Many people struggle to get loans due to insufficient or non-existent credit histories. And, unfortunately, this population is often taken advantage of by untrustworthy lenders.

由于信用记录不足或不存在，许多人难以获得贷款。而且，不幸的是，这些人经常被不可靠的贷款机构利用。

[Home Credit](http://www.homecredit.net/) strives to broaden financial inclusion for the unbanked population by providing a positive and safe borrowing experience. In order to make sure this underserved population has a positive loan experience, Home Credit makes use of a variety of alternative data--including telco and transactional information--to predict their clients' repayment abilities.

Home Credit努力通过提供积极和安全的借款经验，为没有银行账户的人群扩大金融包容性。为了确保这些服务水平低下的人群拥有积极的贷款经验，家庭信贷利用各种各样的替代数据——包括电信和交易信息——来预测客户的还款能力。

While Home Credit is currently using various statistical and machine learning methods to make these predictions, they're challenging Kagglers to help them unlock the full potential of their data. Doing so will ensure that clients capable of repayment are not rejected and that loans are given with a principal, maturity, and repayment calendar that will empower their clients to be successful.

虽然Home Credit目前使用各种统计和机器学习方法来做出这些预测，但他们正在挑战Kagglers，以帮助他们释放其数据的全部潜力。

这样做将确保有能力偿还的客户不会被拒绝，并且贷款是用本金、到期和还款日历提供的，这将使他们的客户获得成功。

* 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).

由其他金融机构提供给信用局的所有样本中有贷款的客户以前的信用额度。

* + 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.

对于我们样本中的每一笔贷款，在申请日期之前，客户在信用局的信用额度都是一样多的。

* bureau\_balance.csv
  + Monthly balances of previous credits in Credit Bureau. 信用局以前信用额度的月度余额
  + 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.
  + 这张表每一个月都有一排历史记录到信用局的每一个信用记录
* POS\_CASH\_balance.csv
  + Monthly balance snapshots of previous POS (point of sales) and cash loans that the applicant had with Home Credit.

申请人过去在Home Credit公司的POS和现金贷业务的每月余额快照

* + 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.

每一行代表Home Credit公司消费贷与现金贷业务中，与样本中记录相关的每一笔过去贷款每月的历史还款情况

* credit\_card\_balance.csv
  + Monthly balance snapshots of previous credit cards that the applicant has with Home Credit.

申请人过去在Home Credit公司的信用卡业务的每月余额快照

* + 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.

样本中申请人过去在Home Credit所有的申请记录

* + 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.

