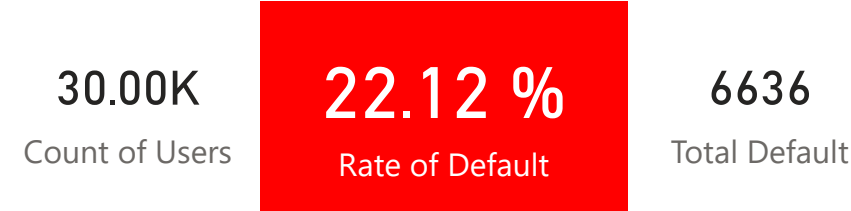
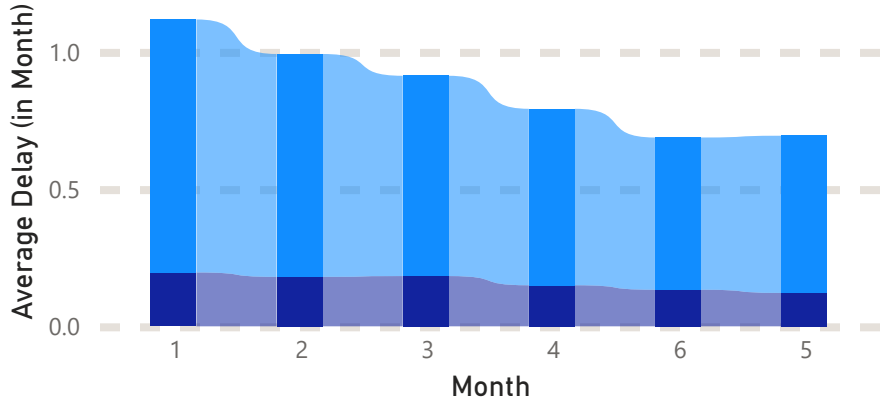


# TAIWANESE CREDIT CARD DEFAULT DATA



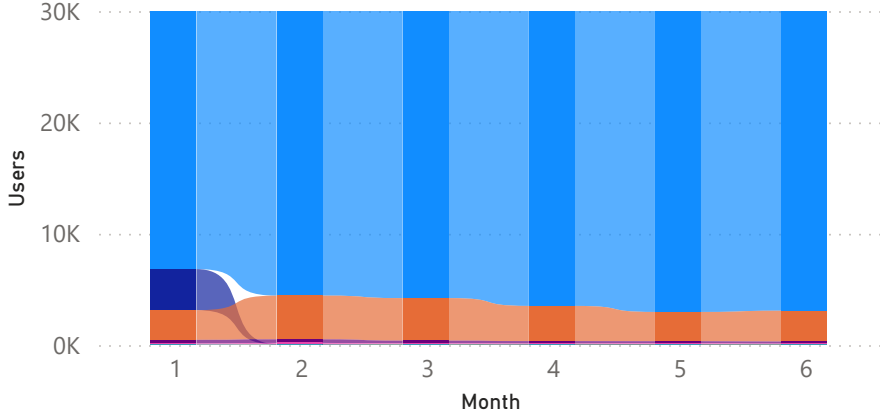
Delinquency Rate (in Months)

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

Average Limit Balance

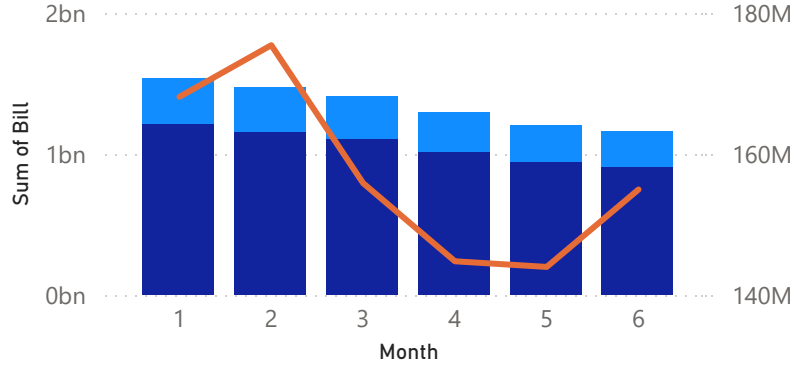
\$167.48K

Amount of repayment



Sum Bill and Repayment

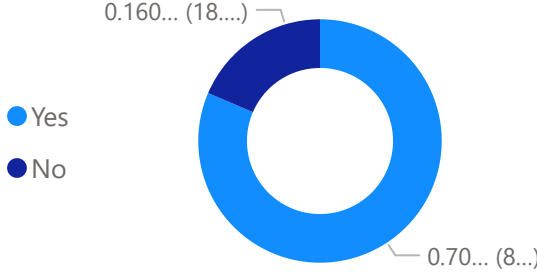
Default ● No ● Yes ● Sum of Repayment



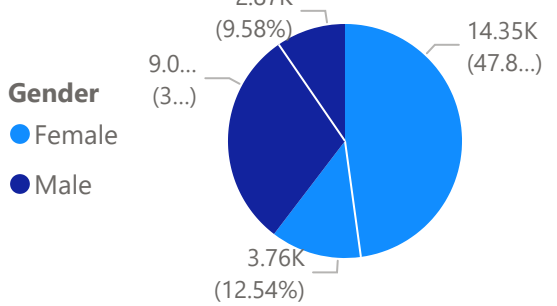
Repayment Statuses

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

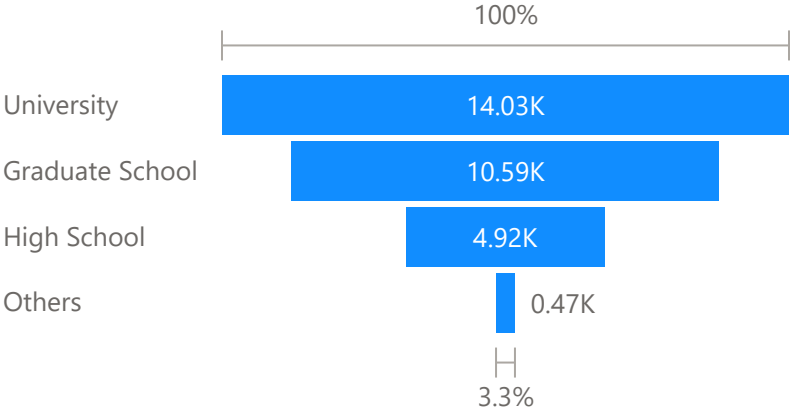
Default and Delinquency rate



Gender and Default Comparison



Education



Summary

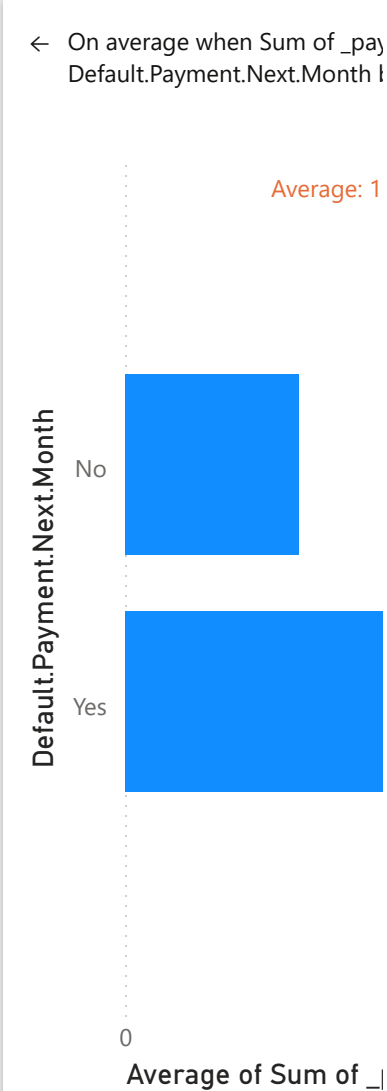
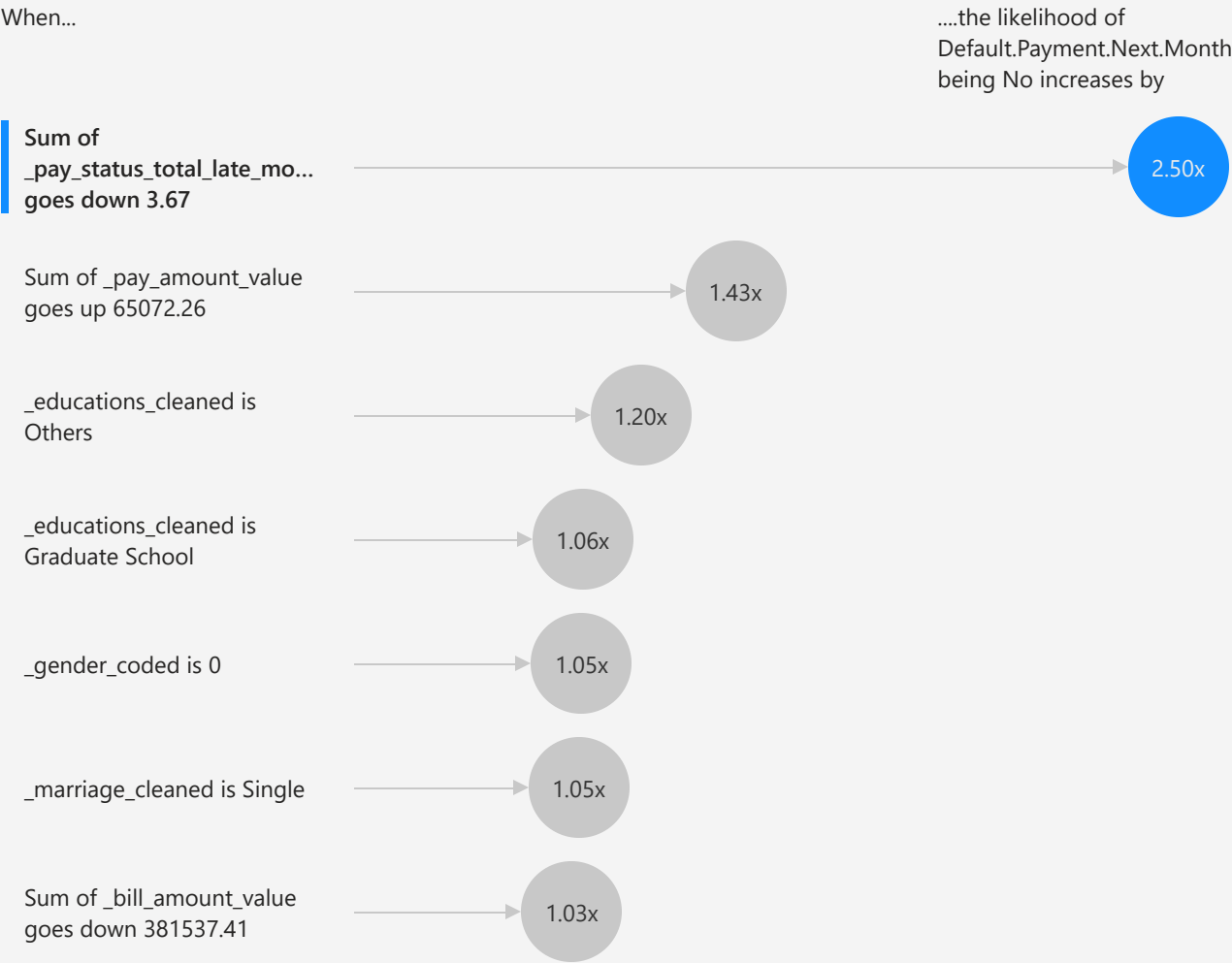
- Total Sum of Bill was higher for No (6361629003) than Yes (1730621133).
- Sum of Bill and total Sum of Repayment are positively correlated with each other.
- Average Average Delay (in Month) was higher for Yes (0.71) than No (0.16).
- Average Delay (in Month) for Yes and No diverged the most when the Month was 1, when Yes were 0.73 higher than No.
- Average of \_pay\_status\_total\_late\_months\_value for Yes (0.71) was higher than No (0.16).

Key influencers    Top segments

What influences Default.Payment.Next.Month to be 

No

 ?



Default.Payment.Next.Month, \_pay\_amount\_value and \_bill\_amount\_value

Default.Payment.Next.Month ● No ● Yes

