There are 25 variables:

* **ID**: ID of each client
* **LIMIT\_BAL**: Amount of given credit in NT dollars (includes individual and family/supplementary credit
* **SEX**: Gender (1=male, 2=female)
* **EDUCATION**: (1=graduate school, 2=university, 3=high school, 4=others, 5=unknown, 6=unknown)
* **MARRIAGE**: Marital status (1=married, 2=single, 3=others)
* **AGE**: Age in years
* **PAY\_0**: Repayment status in September, 2005 (-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)
* **PAY\_2**: Repayment status in August, 2005 (scale same as above)
* **PAY\_3**: Repayment status in July, 2005 (scale same as above)
* **PAY\_4**: Repayment status in June, 2005 (scale same as above)
* **PAY\_5**: Repayment status in May, 2005 (scale same as above)
* **PAY\_6**: Repayment status in April, 2005 (scale same as above)
* **BILL\_AMT1**: Amount of bill statement in September, 2005 (NT dollar)
* **BILL\_AMT2**: Amount of bill statement in August, 2005 (NT dollar)
* **BILL\_AMT3**: Amount of bill statement in July, 2005 (NT dollar)
* **BILL\_AMT4**: Amount of bill statement in June, 2005 (NT dollar)
* **BILL\_AMT5**: Amount of bill statement in May, 2005 (NT dollar)
* **BILL\_AMT6**: Amount of bill statement in April, 2005 (NT dollar)
* **PAY\_AMT1**: Amount of previous payment in September, 2005 (NT dollar)
* **PAY\_AMT2**: Amount of previous payment in August, 2005 (NT dollar)
* **PAY\_AMT3**: Amount of previous payment in July, 2005 (NT dollar)
* **PAY\_AMT4**: Amount of previous payment in June, 2005 (NT dollar)
* **PAY\_AMT5**: Amount of previous payment in May, 2005 (NT dollar)
* **PAY\_AMT6**: Amount of previous payment in April, 2005 (NT dollar)
* **default.payment.next.month**: Default payment (1=yes, 0=no)