

Variable	Variable Name	Variable Definition	Data Type
LIMIT_BAL	X1	Amount of the given credit (NT dollar): it includes both the individual consumer credit and his/her family (supplementary) credit.	Float
SEX	X2	Gender (1 = male; 2 = female)	Float
EDUCATION	X3	Education (1 = graduate school; 2 = university; 3 = high school; 4 = others)	Float
MARRIAGE	X4	Marital status (1 = married; 2 = single; 3 = others)	Float
AGE	X5	Age (year)	Float
PAY_0	X6	September 2005 - Repayment Status: -1 pay duly, 1 payment delay for one month, 2 payment delay for two months, ...,9 payment delay for nine months and above	Float
PAY_2	X7	August 2005 - Repayment Status: -1 pay duly, 1 payment delay for one month, 2 payment delay for two months, ...,9 payment delay for nine months and above	Float
PAY_3	X8	July 2005 - Repayment Status: -1 pay duly, 1 payment delay for one month, 2 payment delay for two months, ...,9 payment delay for nine months and above	Float
PAY_4	X9	June 2005 - Repayment Status: -1 pay duly, 1 payment delay for one month, 2 payment delay for two months, ...,9 payment delay for nine months and above	Float
PAY_5	X10	May 2005 - Repayment Status: -1 pay duly, 1 payment delay for one month, 2 payment delay for two months, ...,9 payment delay for nine months and above	Float
PAY_6	X11	April 2005 - Repayment Status: -1 pay duly, 1 payment delay for one month, 2 payment delay for two months, ...,9 payment delay for nine months and above	Float
BILL_AMT1	X12	September 2005 - Amount of bill statement (NT dollar)	Float
BILL_AMT2	X13	August 2005 - Amount of bill statement (NT dollar)	Float
BILL_AMT3	X14	July 2005 - Amount of bill statement (NT dollar)	Float
BILL_AMT4	X15	June 2005 - Amount of bill statement (NT dollar)	Float
BILL_AMT5	X16	May 2005 - Amount of bill statement (NT dollar)	Float
BILL_AMT6	X17	April 2005 - Amount of bill statement (NT dollar)	Float
PAY_AMT1	X18	September 2005 - Amount of previous payment(NT dollar)	Float
PAY_AMT2	X19	August 2005 - Amount of previous payment(NT dollar)	Float
PAY_AMT3	X20	July 2005 - Amount of previous payment(NT dollar)	Float
PAY_AMT4	X21	June 2005 - Amount of previous payment(NT dollar)	Float
PAY_AMT5	X22	May 2005 - Amount of previous payment(NT dollar)	Float
PAY_AMT6	X23	April 2005 - Amount of previous payment(NT dollar)	Float
Default	Y	Did the customer default next month	Binary