Data Set Information:

Data Set Characteristics:	Multivariate	Number of Instances:	30000
Attribute Characteristics:	Integer, Real	Number of Attributes:	24
Associated Tasks:	Classification	Missing Values?	N/A

This dataset contains information on default payments, demographic factors, credit data, history of payment, and bill statements of credit card clients in Taiwan from April 2005 to September 2005. This research employed 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:

Attribute Information:

- **Limit_bal** : Amount of the given credit (NT dollar): it includes both the individual consumer credit and his/her family (supplementary) credit.
- **Sex** :
  - ➢ *0 : male*
  - ➢ *1 : female*

- **Education** :
  - ➢ *0 : gradution_school*
  - ➢ *1 : university*
  - ➢ *2 : high_school*
  - ➢ *3 : others*

- **Martial_status** :
  - ➢ *0 : married*
  - ➢ *1 : single*
  - ➢ *2 : others*

- **Age**
- **Pay_0 – Pay_6 :** History of past payment. We tracked the past monthly payment records (from April to September, 2005).
- **Bill_amt_0 – Bill_amt_6 :** Amount of bill statement (NT dollar).
- **Pay_amt_0 – Pay_amt_6 :** Amount of bill statement (NT dollar).
- **Credible (the target) :** (Yes = 1, No = 0).