

Attribute Information

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 2018 to September 2018.

Bank Client Data

1. ID: ID of each client
2. LIMIT_BAL: Amount of given credit in EGP (includes individual and family/supplementary credit)
3. SEX: Gender (1=male, 2=female)
4. EDUCATION: (1=graduate school, 2=university, 3=high school, 4=others, 5=unknown, 6=unknown)
5. MARRIAGE: Marital status (1=married, 2=single, 3=others)
6. AGE: Age in years

Payment Data

7. PAY_0: Repayment status in September, 2018 (-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)
8. PAY_2: Repayment status in August, 2018 (scale same as above)
9. PAY_3: Repayment status in July, 2018 (scale same as above)
10. PAY_4: Repayment status in June, 2018 (scale same as above)
11. PAY_5: Repayment status in May, 2018 (scale same as above)
12. PAY_6: Repayment status in April, 2018 (scale same as above)
13. BILL_AMT1: Amount of bill statement in September, 2018 (EGP)
14. BILL_AMT2: Amount of bill statement in August, 2018 (EGP)
15. BILL_AMT3: Amount of bill statement in July, 2018 (EGP)
16. BILL_AMT4: Amount of bill statement in June, 2018 (EGP)
17. BILL_AMT5: Amount of bill statement in May, 2018 (EGP)
18. BILL_AMT6: Amount of bill statement in April, 2018 (EGP)
19. PAY_AMT1: Amount of previous payment in September, 2018 (EGP)
20. PAY_AMT2: Amount of previous payment in August, 2018 (EGP)
21. PAY_AMT3: Amount of previous payment in July, 2018 (EGP)
22. PAY_AMT4: Amount of previous payment in June, 2018 (EGP)
23. PAY_AMT5: Amount of previous payment in May, 2018 (EGP)
24. PAY_AMT6: Amount of previous payment in April, 2018 (EGP)

Output Variable (Desired Target):

25. default.payment.next.month: Default payment (1=yes, 0=no)