Id	Table = Fichier	Row = Variable dans Fichier	Description	Special
1	application_{train|test}.csv	**SK_ID_CURR**	ID of loan in our sample	--
2	application_{train|test}.csv	**TARGET**	Target variable (1 - client with payment difficulties: he/she had late payment more than X days on at least one of the first Y installments of the loan in our sample, 0 - all other cases)	--
5	application_{train|test}.csv	**NAME_CONTRACT_TYPE**	Identification if loan is cash or revolving	--
6	application_{train|test}.csv	**CODE_GENDER**	Gender of the client	--
7	application_{train|test}.csv	**FLAG_OWN_CAR**	Flag if the client owns a car	--
8	application_{train|test}.csv	**FLAG_OWN_REALTY**	Flag if client owns a house or flat	--
9	application_{train|test}.csv	**CNT_CHILDREN**	Number of children the client has	--
10	application_{train|test}.csv	**AMT_INCOME_TOTAL**	Income of the client	--
11	application_{train|test}.csv	**AMT_CREDIT**	Credit amount of the loan	--
12	application_{train|test}.csv	**AMT_ANNUITY**	Loan annuity	--
13	application_{train|test}.csv	**AMT_GOODS_PRICE**	For consumer loans it is the price of the goods for which the loan is given	--
14	application_{train|test}.csv	**NAME_TYPE_SUITE**	Who was accompanying client when he was applying for the loan	--
15	application_{train|test}.csv	**NAME_INCOME_TYPE**	Clients income type (businessman, working, maternity leave,etc.)	--
16	application_{train|test}.csv	**NAME_EDUCATION_TYPE**	Level of highest education the client achieved	--
17	application_{train|test}.csv	**NAME_FAMILY_STATUS**	Family status of the client	--
18	application_{train|test}.csv	**NAME_HOUSING_TYPE**	What is the housing situation of the client (renting, living with parents, ...)	--
19	application_{train|test}.csv	**REGION_POPULATION_RELATIVE**	Normalized population of region where client lives (higher number means the client lives in more populated region)	normalized
20	application_{train|test}.csv	**DAYS_BIRTH**	Client's age in days at the time of application	time only relative to the application
21	application_{train|test}.csv	**DAYS_EMPLOYED**	How many days before the application the person started current employment	time only relative to the application
22	application_{train|test}.csv	**DAYS_REGISTRATION**	How many days before the application did client change his registration	time only relative to the application
23	application_{train|test}.csv	**DAYS_ID_PUBLISH**	How many days before the application did client change the identity document with which he applied for the loan	time only relative to the application
24	application_{train|test}.csv	**OWN_CAR_AGE**	Age of client's car	--
25	application_{train|test}.csv	**FLAG_MOBIL**	Did client provide mobile phone (1=YES, 0=NO)	--
26	application_{train|test}.csv	**FLAG_EMP_PHONE**	Did client provide work phone (1=YES, 0=NO)	--
27	application_{train|test}.csv	**FLAG_WORK_PHONE**	Did client provide home phone (1=YES, 0=NO)	--
28	application_{train|test}.csv	**FLAG_CONT_MOBILE**	Was mobile phone reachable (1=YES, 0=NO)	--
29	application_{train|test}.csv	**FLAG_PHONE**	Did client provide home phone (1=YES, 0=NO)	--
30	application_{train|test}.csv	**FLAG_EMAIL**	Did client provide email (1=YES, 0=NO)	--
31	application_{train|test}.csv	**OCCUPATION_TYPE**	What kind of occupation does the client have	--
32	application_{train|test}.csv	**CNT_FAM_MEMBERS**	How many family members does client have	--
33	application_{train|test}.csv	**REGION_RATING_CLIENT**	Our rating of the region where client lives (1,2,3)	--
34	application_{train|test}.csv	**REGION_RATING_CLIENT_W_CITY**	Our rating of the region where client lives with taking city into account (1,2,3)	--
35	application_{train|test}.csv	**WEEKDAY_APPR_PROCESS_START**	On which day of the week did the client apply for the loan	--
36	application_{train|test}.csv	**HOUR_APPR_PROCESS_START**	Approximately at what hour did the client apply for the loan	rounded
37	application_{train|test}.csv	**REG_REGION_NOT_LIVE_REGION**	Flag if client's permanent address does not match contact address (1=different, 0=same, at region level)	--
38	application_{train|test}.csv	**REG_REGION_NOT_WORK_REGION**	Flag if client's permanent address does not match work address (1=different, 0=same, at region level)	--
39	application_{train|test}.csv	**LIVE_REGION_NOT_WORK_REGION**	Flag if client's contact address does not match work address (1=different, 0=same, at region level)	--
40	application_{train|test}.csv	**REG_CITY_NOT_LIVE_CITY**	Flag if client's permanent address does not match contact address (1=different, 0=same, at city level)	--
41	application_{train|test}.csv	**REG_CITY_NOT_WORK_CITY**	Flag if client's permanent address does not match work address (1=different, 0=same, at city level)	--
42	application_{train|test}.csv	**LIVE_CITY_NOT_WORK_CITY**	Flag if client's contact address does not match work address (1=different, 0=same, at city level)	--
43	application_{train|test}.csv	**ORGANIZATION_TYPE**	Type of organization where client works	--
44	application_{train|test}.csv	**EXT_SOURCE_1**	Normalized score from external data source	normalized
45	application_{train|test}.csv	**EXT_SOURCE_2**	Normalized score from external data source	normalized
46	application_{train|test}.csv	**EXT_SOURCE_3**	Normalized score from external data source	normalized
47	application_{train|test}.csv	**APARTMENTS_AVG**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
48	application_{train|test}.csv	**BASEMENTAREA_AVG**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
49	application_{train|test}.csv	**YEARS_BEGINEXPLUATATION_AVG**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
50	application_{train|test}.csv	**YEARS_BUILD_AVG**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
51	application_{train|test}.csv	**COMMONAREA_AVG**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
52	application_{train|test}.csv	**ELEVATORS_AVG**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
53	application_{train|test}.csv	**ENTRANCES_AVG**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
54	application_{train|test}.csv	**FLOORSMAX_AVG**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
55	application_{train|test}.csv	**FLOORSMIN_AVG**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
56	application_{train|test}.csv	**LANDAREA_AVG**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
57	application_{train|test}.csv	**LIVINGAPARTMENTS_AVG**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
58	application_{train|test}.csv	**LIVINGAREA_AVG**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
59	application_{train|test}.csv	**NONLIVINGAPARTMENTS_AVG**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized

Id	Table = Fichier	Row = Variable dans Fichier	Description	Special
60	application_{train|test}.csv	**NONLIVINGAREA_AVG**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
61	application_{train|test}.csv	**APARTMENTS_MODE**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
62	application_{train|test}.csv	**BASEMENTAREA_MODE**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
63	application_{train|test}.csv	**YEARS_BEGINEXPLUATATION_MODE**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
64	application_{train|test}.csv	**YEARS_BUILD_MODE**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
65	application_{train|test}.csv	**COMMONAREA_MODE**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
66	application_{train|test}.csv	**ELEVATORS_MODE**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
67	application_{train|test}.csv	**ENTRANCES_MODE**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
68	application_{train|test}.csv	**FLOORSMAX_MODE**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
69	application_{train|test}.csv	**FLOORSMIN_MODE**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
70	application_{train|test}.csv	**LANDAREA_MODE**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
71	application_{train|test}.csv	**LIVINGAPARTMENTS_MODE**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
72	application_{train|test}.csv	**LIVINGAREA_MODE**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
73	application_{train|test}.csv	**NONLIVINGAPARTMENTS_MODE**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
74	application_{train|test}.csv	**NONLIVINGAREA_MODE**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
75	application_{train|test}.csv	**APARTMENTS_MEDI**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
76	application_{train|test}.csv	**BASEMENTAREA_MEDI**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
77	application_{train|test}.csv	**YEARS_BEGINEXPLUATATION_MEDI**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
78	application_{train|test}.csv	**YEARS_BUILD_MEDI**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
79	application_{train|test}.csv	**COMMONAREA_MEDI**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
80	application_{train|test}.csv	**ELEVATORS_MEDI**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
81	application_{train|test}.csv	**ENTRANCES_MEDI**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
82	application_{train|test}.csv	**FLOORSMAX_MEDI**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
83	application_{train|test}.csv	**FLOORSMIN_MEDI**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
84	application_{train|test}.csv	**LANDAREA_MEDI**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
85	application_{train|test}.csv	**LIVINGAPARTMENTS_MEDI**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized

Id	Table = Fichier	Row = Variable dans Fichier	Description	Special
86	application_{train|test}.csv	**LIVINGAREA_MEDI**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
87	application_{train|test}.csv	**NONLIVINGAPARTMENTS_MEDI**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
88	application_{train|test}.csv	**NONLIVINGAREA_MEDI**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
89	application_{train|test}.csv	**FONDKAPREMONT_MODE**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
90	application_{train|test}.csv	**HOUSETYPE_MODE**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
91	application_{train|test}.csv	**TOTALAREA_MODE**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
92	application_{train|test}.csv	**WALLSMATERIAL_MODE**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
93	application_{train|test}.csv	**EMERGENCYSTATE_MODE**	Normalized information about building where the client lives, What is average (_AVG suffix), modus (_MODE suffix), median (_MEDI suffix) apartment size, common area, living area, age of building, number of elevators, number of entrances, state of the building, number of floor	normalized
94	application_{train|test}.csv	**OBS_30_CNT_SOCIAL_CIRCLE**	How many observation of client's social surroundings with observable 30 DPD (days past due) default	--
95	application_{train|test}.csv	**DEF_30_CNT_SOCIAL_CIRCLE**	How many observation of client's social surroundings defaulted on 30 DPD (days past due)	--
96	application_{train|test}.csv	**OBS_60_CNT_SOCIAL_CIRCLE**	How many observation of client's social surroundings with observable 60 DPD (days past due) default	--
97	application_{train|test}.csv	**DEF_60_CNT_SOCIAL_CIRCLE**	How many observation of client's social surroundings defaulted on 60 (days past due) DPD	--
98	application_{train|test}.csv	**DAYS_LAST_PHONE_CHANGE**	How many days before application did client change phone	--
99	application_{train|test}.csv	**FLAG_DOCUMENT_2**	Did client provide document 2	--
100	application_{train|test}.csv	**FLAG_DOCUMENT_3**	Did client provide document 3	--
101	application_{train|test}.csv	**FLAG_DOCUMENT_4**	Did client provide document 4	--
102	application_{train|test}.csv	**FLAG_DOCUMENT_5**	Did client provide document 5	--
103	application_{train|test}.csv	**FLAG_DOCUMENT_6**	Did client provide document 6	--
104	application_{train|test}.csv	**FLAG_DOCUMENT_7**	Did client provide document 7	--
105	application_{train|test}.csv	**FLAG_DOCUMENT_8**	Did client provide document 8	--
106	application_{train|test}.csv	**FLAG_DOCUMENT_9**	Did client provide document 9	--
107	application_{train|test}.csv	**FLAG_DOCUMENT_10**	Did client provide document 10	--
108	application_{train|test}.csv	**FLAG_DOCUMENT_11**	Did client provide document 11	--
109	application_{train|test}.csv	**FLAG_DOCUMENT_12**	Did client provide document 12	--
110	application_{train|test}.csv	**FLAG_DOCUMENT_13**	Did client provide document 13	--
111	application_{train|test}.csv	**FLAG_DOCUMENT_14**	Did client provide document 14	--
112	application_{train|test}.csv	**FLAG_DOCUMENT_15**	Did client provide document 15	--
113	application_{train|test}.csv	**FLAG_DOCUMENT_16**	Did client provide document 16	--
114	application_{train|test}.csv	**FLAG_DOCUMENT_17**	Did client provide document 17	--
115	application_{train|test}.csv	**FLAG_DOCUMENT_18**	Did client provide document 18	--
116	application_{train|test}.csv	**FLAG_DOCUMENT_19**	Did client provide document 19	--
117	application_{train|test}.csv	**FLAG_DOCUMENT_20**	Did client provide document 20	--
118	application_{train|test}.csv	**FLAG_DOCUMENT_21**	Did client provide document 21	--
119	application_{train|test}.csv	**AMT_REQ_CREDIT_BUREAU_HOUR**	Number of enquiries to Credit Bureau about the client one hour before application	--
120	application_{train|test}.csv	**AMT_REQ_CREDIT_BUREAU_DAY**	Number of enquiries to Credit Bureau about the client one day before application (excluding one hour before application)	--
121	application_{train|test}.csv	**AMT_REQ_CREDIT_BUREAU_WEEK**	Number of enquiries to Credit Bureau about the client one week before application (excluding one day before application)	--
122	application_{train|test}.csv	**AMT_REQ_CREDIT_BUREAU_MON**	Number of enquiries to Credit Bureau about the client one month before application (excluding one week before application)	--
123	application_{train|test}.csv	**AMT_REQ_CREDIT_BUREAU_QRT**	Number of enquiries to Credit Bureau about the client 3 month before application (excluding one month before application)	--
124	application_{train|test}.csv	**AMT_REQ_CREDIT_BUREAU_YEAR**	Number of enquiries to Credit Bureau about the client one day year (excluding last 3 months before application)	--
125	bureau.csv	**SK_ID_CURR**	ID of loan in our sample - one loan in our sample can have 0,1,2 or more related previous credits in credit bureau	hashed
126	bureau.csv	**SK_BUREAU_ID**	Recoded ID of previous Credit Bureau credit related to our loan (unique coding for each loan application)	hashed
127	bureau.csv	**CREDIT_ACTIVE**	Status of the Credit Bureau (CB) reported credits	--
128	bureau.csv	**CREDIT_CURRENCY**	Recoded currency of the Credit Bureau credit	recoded
129	bureau.csv	**DAYS_CREDIT**	How many days before current application did client apply for Credit Bureau credit	time only relative to the application
130	bureau.csv	**CREDIT_DAY_OVERDUE**	Number of days past due on CB credit at the time of application for related loan in our sample	--
131	bureau.csv	**DAYS_CREDIT_ENDDATE**	Remaining duration of CB credit (in days) at the time of application in Home Credit	time only relative to the application
132	bureau.csv	**DAYS_ENDDATE_FACT**	Days since CB credit ended at the time of application in Home Credit (only for closed credit)	time only relative to the application
133	bureau.csv	**AMT_CREDIT_MAX_OVERDUE**	Maximal amount overdue on the Credit Bureau credit so far (at application date of loan in our sample)	--
134	bureau.csv	**CNT_CREDIT_PROLONG**	How many times was the Credit Bureau credit prolonged	--
135	bureau.csv	**AMT_CREDIT_SUM**	Current credit amount for the Credit Bureau credit	--
136	bureau.csv	**AMT_CREDIT_SUM_DEBT**	Current debt on Credit Bureau credit	--
137	bureau.csv	**AMT_CREDIT_SUM_LIMIT**	Current credit limit of credit card reported in Credit Bureau	--
138	bureau.csv	**AMT_CREDIT_SUM_OVERDUE**	Current amount overdue on Credit Bureau credit	--
139	bureau.csv	**CREDIT_TYPE**	Type of Credit Bureau credit (Car, cash,...)	--
140	bureau.csv	**DAYS_CREDIT_UPDATE**	How many days before loan application did last information about the Credit Bureau credit come	time only relative to the application
141	bureau.csv	**AMT_ANNUITY**	Annuity of the Credit Bureau credit	--
142	bureau_balance.csv	**SK_BUREAU_ID**	Recoded ID of Credit Bureau credit (unique coding for each application) - use this to join to CREDIT_BUREAU table	hashed
143	bureau_balance.csv	**MONTHS_BALANCE**	Month of balance relative to application date (-1 means the freshest balance date)	time only relative to the application
144	bureau_balance.csv	**STATUS**	Status of Credit Bureau loan during the month (active, closed, DPD0-30,→ [C means closed, X means status unknown, 0 means no DPD, 1 means maximal did during month between 1-30, 2 means DPD 31-60,→ 5 means DPD 120+ or sold or written off])	--
145	POS_CASH_balance.csv	**SK_ID_PREV**	ID of previous credit in Home Credit related to loan in our sample. (One loan in our sample can have 0,1,2 or more previous loans in Home Credit)	--
146	POS_CASH_balance.csv	**SK_ID_CURR**	ID of loan in our sample	--

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147	POS_CASH_balance.csv	**MONTHS_BALANCE**	Month of balance relative to application date (-1 means the information to the freshest monthly snapshot, 0 means the information at application - often it will be the same as -1 as many banks are not updating the information to Credit Bureau regularly)	time only relative to the application
148	POS_CASH_balance.csv	**CNT_INSTALMENT**	Term of previous credit (can change over time)	--
149	POS_CASH_balance.csv	**CNT_INSTALMENT_FUTURE**	Installments left to pay on the previous credit	--
150	POS_CASH_balance.csv	**NAME_CONTRACT_STATUS**	Contract status during the month	--
151	POS_CASH_balance.csv	**SK_DPD**	DPD (days past due) during the month of previous credit	--
152	POS_CASH_balance.csv	**SK_DPD_DEF**	DPD during the month with tolerance (debts with low loan amounts are ignored) of the previous credit	--
153	credit_card_balance.csv	**SK_ID_PREV**	ID of previous credit in Home credit related to loan in our sample. (One loan in our sample can have 0,1,2 or more previous loans in Home Credit)	hashed
154	credit_card_balance.csv	**SK_ID_CURR**	ID of loan in our sample	hashed
155	credit_card_balance.csv	**MONTHS_BALANCE**	Month of balance relative to application date (-1 means the freshest balance date)	time only relative to the application
156	credit_card_balance.csv	**AMT_BALANCE**	Balance during the month of previous credit	--
157	credit_card_balance.csv	**AMT_CREDIT_LIMIT_ACTUAL**	Credit card limit during the month of the previous credit	--
158	credit_card_balance.csv	**AMT_DRAWINGS_ATM_CURRENT**	Amount drawing at ATM during the month of the previous credit	--
159	credit_card_balance.csv	**AMT_DRAWINGS_CURRENT**	Amount drawing during the month of the previous credit	--
160	credit_card_balance.csv	**AMT_DRAWINGS_OTHER_CURRENT**	Amount of other drawings during the month of the previous credit	--
161	credit_card_balance.csv	**AMT_DRAWINGS_POS_CURRENT**	Amount drawing or buying goods during the month of the previous credit	--
162	credit_card_balance.csv	**AMT_INST_MIN_REGULARITY**	Minimal installment for this month of the previous credit	--
163	credit_card_balance.csv	**AMT_PAYMENT_CURRENT**	How much did the client pay during the month on the previous credit	--
164	credit_card_balance.csv	**AMT_PAYMENT_TOTAL_CURRENT**	How much did the client pay during the month in total on the previous credit	--
165	credit_card_balance.csv	**AMT_RECEIVABLE_PRINCIPAL**	Amount receivable for principal on the previous credit	--
166	credit_card_balance.csv	**AMT_RECIVABLE**	Amount receivable on the previous credit	--
167	credit_card_balance.csv	**AMT_TOTAL_RECEIVABLE**	Total amount receivable on the previous credit	--
168	credit_card_balance.csv	**CNT_DRAWINGS_ATM_CURRENT**	Number of drawings at ATM during this month on the previous credit	--
169	credit_card_balance.csv	**CNT_DRAWINGS_CURRENT**	Number of drawings during this month on the previous credit	--
170	credit_card_balance.csv	**CNT_DRAWINGS_OTHER_CURRENT**	Number of other drawings during this month on the previous credit	--
171	credit_card_balance.csv	**CNT_DRAWINGS_POS_CURRENT**	Number of drawings for goods during this month on the previous credit	--
172	credit_card_balance.csv	**CNT_INSTALMENT_MATURE_CUM**	Number of paid installments on the previous credit	--
173	credit_card_balance.csv	**NAME_CONTRACT_STATUS**	Contract status (active signed,...) on the previous credit	--
174	credit_card_balance.csv	**SK_DPD**	DPD (Days past due) during the month on the previous credit	--
175	credit_card_balance.csv	**SK_DPD_DEF**	DPD (Days past due) during the month with tolerance (debts with low loan amounts are ignored) of the previous credit	--
176	previous_application.csv	**SK_ID_PREV**	ID of previous credit in Home credit related to loan in our sample. (One loan in our sample can have 0,1,2 or more previous loan applications in Home Credit, previous application could, but not necessarily have to lead to credit)	hashed
177	previous_application.csv	**SK_ID_CURR**	ID of loan in our sample	hashed
178	previous_application.csv	**NAME_CONTRACT_TYPE**	Contract product type (Cash loan, consumer loan [POS] ,...) of the previous application	--
179	previous_application.csv	**AMT_ANNUITY**	Annuity of previous application	--
180	previous_application.csv	**AMT_APPLICATION**	For how much credit did client ask on the previous application	--
181	previous_application.csv	**AMT_CREDIT**	Final credit amount on the previous application. This differs from AMT_APPLICATION in a way that the AMT_APPLICATION is the amount for which the client initially applied for, but during our approval process he could have received different amount - AMT_CREDIT	--
182	previous_application.csv	**AMT_DOWN_PAYMENT**	Down payment on the previous application	--
183	previous_application.csv	**AMT_GOODS_PRICE**	Goods price of good that client asked for (if applicable) on the previous application	--
184	previous_application.csv	**WEEKDAY_APPR_PROCESS_START**	On which day of the week did the client apply for previous application	--
185	previous_application.csv	**HOUR_APPR_PROCESS_START**	Approximately at what day hour did the client apply for the previous application	rounded
186	previous_application.csv	**FLAG_LAST_APPL_PER_CONTRACT**	Flag if it was last application for the previous contract. Sometimes by mistake of client or our clerk there could be more applications for one single contract	--
187	previous_application.csv	**NFLAG_LAST_APPL_IN_DAY**	Flag if the application was the last application per day of the client. Sometimes clients apply for more applications a day. Rarely it could also be error in our system that one application is in the database twice	--
188	previous_application.csv	**NFLAG_MICRO_CASH**	Flag Micro finance loan	--
189	previous_application.csv	**RATE_DOWN_PAYMENT**	Down payment rate normalized on previous credit	normalized
190	previous_application.csv	**RATE_INTEREST_PRIMARY**	Interest rate normalized on previous credit	normalized
191	previous_application.csv	**RATE_INTEREST_PRIVILEGED**	Interest rate normalized on previous credit	normalized
192	previous_application.csv	**NAME_CASH_LOAN_PURPOSE**	Purpose of the cash loan	--
193	previous_application.csv	**NAME_CONTRACT_STATUS**	Contract status (approved, cancelled, ...) of previous application	--
194	previous_application.csv	**DAYS_DECISION**	Relative to current application when was the decision about previous application made	time only relative to the application
195	previous_application.csv	**NAME_PAYMENT_TYPE**	Payment method that client chose to pay for the previous application	--
196	previous_application.csv	**CODE_REJECT_REASON**	Why was the previous application rejected	--
197	previous_application.csv	**NAME_TYPE_SUITE**	Who accompanied client when applying for the previous application	--
198	previous_application.csv	**NAME_CLIENT_TYPE**	Was the client old or new client when applying for the previous application	--
199	previous_application.csv	**NAME_GOODS_CATEGORY**	What kind of goods did the client apply for in the previous application	--
200	previous_application.csv	**NAME_PORTFOLIO**	Was the previous application for CASH, POS, CAR,	--
201	previous_application.csv	**NAME_PRODUCT_TYPE**	Was the previous application x-sell o walk-in	--
202	previous_application.csv	**CHANNEL_TYPE**	Through which channel we acquired the client on the previous application	--
203	previous_application.csv	**SELLERPLACE_AREA**	Selling area of seller place of the previous application	--
204	previous_application.csv	**NAME_SELLER_INDUSTRY**	The industry of the seller	--
205	previous_application.csv	**CNT_PAYMENT**	Term of previous credit at application of the previous application	--
206	previous_application.csv	**NAME_YIELD_GROUP**	Grouped interest rate into small medium and high of the previous application	grouped
207	previous_application.csv	**PRODUCT_COMBINATION**	Detailed product combination of the previous application	--
208	previous_application.csv	**DAYS_FIRST_DRAWING**	Relative to application date of current application when was the first disbursement of the previous application	time only relative to the application
209	previous_application.csv	**DAYS_FIRST_DUE**	Relative to application date of current application when was the first due supposed to be of the previous application	time only relative to the application
210	previous_application.csv	**DAYS_LAST_DUE_1ST_VERSION**	Relative to application date of current application when was the first due of the previous application	time only relative to the application
211	previous_application.csv	**DAYS_LAST_DUE**	Relative to application date of current application when was the last due date of the previous application	time only relative to the application
212	previous_application.csv	**DAYS_TERMINATION**	Relative to application date of current application when was the expected termination of the previous application	time only relative to the application
213	previous_application.csv	**NFLAG_INSURED_ON_APPROVAL**	Did the client requested insurance during the previous application	--
214	installments_payments.csv	**SK_ID_PREV**	ID of previous credit in Home credit related to loan in our sample. (One loan in our sample can have 0,1,2 or more previous loans in Home Credit)	hashed
215	installments_payments.csv	**SK_ID_CURR**	ID of loan in our sample	hashed
216	installments_payments.csv	**NUM_INSTALMENT_VERSION**	Version of installment calendar (0 is for credit card) of previous credit. Change of installment version from month to month signifies that some parameter of payment calendar has changed	--
217	installments_payments.csv	**NUM_INSTALMENT_NUMBER**	On which installment we observe payment	--
218	installments_payments.csv	**DAYS_INSTALMENT**	When the installment of previous credit was supposed to be paid (relative to application date of current loan)	time only relative to the application
219	installments_payments.csv	**DAYS_ENTRY_PAYMENT**	When was the installments of previous credit paid actually (relative to application date of current loan)	time only relative to the application
220	installments_payments.csv	**AMT_INSTALMENT**	What was the prescribed installment amount of previous credit on this installment	--
221	installments_payments.csv	**AMT_PAYMENT**	What the client actually paid on previous credit on this installment	--