**V2**: Amount of the given credit (NT dollar): it includes both the individual consumer credit and his/her family (supplementary) credit.

**V3**: Gender (1 = male; 2 = female).

**V4**: Education (1 = graduate school; 2 = university; 3 = high school; 4 = others).

**V5**: Marital status (1 = married; 2 = single; 3 = others).

**V6**: Age (year).

**V7** – **V12**: 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.

**V13-V18**: 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.

**V19-V24**: Amount of previous payment (NT dollar). X18 = amount paid in September, 2005; X19 = amount paid in August, 2005; . . .;X23 = amount paid in April, 2005.

**V25:** 0 no default, 1 default