

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
AVG_BILL_AMT		Average of all 6 BILL_AMT	Float
OUTSTANDING_BAL1		September 2005 - Amount of bill statement (NT dollar) - Amount of previous payment(NT dollar)	Float
OUTSTANDING_BAL2		August 2005 - Amount of bill statement (NT dollar) - Amount of previous payment(NT dollar)	Float
OUTSTANDING_BAL3		July 2005 - Amount of bill statement (NT dollar) - Amount of previous payment(NT dollar)	Float
OUTSTANDING_BAL4		June 2005 - Amount of bill statement (NT dollar) - Amount of previous payment(NT dollar)	Float
OUTSTANDING_BAL5		May 2005 - Amount of bill statement (NT dollar) - Amount of previous payment(NT dollar)	Float
OUTSTANDING_BAL6		April 2005 - Amount of bill statement (NT dollar) - Amount of previous payment(NT dollar)	Float
AVG_OUT_BAL		Average of all 6 OUTSTANDING_BAL	Float
OUTSTANDING_BAL_1_INDICATOR		August 2005 OUTSTANDING_BAL2 - September 2005 OUTSTANDING_BAL1 (1 = outstanding balance increase; 0 = outstanding balance did not reduce)	Float
OUTSTANDING_BAL_2_INDICATOR		July 2005 OUTSTANDING_BAL3 - September 2005 OUTSTANDING_BAL2 (1 = outstanding balance increase; 0 = outstanding balance did not reduce)	Float
OUTSTANDING_BAL_3_INDICATOR		June 2005 OUTSTANDING_BAL4 - September 2005 OUTSTANDING_BAL3 (1 = outstanding balance increase; 0 = outstanding balance did not reduce)	Float
OUTSTANDING_BAL_4_INDICATOR		May 2005 OUTSTANDING_BAL5 - September 2005 OUTSTANDING_BAL4 (1 = outstanding balance increase; 0 = outstanding balance did not reduce)	Float
OUTSTANDING_BAL_5_INDICATOR		April 2005 OUTSTANDING_BAL6 - September 2005 OUTSTANDING_BAL5 (1 = outstanding balance increase; 0 = outstanding balance did not reduce)	Float
PERCENT_OF_LIMIT_BAL1		September 2005 OUTSTANDING_BAL2 / LIMIT_BAL to show how close a client is to reaching their balance limit	Float
PERCENT_OF_LIMIT_BAL2		August 2005 OUTSTANDING_BAL2 / LIMIT_BAL to show how close a client is to reaching their balance limit	Float
PERCENT_OF_LIMIT_BAL3		July 2005 OUTSTANDING_BAL2 / LIMIT_BAL to show how close a client is to reaching their balance limit	Float
PERCENT_OF_LIMIT_BAL4		June 2005 OUTSTANDING_BAL2 / LIMIT_BAL to show how close a client is to reaching their balance limit	Float
PERCENT_OF_LIMIT_BAL5		May 2005 OUTSTANDING_BAL2 / LIMIT_BAL to show how close a client is to reaching their balance limit	Float
PERCENT_OF_LIMIT_BAL6		April 2005 OUTSTANDING_BAL2 / LIMIT_BAL to show how close a client is to reaching their balance limit	Float
PERCENT_OF_LIMIT_BAL_1_INDICATOR		August 2005 PERCENT_OF_LIMIT_BAL2 - September 2005 PERCENT_OF_LIMIT_BAL1 (1 = outstanding balance increase; 0 = outstanding balance did not reduce)	Float
PERCENT_OF_LIMIT_BAL_2_INDICATOR		July 2005 PERCENT_OF_LIMIT_BAL3 - September 2005 PERCENT_OF_LIMIT_BAL2 (1 = outstanding balance increase; 0 = outstanding balance did not reduce)	Float
PERCENT_OF_LIMIT_BAL_3_INDICATOR		June 2005 PERCENT_OF_LIMIT_BAL4 - September 2005 PERCENT_OF_LIMIT_BAL3 (1 = outstanding balance increase; 0 = outstanding balance did not reduce)	Float
PERCENT_OF_LIMIT_BAL_4_INDICATOR		May 2005 PERCENT_OF_LIMIT_BAL5 - September 2005 PERCENT_OF_LIMIT_BAL4 (1 = outstanding balance increase; 0 = outstanding balance did not reduce)	Float
PERCENT_OF_LIMIT_BAL_5_INDICATOR		April 2005 PERCENT_OF_LIMIT_BAL6 - September 2005 PERCENT_OF_LIMIT_BAL5 (1 = outstanding balance increase; 0 = outstanding balance did not reduce)	Float
PAY_RATIO_1		September 2005 PAY_AMT1 / BILL_AMT1 to show percentage of the bill that clients are paying	Float
PAY_RATIO_2		August 2005 PAY_AMT2 / BILL_AMT2 to show percentage of the bill that clients are paying	Float
PAY_RATIO_3		July 2005 PAY_AMT3 / BILL_AMT3 to show percentage of the bill that clients are paying	Float
PAY_RATIO_4		June 2005 PAY_AMT4 / BILL_AMT4 to show percentage of the bill that clients are paying	Float
PAY_RATIO_5		May 2005 PAY_AMT5 / BILL_AMT5 to show percentage of the bill that clients are paying	Float
PAY_RATIO_6		April 2005 PAY_AMT6 / BILL_AMT6 to show percentage of the bill that clients are paying	Float
PAY_RATIO_1_INDICATOR		September 2005 to show if PAY_RATIO_2 increased from PAY_RATIO_1 and fully weight the results	Float
PAY_RATIO_2_INDICATOR		August 2005 to show if PAY_RATIO_3 increased from PAY_RATIO_2 and weight the results 20% less than September 2005	Float
PAY_RATIO_3_INDICATOR		July 2005 to show if PAY_RATIO_4 increased from PAY_RATIO_3 and weight the results 40% less than September 2005	Float
PAY_RATIO_4_INDICATOR		June 2005 to show if PAY_RATIO_5 increased from PAY_RATIO_4 and weight the results 60% less than September 2005	Float
PAY_RATIO_5_INDICATOR		May 2005 to show if PAY_RATIO_6 increased from PAY_RATIO_5 and weight the results 80% less than September 2005	Float
Default	Y	Did the customer default next month	Binary