

Data Set Information

Y: a binary variable, *default payment* (Yes = 1, No = 0), as the response variable.

This study reviewed the literature and used the following **23 variables as explanatory variables:**

- **X1:** *Amount of the given credit (NT dollar)*: it includes both the individual consumer credit and his/her family (supplementary) credit.

- **X2:** *Gender* (1 = male; 2 = female).

- **X3:** *Education* (1 = graduate school; 2 = university; 3 = high school; 4 = others).

- **X4:** *Marital status* (1 = married; 2 = single; 3 = others).

- **X5:** *Age* (year).

- **X6 - X11:** *History of past payment*. We tracked the past monthly payment records (from April to September, 2005) as follows: - X6 = the repayment status in September, 2005; X7 = the repayment status in August, 2005; . . . ; X11 = the repayment status in April, 2005. The measurement scale for the repayment status is: -1 = pay duly; 1 = payment delay for one month; 2 = payment delay for two months; . . . ; 8 = payment delay for eight months; 9 = payment delay for nine months and above.

- **X12-X17:** *Amount of bill statement* (NT dollar). X12 = amount of bill statement in September, 2005; X13 = amount of bill statement in August, 2005; . . . ; X17 = amount of bill statement in April, 2005.

- **X18-X23:** *Amount of previous payment* (NT dollar). X18 = amount paid in September, 2005; X19 = amount paid in August, 2005; . . . ; X23 = amount paid in April, 2005