**Dataset 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.

