# Domain

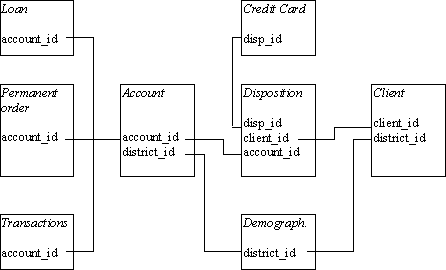
PKDD'99 Discovery Challenge Guide to the Financial Data Set

Once upon a time, there was a bank offering services to private persons. The services include managing of accounts, offering loans, etc.

# Task description

The bank wants to improve their services. For instance, the bank managers have only vague idea, who is a good client (whom to offer some additional services) and who is a bad client (whom to watch carefully to minimize the bank loses). Fortunately, the bank stores data about their clients, the accounts (transactions within several months), the loans already granted, the credit cards issued The bank managers hope to improve their understanding of customers and seek specific actions to improve services. A mere application of a discovery tool will not be convincing for them.

# Data description



The data about the clients and their accounts consist of following relations:

 relation **account** (4500 objects in the file ACCOUNT.ASC) ­ each record describes static characteristics of an account,

 relation **client** (5369 objects in the file CLIENT.ASC) ­ each record describes characteristics of a client,

 relation **disposition** (5369 objects in the file DISP.ASC) ­ each record relates together a client with an account i.e. this relation describes the rights of clients to operate accounts,

 relation **permanent order** (6471 objects in the file ORDER.ASC) ­ each record describes characteristics of a payment order,

 relation **transaction** (1056320 objects in the file TRANS.ASC) ­ each record describes one transaction on an account,

 relation **loan** (682 objects in the file LOAN.ASC) ­ each record describes a loan granted for a given account,

 relation **credit card** (892 objects in the file CARD.ASC) ­ each record describes a credit card issued to an account,

 relation **demographic data** (77 objects in the file DISTRICT.ASC) ­ each record describes demographic characteristics of a district.

Each account has both static characteristics (e.g. date of creation, address of the branch) given in relation "account" and dynamic characteristics (e.g. payments debited or credited, balances) given in relations "permanent order" and "transaction". Relation "client" describes characteristics of persons who can manipulate with the accounts. One client can have more accounts, more clients can manipulate with single account; clients and accounts are related together in relation "disposition".

Relations "loan" and "credit card" describe some services which the bank offers to its clients; more credit cards can be issued to an account, at most one loan can be granted for an account. Relation "demographic data" gives some publicly available information about the districts (e.g. the unemployment rate); additional information about the clients can be deduced from this.

**Relation account**

| **item** | **meaning** | **remark** |
| --- | --- | --- |
| account\_id | identification of the account |  |
| district\_id | location of the branch |  |
| date | date of creating of the account | in the form YYMMDD |
| frequency | frequency of issuance of statements | "MONTHLY" stands for monthly issuance  "WEEKLY" stands for weekly issuance  "ISSUANCE\_AFTER\_TRANS" stands for issuance after transaction |

**Relation client**

| **item** | **meaning** | **remark** |
| --- | --- | --- |
| client\_id | client identifier |  |
| name | name | name of the client |
|  |  |  |

| gender | gender | MALE/FEMALE |
| --- | --- | --- |
| birthdate | birth date | the date is in the form YYMMDD |
| district\_id | address of the client |  |

**Relation disposition**

| **item** | **meaning** | **remark** |
| --- | --- | --- |
| disp\_id | record identifier |  |
| client\_id | identification of a client |  |
| account\_id | identification of an account |  |
| type | type of disposition (owner/user) | OWNER/DISPONENT only owner can issue permanent orders and ask for a loan |

**Relation permanent order (debits only)**

| **item** | **meaning** | **remark** |
| --- | --- | --- |
| order\_id | record identifier |  |
| account\_id | account, the order is issued for |  |
| bank\_to | bank of the recipient | each bank has unique two­letter code |
| account\_to | account of the recipient |  |
| amount | debited amount |  |
| characterization | characterization of the payment | "INSURANCE" stands for insurrance payment  "HOUSEHOLD" stands for household payment  "LEASING" stands for leasing "LOAN\_PAY" stands for loan payment |

**Relation Transaction**

| **item** | **meaning** | **remark** |
| --- | --- | --- |
| trans\_id | record identifier |  |
|  |  |  |

| account\_id | account, the transation deals with |  |
| --- | --- | --- |
| date | date of transaction | in the form YYMMDD |
| type | +/­ transaction | "CREDIT" stands for credit  "DEBIT" stands for withdrawal |
| operation | mode of transaction | "CC\_DEBIT" credit card withdrawal  "CASH\_CREDIT" credit in cash  "OTHER\_BNK\_COLLECT" collection from another bank  "CASH\_DEBIT" withdrawal in cash  "OTHER\_BNK\_REMIT" remittance to another bank |
| amount | amount of money |  |
| balance | balance after transaction |  |
| characterization | characterization of the transaction | "INSURANCE" stands for insurrance payment  "PAY\_FOR\_STATEMENT" stands for payment for statement  "INTEREST\_CREDIT" stands for interest credited  "SANC\_INT\_NEG\_BALANCE" sanction interest if negative balance  "HOUSEHOLD" stands for household "OLD\_AGE\_PENSION" stands for old­age pension  "LOAN\_PAY" stands for loan payment |
| bank | bank of the partner | each bank has unique two­letter code |
| account | account of the partner |  |

**Relation Loan**

| **item** | **meaning** | **remark** |
| --- | --- | --- |
| loan\_id | record identifier |  |
| account\_id | identification of the account |  |
| date | date when the loan was granted | in the form YYMMDD |
| amount | amount of money |  |



| duration | duration of the loan |  |
| --- | --- | --- |
| payments | monthly payments |  |
| status | status of paying off the loan | 'A' stands for contract finished, no problems,  'B' stands for contract finished, loan not payed,  'C' stands for running contract, OK so far,  'D' stands for running contract, client in debt |

**Relation Credit card**

| **item** | **meaning** | **remark** |
| --- | --- | --- |
| card\_id | record identifier |  |
| disp\_id | disposition to an account |  |
| type | type of card | possible values are "junior", "classic", "gold" |
| issued | issue date | in the form YYMMDD |

**Relation Demographic data**

| **item** | **meaning** | **remark** |
| --- | --- | --- |
| district\_id | district code |  |
| district\_name | district name |  |
| region | region |  |
| count\_inhabitants | no. of inhabitants |  |
| count\_munic\_lt\_499 | no. of municipalities with inhabitants < 499 |  |
| count\_munic\_lt\_2000 | no. of municipalities with inhabitants 500­1999 |  |
| count\_munic\_lt\_10000 | no. of municipalities with inhabitants 2000­9999 |  |
| count\_munic\_gt\_10000 | no. of municipalities with inhabitants >10000 |  |
| count\_cities | no. of cities |  |
| ratio\_urban\_inhabitants | ratio of urban inhabitants |  |
| average\_salary | average salary |  |
| unemployment\_95 | unemploymant rate '95 |  |
| unemployment\_96 | unemploymant rate '96 |  |
| enterpreneurs\_per\_1000 | no. of enterpreneurs per 1000 inhabitants |  |

| crimes\_95 | no. of commited crimes '95 |  |
| --- | --- | --- |
| crimes\_96 | no. of commited crimes '96 |  |

**This database was prepared by Petr Berka and Marta Sochorova.**

For possible questions on the data and task description contact Petr Berka. All questions and answers will be publihked as appendixes to this document.



**Asked Questions**