

Number Name Description:

0 ID Unique number to identify the customer

1 Limit_Bal The quantity of credit provided (NT dollars): this comprises both the individual's family credit and his/her consumer credit.

2 Sex Gender (1 = male, 2 = female)

3 Education Education level (1 = graduate school, 2 = university, 3 = high school, 0, 4, 5, 6 = others)

4 Marriage Marital status (1 = married, 2 = single, 3 = divorce, 0 = others)

5 Age Age (year)

6 Pay_0

Starting with repayment status as of September 2005 (0), six variables reflect past payment history.

(-2 = no consumption, -1 = paid in full, 0 = the use of revolving credit, 1 = payment delay for one month,

2 = payment delay for two months, ..., 8 = payment delay for eight months, 9 = payment delay for 9 months and above)

- 7 Pay_2 The repayment status in August 2005
- 8 Pay_3 The repayment status in July 2005
- 9 Pay_4 The repayment status in June 2005
- 10 Pay_5 The repayment status in May 2005
- 11 Pay_6 The repayment status in April 2005
- 12 Bill_Amt1 Amount of bill statement (NT dollar)
in September 2005
- 13 Bill_Amt2 Amount of bill statement (NT dollar)
in August 2005
- 14 Bill_Amt3 Amount of bill statement (NT dollar)
in July 2005
- 15 Bill_Amt4 Amount of bill statement (NT dollar)
in June 2005
- 16 Bill_Amt5 Amount of bill statement (NT dollar)
in May 2005
- 17 Bill_Amt6 Amount of bill statement (NT dollar)
in April 2005
- 18 Pay_Amt1 Amount paid (NT dollar) in September

2005

19 Pay_Amt2 Amount paid (NT dollar) in August 2005

20 Pay_Amt3 Amount paid (NT dollar) in July 2005

21 Pay_Amt4 Amount paid (NT dollar) in June 2005

22 Pay_Amt5 Amount paid (NT dollar) in May 2005

23 Pay_Amt6 Amount paid (NT dollar) in April 2005

24 default.payment.next.month (0 = not default, 1
= default)