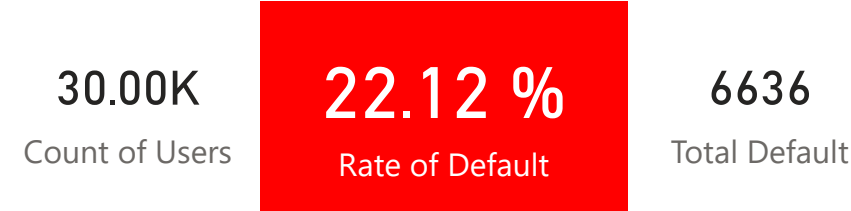
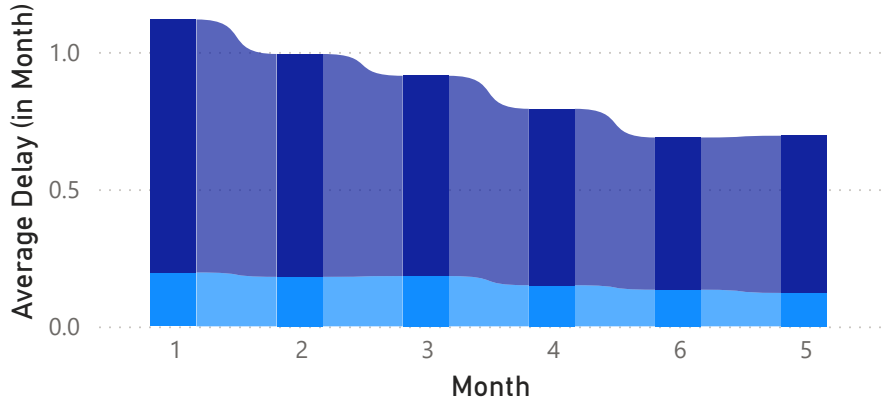


TAIWANESE CREDIT CARD DEFAULT DATA



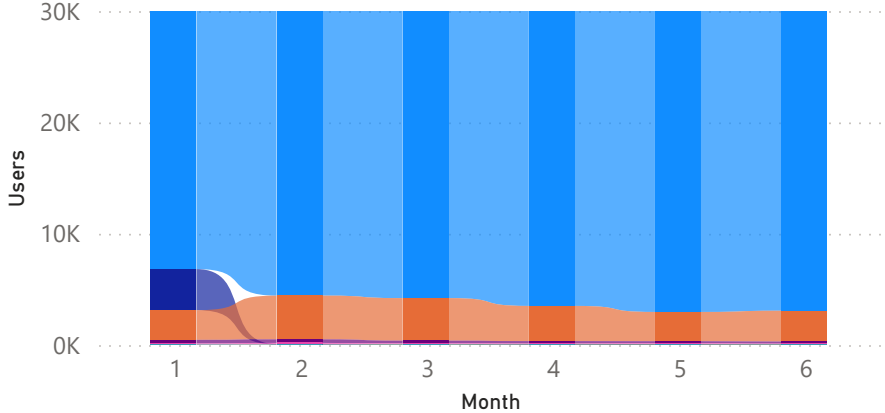
Delinquency Rate (in Months)

Default ● No ● Yes



Late Payment Distributions

Late per month ● 0 ● 1 ● 2 ● 3 ● 4 ● 5 ● 6 ● 7 ● 8



Default ▼ Age ▼ Education ▼ Marriage ▼ Gender ▼ Late in month ▼

All ▼ All ▼ All ▼ All ▼ All ▼ All ▼

Average Limit Balance

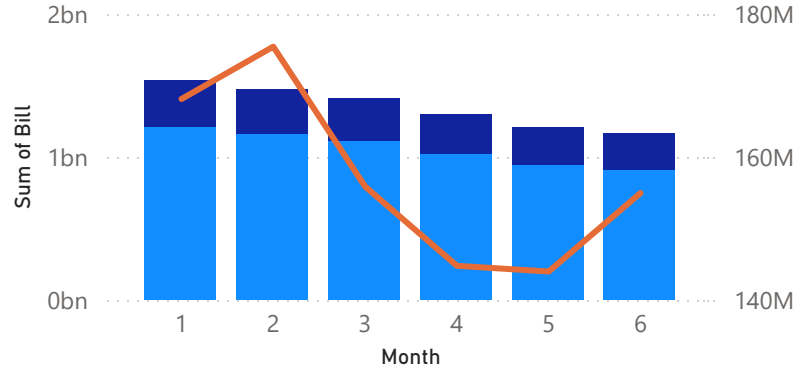
\$167.48K

Amount of repayment



Sum Bill and Repayment

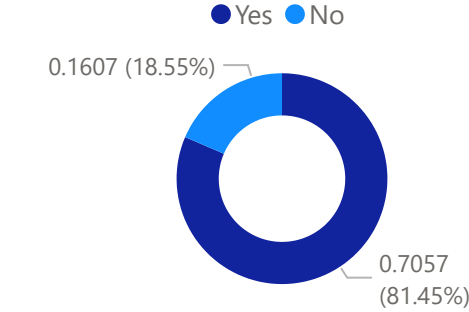
Default ● No ● Yes ● Sum of Repayment



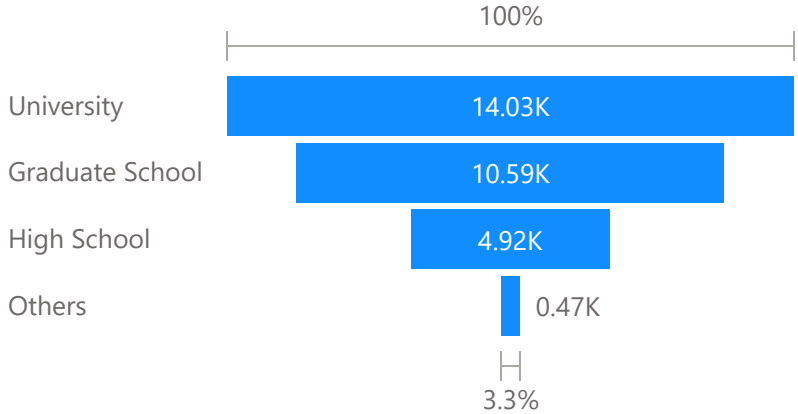
Repayment Statuses

Status	Total User
Ok	21173
Pay Duly	10228
Late 2 Month	8320
N/A	6561
Late 1 Month	3688
Late 3 Month	1133
Late 4 Month	333
Total	30000

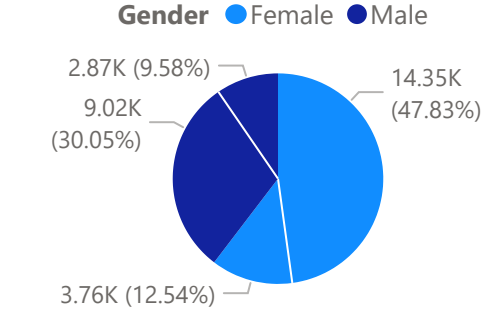
Default and Delinquency rate



Education



Gender and Default Comparison



Summary

- Total Sum of Bill was higher for No (\$6,361,629,003) than Yes (\$1,730,621,133).
- Sum of Bill and total Sum of Repayment are positively correlated with each other.
- Average Average Delay (in Month) was higher for Yes (71 %) than No (16 %).

35.49

_age_average

34.00

_age_median

58

_age_range

9.22

_age_standard_deviation_s

84.97

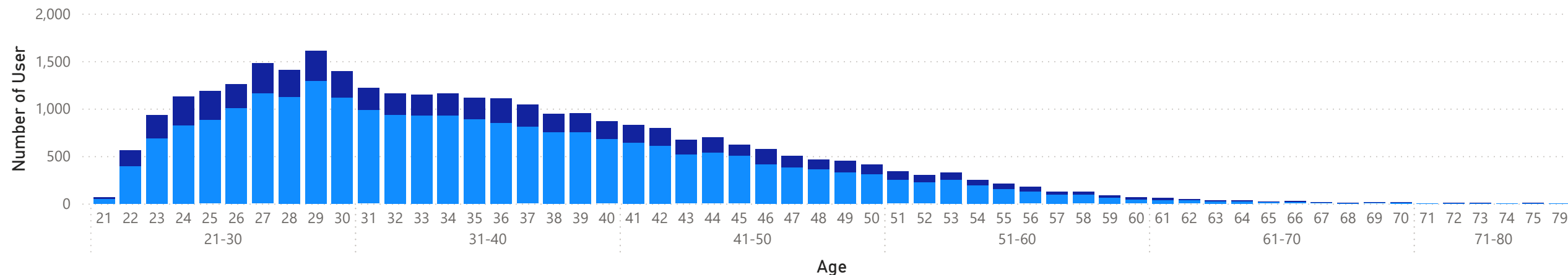
_age_variance_s

29

_age_mode

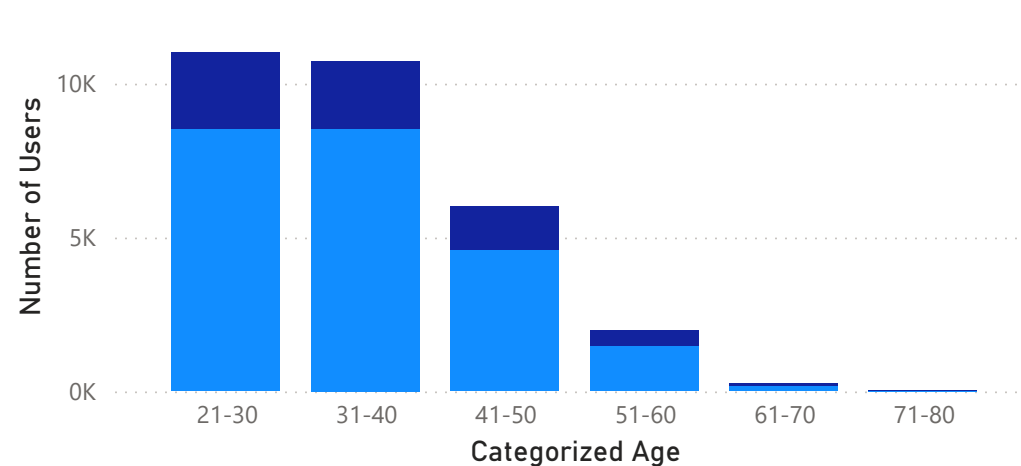
User Ages Distribution

Default ● No ● Yes

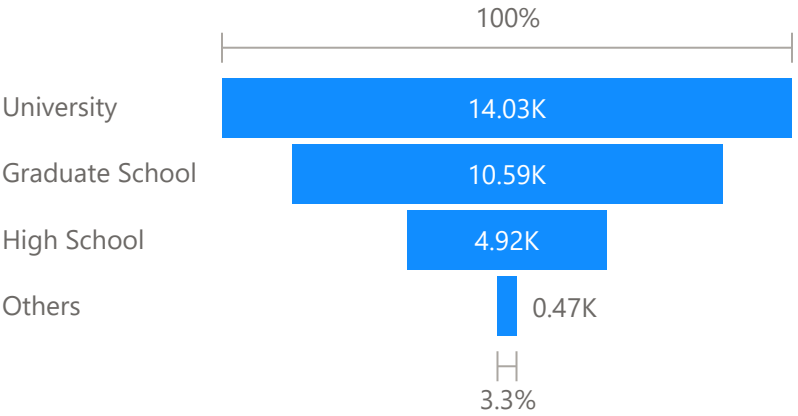


User Age distribution

Default Credit Card ● No ● Yes

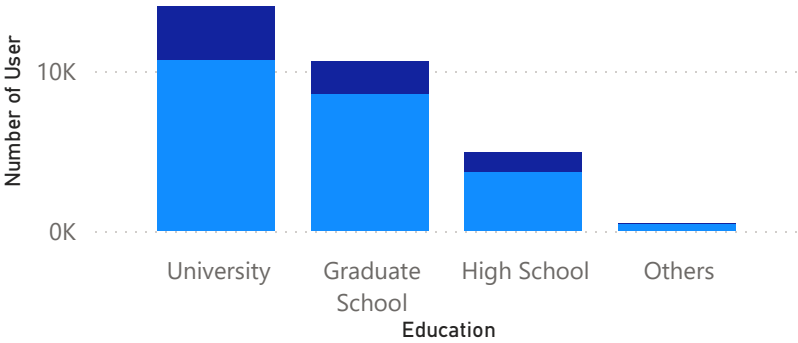


Education



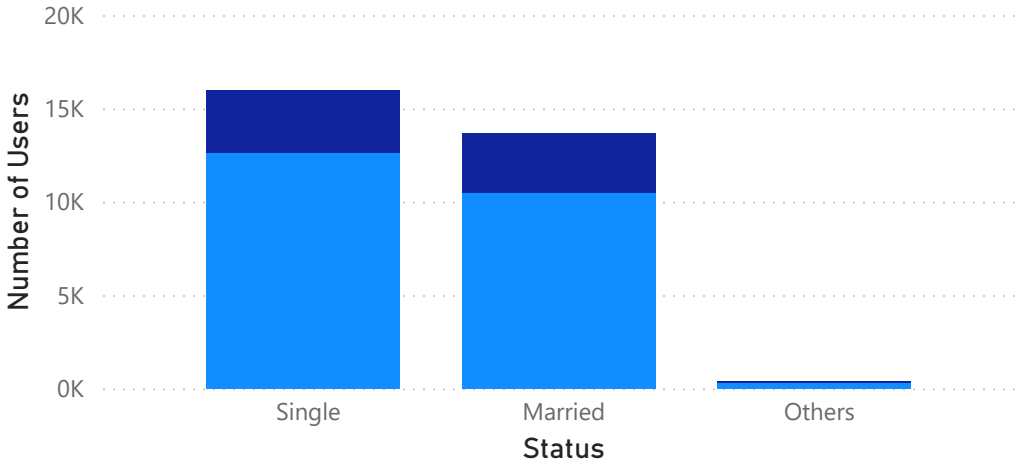
Education

Default ● No ● Yes



Marital Status

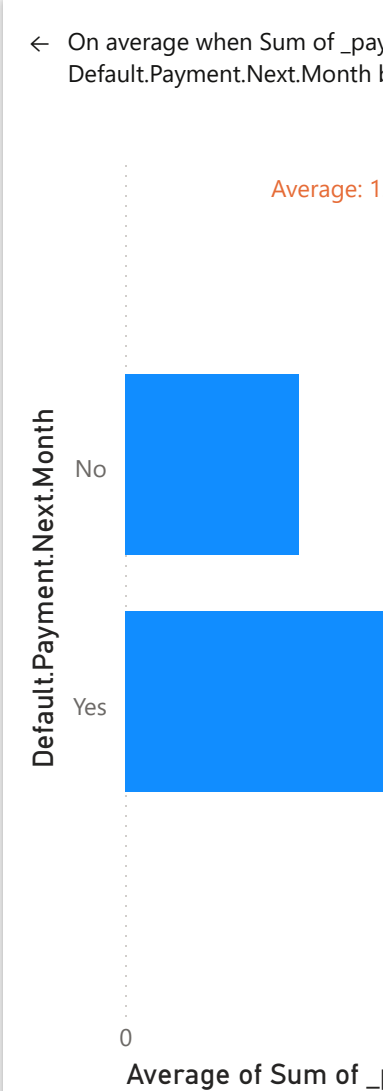
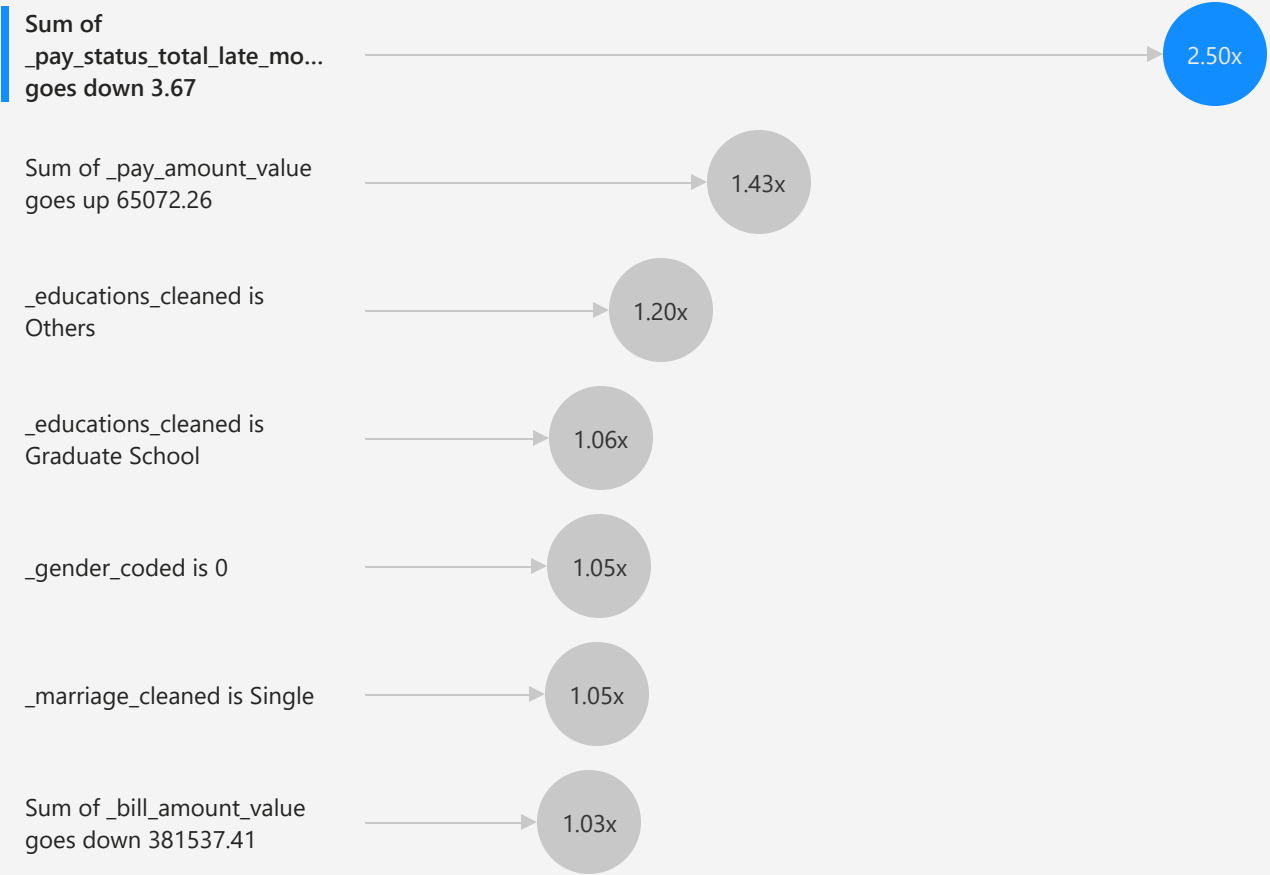
Default Credit Card ● No ● Yes



Key influencers Top segments

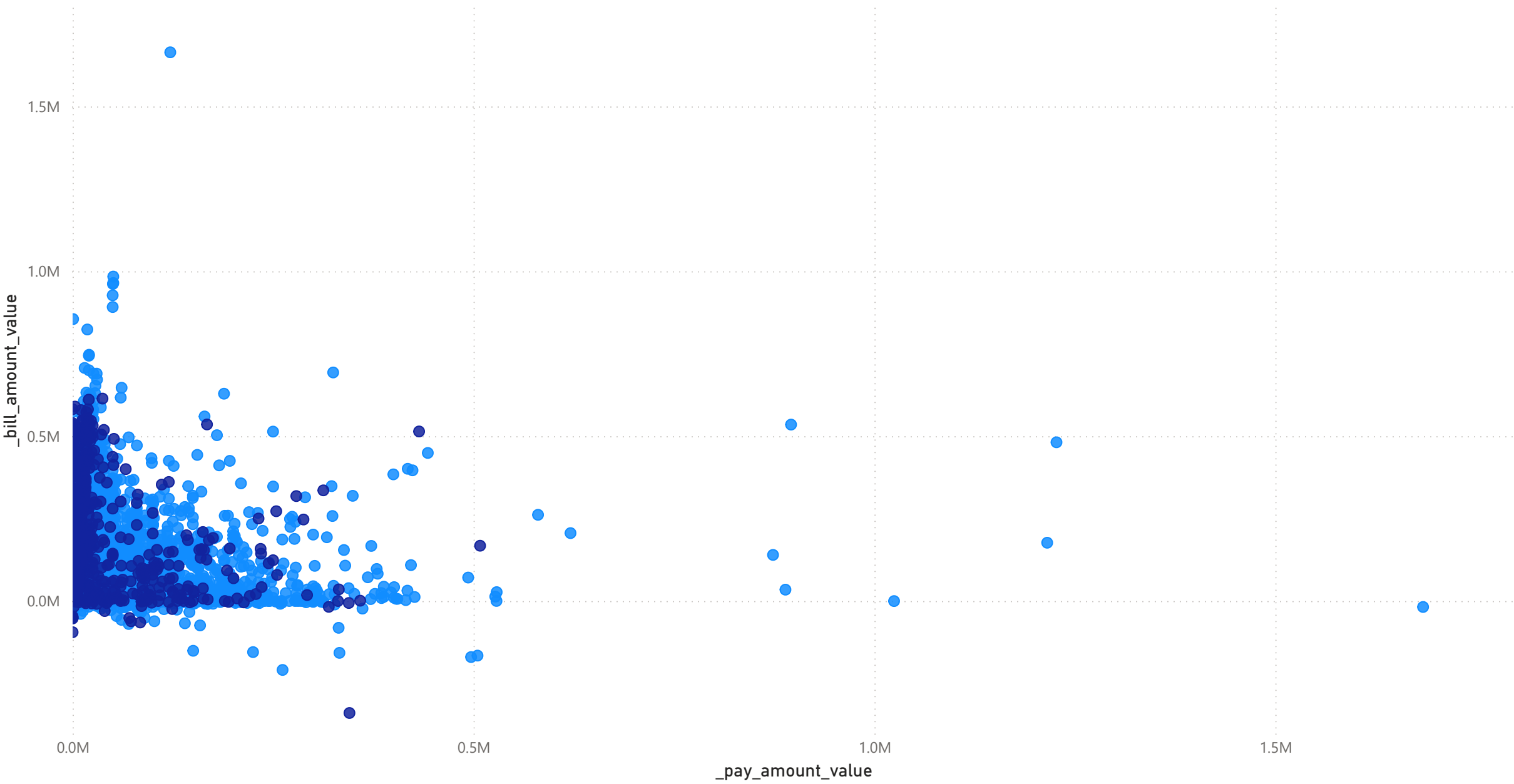
What influences Default.Payment.Next.Month to be No ?

When...
.....the likelihood of
Default.Payment.Next.Month
being No increases by

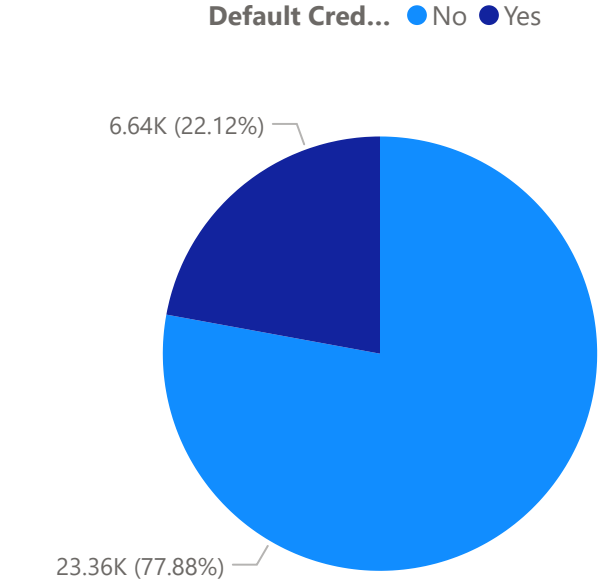


Default.Payment.Next.Month, _pay_amount_value and _bill_amount_value

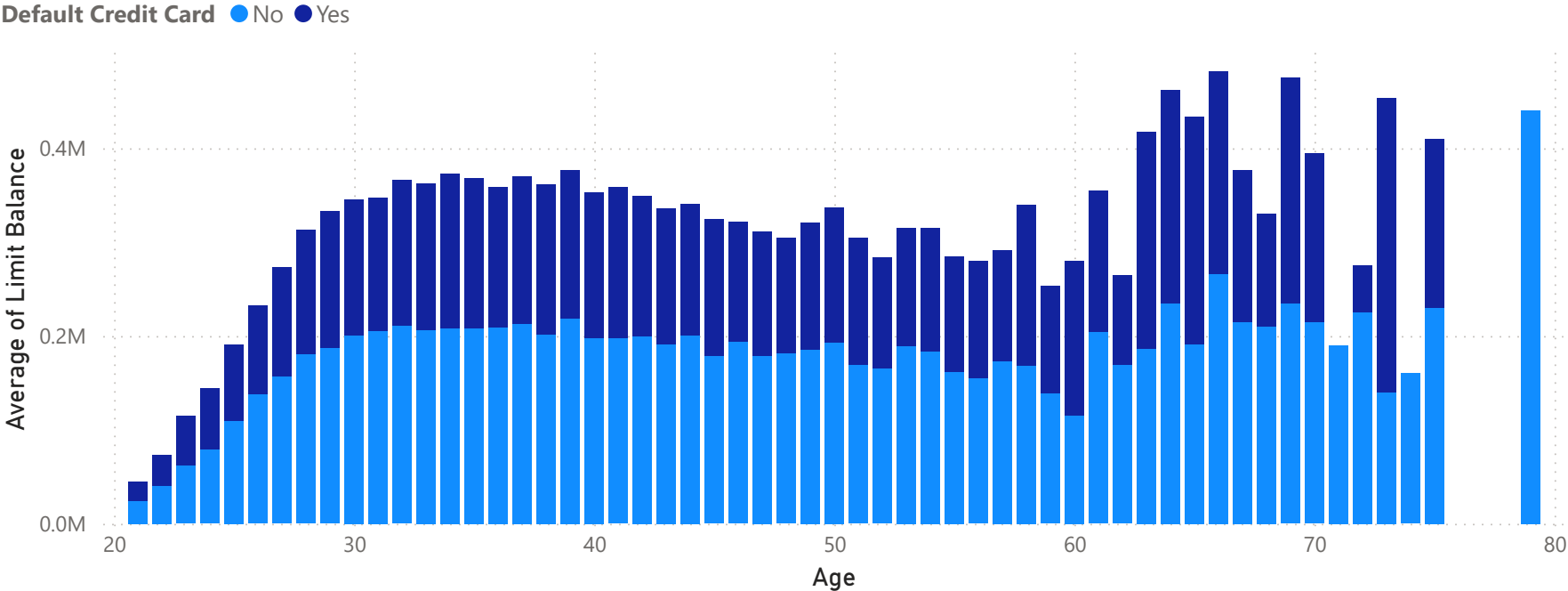
Default.Payment.Next.Month ● No ● Yes



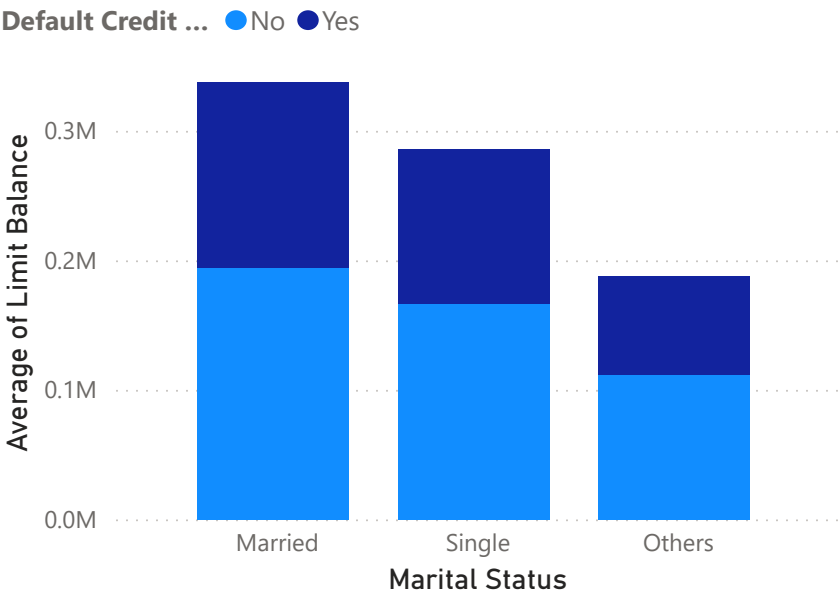
Total Users by Default Credit Card



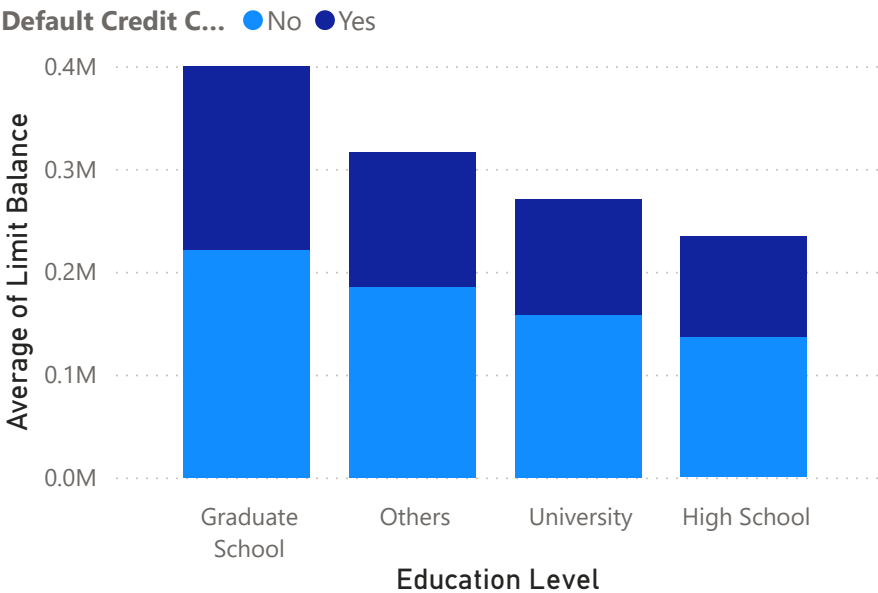
Average of Limit Balance by Age and Default Credit Card



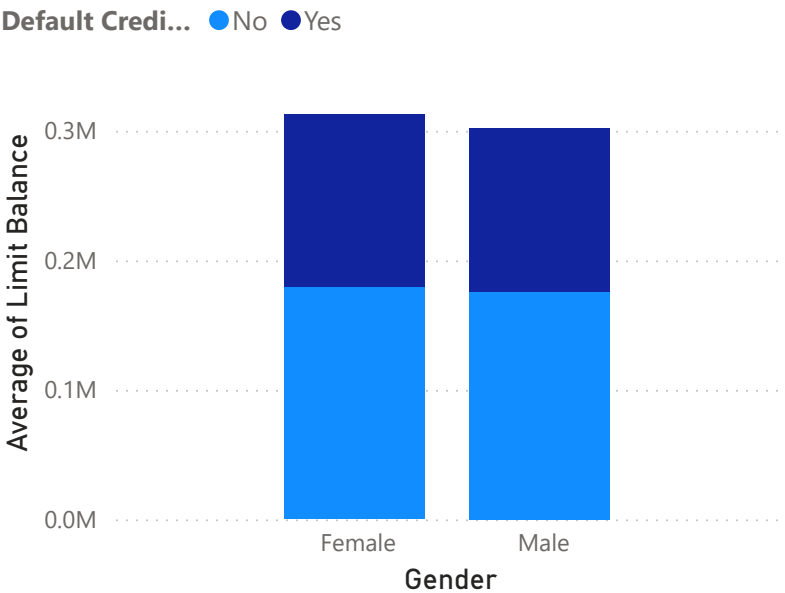
Average of Limit Balance by Marital Status and Default Credit Card



Average of Limit Balance by Education Level and Default Credit Card



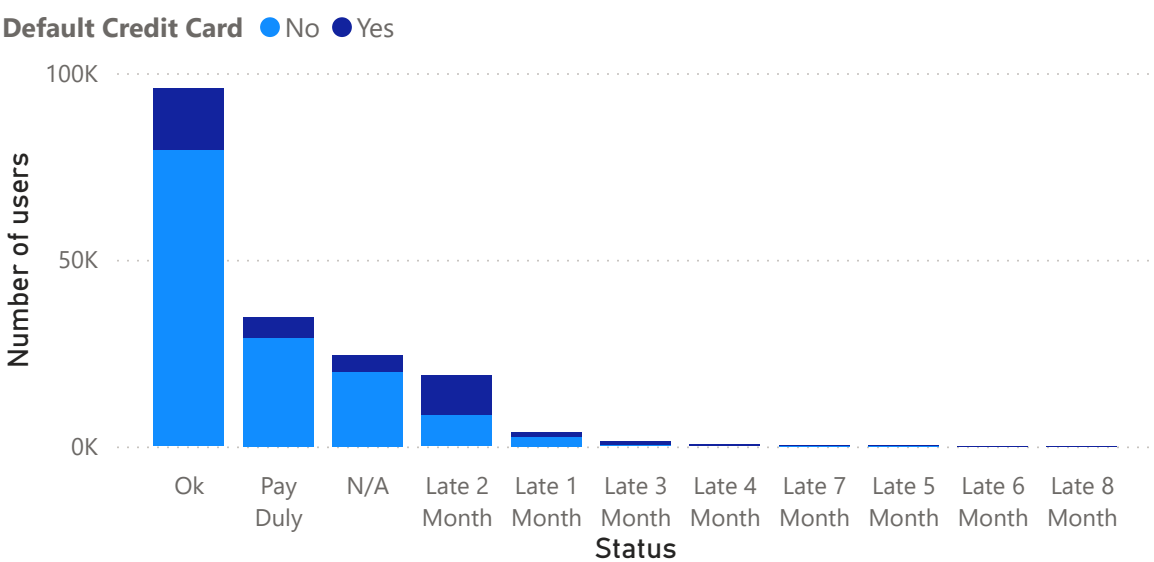
Average of Limit Balance by Gender and Default Credit Card



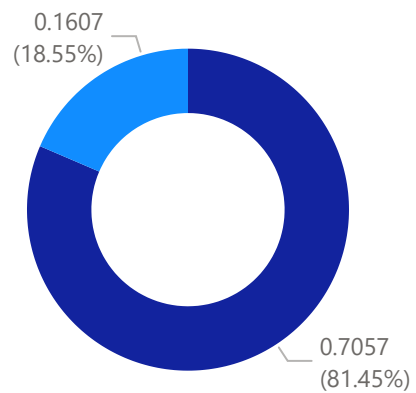
Repayment Statuses

Status	Total User
Ok	21173
Pay Duly	10228
Late 2 Month	8320
N/A	6561
Late 1 Month	3688
Late 3 Month	1133
Late 4 Month	333
Late 5 Month	122
Late 7 Month	91
Late 6 Month	70
Late 8 Month	25
Total	30000

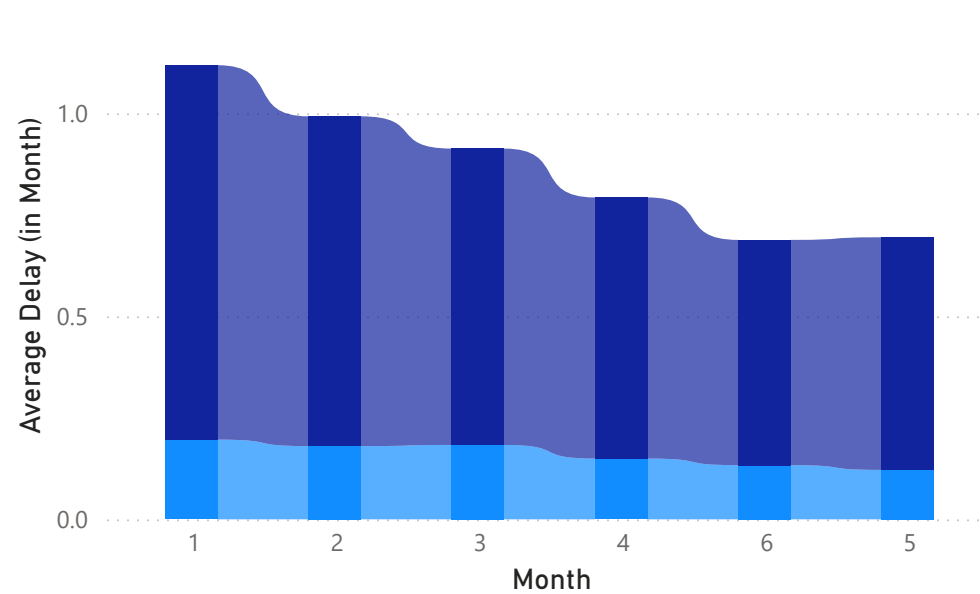
Repayment Statuses



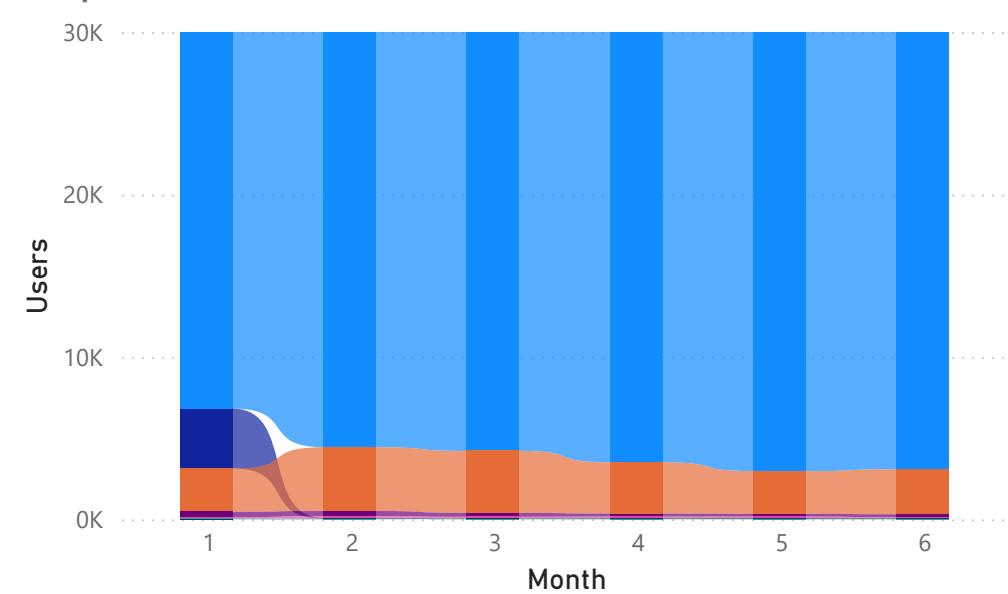
● Yes ● No



Default ☒ No ☐ Yes



Late per month 0 1 2 3 4 5 6 7 8



Amount of repayment



Sum Bill and Repayment

Default ● No ● Yes ● Sum of Repayment

