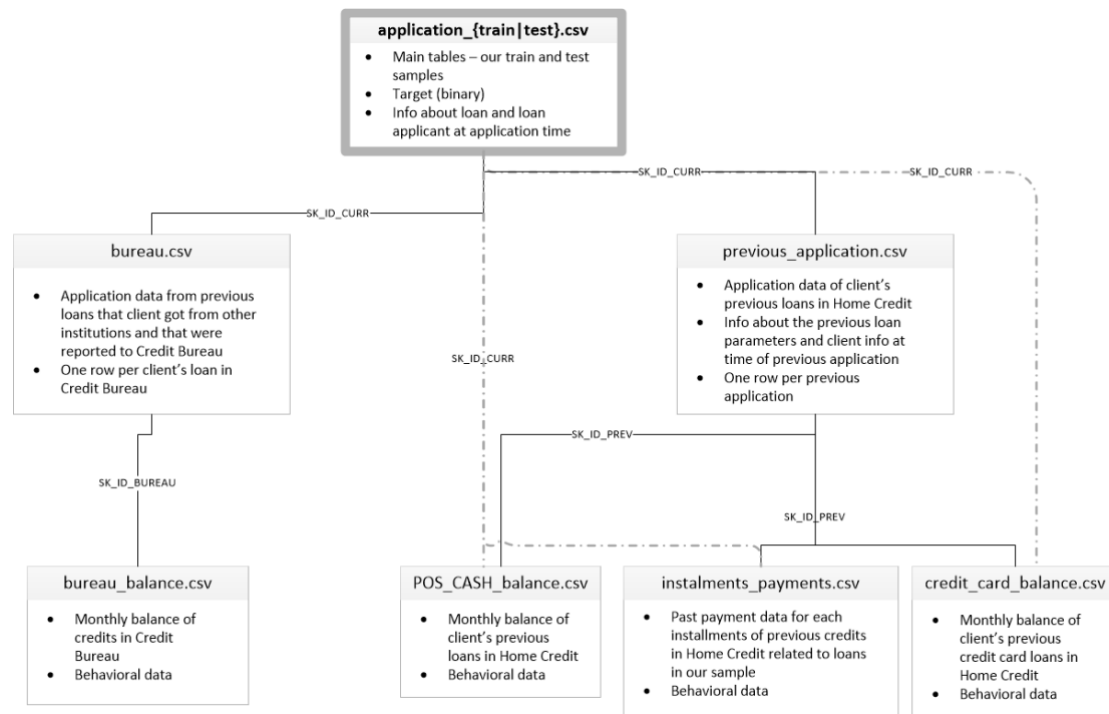# Metadata – Machine Learning Project - Pi 546

- **application_{train|test_student}.csv**

  o This is the main table, broken into two files for Train (with TARGET) and Test_Student (without TARGET).

  o Static data for all applications. One row represents one loan in our data sample.

- **bureau.csv**

  o 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).

  o 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**

  o Monthly balances of previous credits in Credit Bureau.

  o 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.