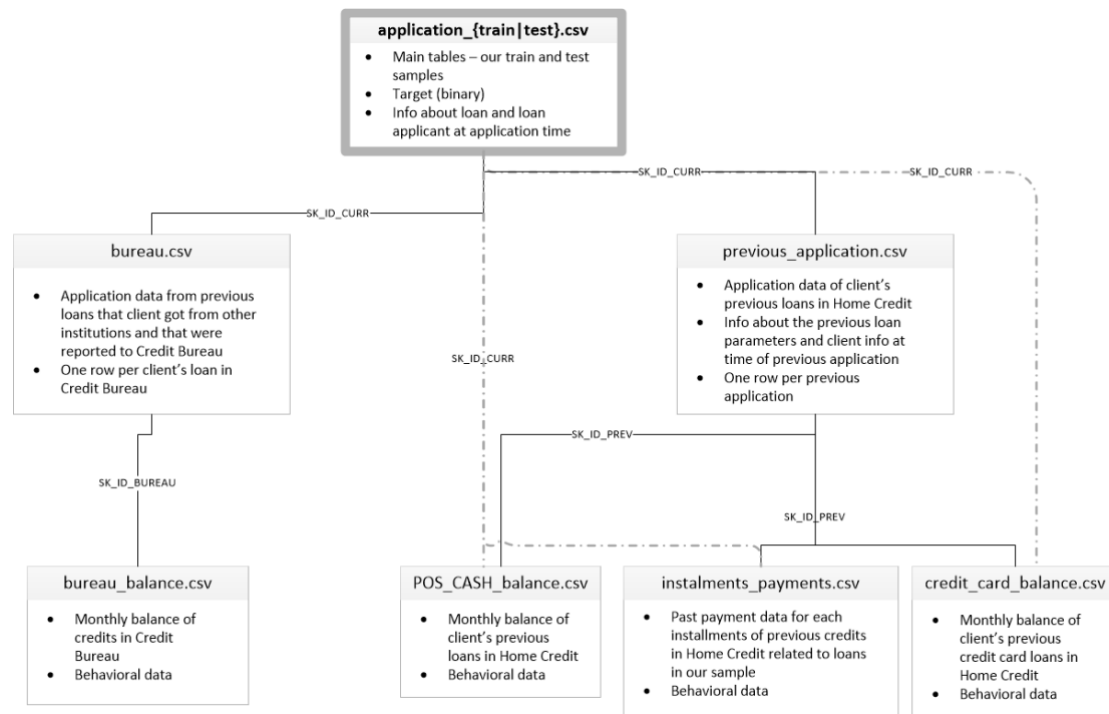


## Metadata – Machine Learning Project - Pi 546



- **application\_{train|test\_student}.csv**

- This is the main table, broken into two files for Train (with TARGET) and Test\_Student (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.