**Data Dictionary**

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| **application\_record** |  |  |
| **Feature name** | **Explanation** | **Remarks** |
| ID | client number |  |
| 'CODE\_GENDER' | gender |  |
| 'FLAGOWNCAR' | Is there a car |  |
| 'FLAGOWNREALTY' | Is there a property |  |
| 'CNT\_CHILDREN' | Number of children |  |
| 'AMTINCOMETOTAL' | Annual income |  |
| 'NAMEINCOMETYPE' | Income category |  |
| 'NAMEEDUCATIONTYPE' | education level |  |
| 'NAMEFAMILYSTATUS' | Marital status |  |
| 'NAMEHOUSINGTYPE' | Way of living |  |
| 'DAYS\_BIRTH' | birthday |  |
| 'DAYS\_EMPLOYED' | Start date |  |
| 'FLAG\_MOBIL' | Is there a mobile phone |  |
| 'FLAGWORKPHONE' | Is there a work phone |  |
| 'FLAG\_PHONE' | Is there a phone |  |
| 'FLAG\_EMAIL' | Is there an email |  |
| 'OCCUPATION\_TYPE' | Occupation |  |
| 'CNTFAMMEMBERS' | Family size |  |

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| **credit\_record** |  |  |
| **Feature name** | **Explanation** | **Remarks** |
| ID | client number |  |
| MONTHS\_BALANCE | record month | The month of the extracted data is the starting point, backwards, 0 is the current month, -1 is the previous month, and so on |
| STATUS | status | 0: 1-29 days past due 1: 30-59 days past due 2: 60-89 days overdue 3: 90-119 days overdue 4: 120-149 days overdue 5: Overdue or bad debts, write-offs for more than 150 days C: paid off that month X: No loan for the month |