

Tabelle 1

Table	Row	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,...)
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)
20	application_{train test}.csv	DAYS_BIRTH	Client's age in days at the time of application
21	application_{train test}.csv	DAYS_EMPLOYED	How many days before the application the person started current employment
22	application_{train test}.csv	DAYS_REGISTRATION	How many days before the application did client change his registration
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
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
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
45	application_{train test}.csv	EXT_SOURCE_2	Normalized score from external data source
46	application_{train test}.csv	EXT_SOURCE_3	Normalized score from external data source
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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi normalized
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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi normalized
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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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, numbi 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	Recorded 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	Recorded 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	Recorded 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	
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)	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 cre	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_C	
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	