| Feature Name | Description | Remarks |
| --- | --- | --- |
| ID | Client Number |  |
| CODE\_GENDER | Gender |  |
| FLAG*OWN*CAR | Is there a car |  |
| FLAG*OWN*REALTY | Is there a property |  |
| CNT\_CHILDREN | Number of Children |  |
| AMT*INCOME*TOTAL | Annual Income |  |
| NAME*EDUCATION*TYPE | Education Level |  |
| NAME*FAMILY*STATUS | Marital Status |  |
| NAME*HOUSING*TYPE | Way of Living |  |
| DAYS\_BIRTH | Age in days |  |
| DAYS\_EMPLOYED | Duration of work in days |  |
| FLAG\_MOBIL | Is there a mobile phone |  |
| FLAG*WORK*PHONE | Is there a work phone |  |
| FLAG\_PHONE | Is there a phone |  |
| FLAG\_EMAIL | Is there an email |  |
| JOB | Job |  |
| BEGIN\_MONTHS | Record month | The month of the extracted data is the starting point, backwards, 0 is the current month, -1 is the previous month, and so on |
| STATUS | Status | 0: 1-29 days past due 1: 30-59 days past due 2: 60-89 days overdue 3: 90-119 days overdue 4: 120-149 days overdue 5: Overdue or bad debts, write-offs for more than 150 days C: paid off that month X: No loan for the month |
| TARGET | Target | Risk user are marked as '1', else are '0' |