# 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.