

🏆 Featured Prediction Competition

Home Credit Default Risk

\$70,000

Prize Money

Can you predict how capable each applicant is of repaying a loan?



Home Credit Group · 651 teams · 3 months to go (3 months to go until merger deadline)

[Overview](#) [Data](#) [Kernels](#) [Discussion](#) [Leaderboard](#) [Rules](#) [Team](#)[Submit Predictions](#)

✓ You have accepted the rules for this competition.

Competition Data

📄 HomeCredit_columns_d... **sample_submission.csv.zip** 116.75 KB[Download](#)

📄 application_test.csv...

📄 application_train.cs...

📄 bureau.csv.zip

📄 bureau_balance.csv.z...

📄 credit_card_balance....

📄 installments_payment...

📄 POS_CASH_balance.csv...

📄 previous_application...

📄 sample_submission.cs...

`> kaggle competitions download -c home-credit-default-risk`

Data Description

- **application_{train|test}.csv**
 - This is the main table, broken into two files for Train (with TARGET) and Test (without TARGET).
 - Static data for all applications. One row represents one loan in our data sample.
- **bureau.csv**
 - All client's previous credits provided by other financial institutions that were reported to Credit Bureau (for clients who have a loan in our sample).
 - For every loan in our sample, there are as many rows as number of credits the client had in Credit Bureau before the application date.
- **bureau_balance.csv**
 - Monthly balances of previous credits in Credit Bureau.
 - This table has one row for each month of history of every previous credit reported to Credit Bureau – i.e the table has (#loans in sample * # of relative previous credits * # of months where we have some history observable for the previous credits) rows.
- **POS_CASH_balance.csv**
 - Monthly balance snapshots of previous POS (point of sales) and cash loans that the applicant had with Home Credit.
 - This table has one row for each month of history of every previous credit in Home Credit (consumer credit and cash loans) related to loans in our sample – i.e. the table has (#loans in sample * # of relative previous credits * # of months in which we have some history observable for the previous credits) rows.

- **credit_card_balance.csv**

- Monthly balance snapshots of previous credit cards that the applicant has with Home Credit.
- This table has one row for each month of history of every previous credit in Home Credit (consumer credit and cash loans) related to loans in our sample – i.e. the table has (#loans in sample * # of relative previous credit cards * # of months where we have some history observable for the previous credit card) rows.

- **previous_application.csv**

- All previous applications for Home Credit loans of clients who have loans in our sample.
- There is one row for each previous application related to loans in our data sample.

- **installments_payments.csv**

- Repayment history for the previously disbursed credits in Home Credit related to the loans in our sample.
- There is a) one row for every payment that was made plus b) one row each for missed payment.
- One row is equivalent to one payment of one installment OR one installment corresponding to one payment of one previous Home Credit credit related to loans in our sample.

- **HomeCredit_columns_description.csv**

- This file contains descriptions for the columns in the various data files.

