DATA DICTIONARY: CREDIT CARD DEFAULTS

These data are from a foreign bank that experiences a high level of credit card defaults. That is some customers overrun their credit card and then file to discharge the balance. These data contain some customer demographic information and their pay record.

ATTRIBUTE	Type	DESCRIPTION
Default	Binary	Account Default? (1=yes, 0=no)
Gender	Binary	Male or Female? (1=female, 2=male)
Education	Nominal	Education level :0, 1, 2, 3, 4, 5, 6
Marital_Status	Nominal	Martial Status: 0, 1, 2, 3
Card_Class	Nominal	Class 1, 2 or 3
Age	Interval	Age from 20 to 80
Credit_Limit	Interval	Credit limit from 100 to 80,000
Jun_Status	Interval	Months Behind Payment : from -2 to +8
May_Status	Interval	Months Behind Payment: from -2 to +8
Apr_Status	Interval	Months Behind Payment: from -2 to +8
Mar_Status	Interval	Months Behind Payment: from -2 to +8
Feb_Status	Interval	Months Behind Payment: from -2 to +8
Jan_Status	Interval	Months Behind Payment: from -2 to +8
Jun_Bill	Interval	Monthly Bill: -12,000 to +32,000
May_Bill	Interval	Monthly Bill: -12,000 to +32,000
Apr_Bill	Interval	Monthly Bill: -12,000 to +32,000
Mar_Bill	Interval	Monthly Bill: -12,000 to +32,000
Feb_Bill	Interval	Monthly Bill: -12,000 to +32,000
Jan_Bill	Interval	Monthly Bill: -12,000 to +32,000
Jun_ Payment	Interval	Payment for the month: 0 to 60,000
May_ Payment	Interval	Payment for the month: 0 to 60,000
Apr_ Payment	Interval	Payment for the month: 0 to 60,000
Mar_ Payment	Interval	Payment for the month: 0 to 60,000
Feb_Payment	Interval	Payment for the month: 0 to 60,000
Jan_ Payment	Interval	Payment for the month: 0 to 60,000
Jun_ PayPercent	Interval	Ratio - f(payment/bill) from 0 to 1
May_ PayPercent	Interval	Ratio - f(payment/bill) from 0 to 1
Apr_ PayPercent	Interval	Ratio - f(payment/bill) from 0 to 1
Mar_ PayPercent	Interval	Ratio - f(payment/bill) from 0 to 1
Feb_PayPercent	Interval	Ratio - f(payment/bill) from 0 to 1
Jan_PayPercent	Interval	Ratio - f(payment/bill) from 0 to 1