

**To reviewer 2:**

Thanks for your detailed examination. As for the replication part, I did adjust some file names manually to make generated feature files all contain "feature". It was my fault that I didn't edit codes ahead. "credit\_card\_by\_current\_feature.csv" is equal to "credit\_card\_by\_current.csv". Similarly, "POS\_CASH\_by\_current.csv" is used as "POS\_CASH\_by\_current\_feature.csv" in later calculation, where you may find the "NAME\_CONTRACT\_STATUS\_Active" variable.

As for your argument for exponentially weighting, my purpose was to attach more importance to new data. Indeed, some linear models may not be sensitive to trivial value change caused by a data point long time ago, but nonlinear models can handle it, so I think we don't need to worry about that. On the other hand, I may try the data handling method you suggested.