	PAY_AMT60.1															T6 0.1						
	PAY_AM7															T50.2	-0.1					
																		PA	AY_AM ⁻	г40.2	0.2	-0.1
																	PA	AY_AM ⁻	гз0.2	0.2	0.2	-0.1
PAY_AMT20.2 0.2 0.														0.2	0.2	-0.1						
PAY_AMT10.3 0.3 0.2 0													0.1	0.2	-0.1							
BILL_AMT60.2 0.2 0.2 0.3 0																						
	BILL_AMT50.9 0.2 0.2 0.3 0.3 (
BILL_AMT30.9 0.9 0.2 0.2 0.3 0.1 0.1 BILL_AMT30.9 0.9 0.9 0.2 0.3 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1																						
										RI				0.9	0.9							
BILL_AMT1 1 0.9 0.9 0.8 0.3 0.1 0.2 0.1 0. BILL_AMT1 1 0.9 0.9 0.8 0.8 0.1 0.1 0.2 0.2 0.														0								
	PAY_6 0.2 0.2 0.2 0.3 0.3 0.3 0 0 0 0											0.2	0	0.2								
								PAY_5						0.3		0	0	0	-0.1	0	0	0.2
							PAY_4	0.8	0.7	0.2	0.2	0.2	0.2	0.2	0.2	0	0	-0.1	0	0	0	0.2
						PAY_3	0.8	0.7	0.6	0.2	0.2	0.2	0.2	0.2	0.2	0	-0.1	-0.1	0	0	0	0.2
					PAY_2	0.8	0.7	0.6	0.6	0.2	0.2	0.2	0.2	0.2	0.2	-0.1	-0.1	-0.1	0	0	0	0.3
				PAY_0	0.7	0.6	0.5	0.5	0.5	0.2	0.2	0.2	0.2	0.2	0.2	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	0.3
			AGE	0	-0.1	-0.1	0	-0.1	0	0.1	0.1	0.1	0.1	0	0	0	0	0	0	0	0	0
MARRIAGE0.4			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ED	UCATI	1.040	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0	0	0	0	0	0	0	0	0	0	0	0	0
SEX	0	0	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IMIT_BAL ()	-0.2	-0.1	0.1	-0.3	-0.3	-0.3	-0.3	-0.2	-0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	-0.2

1.0 0.5 0.0