 | 1282.768093 | 186.8981565 | 195.3983955  | 172.4474895 | 159,2605366           | 158.3797919 | 172,1115847 | 0.2212       |
| std              | 4281.67283, | 4281.672832 0.4891291961 | 0.7903486597   |             | 0.5219696006 9.217904068 | 1.123801528 1.197185973 |               | 1.196867568 1 | 1.169138622 1. | 1.133187406 1.14 | 1.149987626 | 2429,983399     | 2348.73437  | 2288.529785 | 2122.984252 | 2006.30614  | 1965.285549 | 546.5882517 | 760.3487233  | 581.0297285 | 516,9832716           | 504.1840874 | 586,6563706 | 0.4150618057 |
| min              | 330         | 1                        | 0  | 0           | 21                       | 5                       | 5             | çi            | -5             | 2                | C)          | -5464.14        | -2302.641   | -5189.712   | -5610       | -2684.022   | -11206.899  | 0           | 0  | 0           | 0                     | 0           | 0           | 0            |
| 25%              | 1650        | 1                        | -  | -           | 28                       | T                       | ₹             | 7             | Ŧ              | T                | T           | 117.43875       | 98.49675    | 87.98625    | 76.78275    | 58.179      | 41.448      | 33          | 27.489   | 12.87       | 97.68                 | 8.3325      | 3.88575     | 0            |
| 90%              | 4620        | 0 2                      | 2  | 2           | 25                       | 0                       | 0             | 0             | 0              | 0                | 0           | 738.5895        | 9.669       | 662.9205    | 628.716     | 597.4485    | 563.343     | 69.3        | 66.297   | 59.4        | 49.5                  | 49.5        | 49.5        | 0            |
| 75%              | 7920        | 0 2                      | 2  | 2           | 17                       | 0                       | 0             | 0             | 0              | 0                | 0           | 2214.003        | 2112.20625  | 1985.43675  | 1798.698    | 1656.2865   | 1623.54225  | 165.198     | 165  | 148.665     | 132.43725             | 133.0395    | 132         | 0            |
| max              | 33000       | 0 2                      | 9  | 99          | ě.                       | 00                      | 80            | 00            | 80             | 80               | 00          | 31828.863       | 32469.723   | 54914.937   | 29422.338   | 30596.643   | 31734,912   | 28827.216   | 55580.547  | 29569.32    | 20493                 | 14075.457   | 17445.978   | 1            |
|                  |             |                          |  |             |                          |                         |               |               |                |                  |             |                 |             |             |             |             |             |             |  |             |                       |             |             |              |
|                  |             |                          |  |             |                          |                         |               |               |                |                  |             |                 |             |             |             |             |             |             |  |             |                       |             |             |              |
| AVG BILL AMT 50% | 648,43625   | 100                      |  |             |                          |                         |               |               |                |                  |             |                 |             |             |             |             |             |             |  |             |                       |             |             |              |
| AVG PAY AMT 50%  | 57,2495     | 90                       |  |             |                          |                         |               |               |                |                  |             |                 |             |             |             |             |             |             |  |             |                       |             |             |              |