# 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 (-2=no consumption,-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)