

Source Dataset	Variable Name	Description	Data Type	Sample Values	Range of Values	Mean	SD
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SEGMENTS_Q42023_Q12024	CUSTOMER_ID	Client ID of customer	Float64	271335420.0, 304236810.0, 577827220.0, 764849620.0, 906439610.0	6620.0 - 999979510.0	499499300	289154200
	CUSTOMER_GROUP	Customer group classification whether business banking (MSMEs) or retail customers	String	BUSINESS BANKING, BUSINESS BANKING, BUSINESS BANKING, RETAIL, RETAIL	None	NaN	NaN
	CUSTOMER_SEGMENT	Client segments of retail clients Tier 6 having the lowest TRB (total relationship balance) with the bank and Tier 1 having the highest	String	Tier 1, Tier 2, Tier 3, Tier 6	None	NaN	NaN

Source Dataset	Variable Name	Description	Data Type	Sample Values	Range of Values	Mean	SD
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BIZKOCONSO_Q42023_Q12024	CUSTOMER_ID	Client ID of customer	Float64	281228100.0, 305703410.0, 554085120.0, 747820400.0, 885993010.0	676000.0 - 996506710.0	554163700	298391600
	BB_ACCOUNT_ID	Business Banking Account ID of customer	Float64	272094850.0, 298418240.0, 613676310.0, 746628130.0, 871453650.0	1453750.0 - 996846530.0	515608300	271076000
	SERVICE	Transaction type	String	Create Request Money, Other Bank Transfer, Pay Government, Pay Payment Link, Pay Request Money	None	NaN	NaN
	STATUS	Transaction status	String	Active, Outstanding, Paid, Partially Pa, Successful	None	NaN	NaN
	TRANSACTION_DATE	Transaction date	Date	2023-11-03 00:00:00.000, 2023-11-18 00:00:00.000, 2023-11-24 00:00:00.000, 2024-02-11 00:00:00.000, 2024-02-16 00:00:00.000	2023-10-01 00:00:00 - 2024-03-31 00:00:00	NaN	NaN
	TRANSACTION_AMOUNT	Transaction amount	Float64	5821.12, 6409.4, 10808.0, 16010.49, 34632.0	0.0 - 500000.0	16688.26	31736.85
	CHARGE_AMOUNT	Transaction charge amount	Float64	0.5, 1.0, 14.0, 20.0, 25.0	0.0 - 74.95	4.912995	9.735302

Source Dataset	Variable Name	Description	Data Type	Sample Values	Range of Values	Mean	SD
CCTransaction S_Q42023_Q12024	CUSTOMER_ID	Client ID of customer	Float64	272011110.0, 304578710.0, 573779010.0, 764644120.0, 905583810.0	85210.0 - 999799310.0	501395800	288522800
	CC_ACCOUNT_ID	Credit card account ID of customer	Int64	274505650, 307673540, 573401850, 759894740, 903331650	124340.0 - 999999950.0	499715500	288181500
	MCC_CODE	Merchant Category Code	Int64	3573, 3621, 5631, 7011, 7996	0.0 - 9406.0	5563.732	808.3342
		Use https://github.com/greggles/mcc-codes for text mapping					
		Use Mastercard's Quick Reference Booklet— Merchant Edition to					
	TRANSACTION_AMOUNT	Transaction Amount	Float64	1409.76, 1600.98, 3711.65, 7488.88, 19438.24	0.01 - 5000000.0	5108.262	27549.85
	TRANSACTION_DATE	Date When Transaction Was Made Effective	Date	2023-11-20, 2023-11-26, 2024-01-14, 2024-02-17, 2024-03-14	None	NaN	NaN
	CARD_TYPE	Credit Card type used to make the transaction	String	E-Credit, EMV BPI Edge, EMV BPI Family Credit Card, Ecash-Retail, Magstripe-Blue MC	None	NaN	NaN
	CHANNEL	Type of Retail Purchase	String	ONLINE, PHYSICAL, INSTALLMENT	None	NaN	NaN

	CUSTOMER_ID	Client ID of customer	Float64	272485110.0, 305040210.0, 575544700.0, 765856420.0, 906788800.0	85210.0 - 999889700.0	497375200	288626600
	CC_ACCOUNT_ID	Credit card account ID of customer	Float64	273226060.0, 306408410.0, 575379040.0, 762603060.0, 905542830.0	30450.0 - 999999950.0	498539400	289123000
	CC_CARD_ID	Credit card card ID of customer	Float64	264728110.0, 299423510.0, 572096010.0, 757018510.0, 902057710.0	4510.0 - 999999510.0	494162500	288128500
	CARD_TYPE	Credit Card type used to make the transaction	String	BPI Platinum Rewards MC, E-Credit, EMV BPI Family Credit Card, EMV Petron, Regular Visa	None	NaN	NaN

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PAYMENT_BEHAVIOR	Credit Card payment behavior -- on time or late (dpd)	String	120 - 149 dpd, 30 - 59 dpd, 60 - 89 dpd, paid before or on the billing period, paid during the billing period	None	NaN	NaN
CREDIT_LIMIT	Credit limit of a customer	Float64	288000.0, 317000.0, 649000.0, 926000.0, 1276000.0	1.0 - 10000000.0	361205	470329
TOTAL_BALANCE	Remaining balance of credit card (before or after payment of billing)	Float64	18726.45, 22513.51, 77454.15, 185655.09999999998, 451523.66000000003	-1083578.11 - 6203912.29	84005.98	208011.1
CURRENT_MONTH_BILLING	Current month credit card billing	Float64	7219.75, 8361.36, 25012.81, 57318.3, 147765.5	0.0 - 6251045.52	25192.42	103803
REVOLVING_BALANCE	Current month revolving credit card balance	Float64	19310.344827586207, 22631.612903225807, 62019.67741935483, 125242.00000000001, 289994.1935483871	0.0 - 4705784.137931034	26632.93	106800.9
CREDIT_CARD_LOAN	Total credit card loan (incurred interest included)	Float64	19653.83, 23493.0, 78385.11, 186654.1, 446121.16	-13494.17 - 6203912.29	91942.69	210779.9
PREVIOUS_MONTH_INTEREST_EARNED	Interest earned from the credit card	Float64	617.38, 720.98, 1952.7, 3918.66, 9005.43	0.0 - 136467.74	914.4549	3428.569
PREVIOUS_MONTH_BILLING	Previous month credit card billing	Float64	10368.73, 12223.39, 37263.32, 81056.71, 194299.47	-2063119.45 - 4423530.96	45831.36	131182.9
CURRENT_MONTH_PAYMENT	Payment to the billed amount. The amount paid to the previous month billing	Float64	6767.67, 7902.7, 22655.8, 47473.12, 110804.7	0.0 - 5555239.26	21022.83	84268.71
CURRENT_MONTH	Current month of credit card data extraction	String	01/2024, 01/2024, 02/2024, 03/2024, 10/2023	None	NaN	NaN
CUSTOMER_ID	Client ID of customer	Float64	273096900.0, 304410000.0, 578764320.0, 767586510.0, 908975000.0	116120.0 - 999889700.0	501627000	289315500
LOAN_ACCOUNT_ID	Loan account ID of the transactor	Float64	268243060.0, 304216260.0, 572124650.0, 760657140.0, 908003550.0	65050.0 - 999843750.0	498677400	289178000

LOAN_Q42023_Q12024	LOAN_STATUS	Loan Account Status if PAID or STILL ACTIVE	String	Active, Active, Paid, Paid, Paid	None	NaN	NaN
	LOAN_BEHAVIOR	Loan account status behavior	String	Amortization Past Due, Amortization Past Due, Items for litigation, Items for litigation, Principal Past Due	None	NaN	NaN
	LOAN_TYPE	Description of the type of loan	String	KN Credit Line, Loans - Others, MTL, MTL, Motorcycle Loans	None	NaN	NaN
	LOAN_AMOUNT	Original loan amount	Float64	716000.0, 782400.0, 1399300.0, 2634759.75, 5057782.8	0.0 - 85000000.0	1222642	2396333
	PRINCIPAL_LOAN_AMOUNT	Outstanding balance of the loan	Float64	117650.7, 146863.33, 541704.03, 1080274.26, 2547156.1	0.0 - 84014862.68	931566.9	2183521
	INTEREST_EARNED	Percentage interest acquired from the loan	Float64	0.096953401, 0.097711801, 0.1065294, 0.1288, 0.1850178	0.0 - 0.3674	0.171661	0.08068606
	LOAN_START_DATE	Date when the loan was booked	Date	2017-06-29, 2017-12-06, 2021-02-02, 2022-09-09, 2023-11-20	None	NaN	NaN
	MATURITY_DATE	Date when the loan will mature	Date	2024-10-09, 2025-01-17, 2027-05-30, 2029-06-17, 2034-03-27	None	NaN	NaN

BPIAPP_Q42023_Q12024	CUSTOMER_ID	Client ID of customer	Float64	271376320.0, 304578710.0, 580629600.0, 766432020.0, 905609400.0	78310.0 - 999948620.0	500377500	288200000
	APP_ACCOUNT_ID	BPI application account ID of customer	Float64	273192640.0, 306346640.0, 580899930.0, 766669350.0, 906506710.0	84250.0 - 999984200.0	498387200	287510200
	TRANSACTION_TYPE	Financial transaction type done in BPI App	String	BILLS PAYMENT, PESONET TRANSFER, PREPAID CARD RELOAD TO ANYONE, PREPAID PHONE TOP UP - TNT, UITF SUBSCRIPTION	None	NaN	NaN
	TRANSACTION_AMOUNT	Transaction amount	Float64	3762.0, 4459.29, 14308.63, 31465.85, 78823.46	0.0 - 300000000.01	14908.28	383254

CDNA_Q42023_Q12024	TRANSACTION_DATE	Date When Transaction Was Made Effective	DateTime	2023-10-01 10:24:39, 2023-10-01 13:30:19, 2023-10-01 13:13:15, 2024-03-30 21:18:29, 2024-03-14	None	NaN	NaN
	CHANNEL	Medium in which the transaction was made	String	BEAMS, BEAMS, OPEN BANKING, WEB, WEB	None	NaN	NaN
	CUSTOMER_ID	Client ID of customer	float64	370800, 978120, 2533610, 2919010, 3821110	20.0 - 999999910	499967641.5	288691019
	GENDER	Gender of customer	String	MALE', 'FEMALE', 'NO_DATA'	None	None	None
	AGE	Age of customer	float64	54, 42, 47, 36, 40	0.0 - 100.0	41.41102272	15.49732813
	MARITAL_STATUS	Marital Status of customer	String	MARRIED', 'SINGLE', 'SEPARATED', 'WIDOW(ER)', 'DIVORCED'	None	None	None
	EDUCATION	Level of Educational Attainment	String	LOW', 'NO_DATA', 'HIGH', 'MID'	None	None	None
	BANK_TENURE	Client Tenure in years with the bank (continuous)	float64	16.1232, 4.4739, 9.0986, 13.2082, 13.0630	0.1643 - 40.1671	7.8164	6.6603
	CUSTOMER_LOCATION	Client location (Region)	String	REGION III (CENTRAL LUZON)', 'NATIONAL CAPITAL REGION', 'REGION VI (WESTERN VISAYAS)', 'REGION IV-A (CALABARZON)', 'REGION X (NORTHERN MINDANAO)'	None	None	None
	DIGITAL_INDICATOR	Classifies the client whether they prefer traditional or digital channels	String	TRADITIONAL', 'DIGITAL', 'NO_DATA'	None	None	None
	SEC	SocioEconomic Class	String	B2', 'B1', 'C1', 'A', 'C2'	None	None	None
	HOME_OWNER_INDICATOR	Home owner indicator whether customer owns a home or not	String	Y', 'N'	None	None	None

CAR_OWNER_INDICATOR	Car owner indicator whether customer owns a car or not	String	Y', 'N'	None	None	None
MONTHLY_INCOME	Customer's Monthly Income	float64	44850.75083333, 178542.49833333, 118884.23666667, 74198.67416667, 116234.85833333	0.0 - 1.23456789e+16	1142998918	3.75632E+12
INCOME_SOURCE	Customer declared source of income	String	REMITTANCE' 'SALARY' 'ALLOWANCE' 'BUSINESS', 'OTHER_SOURCES_NOT_SPECIFIED'	None	None	None
ENVIRONMENTAL_AFF_INDICATOR	Customer indicator whether transacted with an environmental group	String	Y', 'N'	None	None	None
HUMANITARIAN_AFF_INDICATOR	Customer indicator whether transacted with an humanitarian group	String	Y', 'N'	None	None	None
OF_INDICATOR	Customer indicator for Overseas Filipino clients (eg. Receiver or sender)	String	Y', 'N'	None	None	None
RETIREES_INDICATOR	Customer indicator for Retiree clients	String	Y', 'N'	None	None	None
FILCHI_INDICATOR	Customer indicator for Filipino-Chinese clients	String	Y', 'N'	None	None	None

CST_ID	Client ID of customer	Float64	271505220.0, 304660200.0, 578717900.0, 765666020.0, 906252810.0	6620.0 - 999979420.0	500143200	289103200
SAVINGS_ACCOUNT_INDICATOR	Savings Account Indicator	Int8	0, 0, 1, 1, 1	None	NaN	NaN
CHECKING_ACCOUNT_INDICATOR	Checking Account Indicator	Int8	0, 0, 1, 1, 1	None	NaN	NaN
TIME_DEPOSIT_ACCOUNT_INDICATOR	Time Deposit Account Indicator	Int8	0, 0, 1, 1, 1	None	NaN	NaN

PRODUCTS_Q42
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AUTO_LOAN_INDICATOR	Auto Loan Indicator	Int8	0, 0, 1, 1, 1	None	NaN	NaN
HOUSING_LOAN_INDICATOR	Housing Loan Indicator	Int8	0, 0, 1, 1, 1	None	NaN	NaN
PERSONAL_LOAN_INDICATOR	Personal Loan Indicator	Int8	0, 0, 1, 1, 1	None	NaN	NaN
	BB Loan Indicator					
BB_LOAN_INDICATOR	Revolving Promisory Note Line (RPNL)/Short-term Loan (STL)/Ka-Negosyo Credit Line (KNCL) Flag, Medium-Term Loan (MTL)/ Long-Term Loan (LTL)/ SME Loan (SME) Flag/ Other BB Corp Loan	Int8	0, 0, 1, 1, 1	None	NaN	NaN
LIFE_INSURANCE_INDICATOR	Life Insurance Indicator	Int8	0, 0, 1, 1, 1	None	NaN	NaN
NONLIFE_INSURANCE_INDICATOR	Non-life Insurance Indicator	Int8	0, 0, 1, 1, 1	None	NaN	NaN
INVESTMENT_INDICATOR	Investments Indicator	Int8	0, 0, 1, 1, 1	None	NaN	NaN
CURRENT_MONTH	Current month of product extraction	String	02/2024, 03/2024, 10/2023, 11/2023, 11/2023	None	NaN	NaN

ADB_FINAL_Q42
023_Q12024

Customer_ID	Client ID of the customer	Float64	660477220.0, 949817310.0, 868999120.0, 3592320.0, 389578610.0	0.0-999,999,410.00	500125546.5	288999245.1
ADB_MMYYYY	Monthly ADB (Average Daily Balance)	Float64	7.68E+05	None	4.994993e+08 2.188966e+07 2.149136e+05 2.141783e+05 7.098943	2.891542e+08 4.433110e+06 3.46853e+06 2.27952e+06 9160e+06 7.236
CUSTOMER_ID	Client ID of the customer	Float64	660477220.0, 949817310.0, 868999120.0, 3592320.0, 389578610.0	0.0-999,999,410.00	500125546.5	288999245.1
TRANSACTION_TYPE	Transaction Type (whether contactless or e-commerce transaction)	String	ECOMMERCE', 'POS CONTACT', 'POS CONTACTLESS'	None	None	None

DEBITPOS_Q42023_Q12024	TRANSACTION_AMOUNT	Transaction Amount	Float64	161.0, 698.39, 462.0, 1458.14, 64.0	0.0-5,775,000.11	1508.58	6677.79
	TRANSACTION_DATE	Date of the Transaction	Date	2023-11-20, 2023-11-26, 2024-01-14, 2024-02-17, 2024-03-14	None	None	None
	MCC_CODE	Merchant Category Code	String	1740', '1761', '1771', '1799'	None	None	None
	CUSTOMER_ID	Client ID of the Transmitting customer (BPI sender)	Float64	344369210.0, 205530800.0, 915868010.0, 307267520.0, 188573420.0	19258.57-142827945.71	72591155.26	41375853.51
	ACCOUNT_ID	Account ID of the Transmitting customer (BPI sender)	Float64	625858130.0, 587310850.0, 278438040.0, 398390060.0, 412049650.0	1405.71-142842935.71	71233125.26	41475973.08

IBFT_OUTGOING _Q42023_Q12024	RECEIVING_ALIEN_ID	Alien ID of the Receiving customer (Non-BPI receiver)	Float64	21433428.0, 22240595.0, 7222799.0, 35537659.0, 25021007.0	26358.57-6277682.29	3770611.81	1830141.75
	RECEIVING_BANK_CODE	Bank Code of the Receiver (Non-BPI)	String	BANK 1', 'BANK 2', 'BANK 3', 'BANK 4', 'BANK 5'	None	None	None
	TRANSACTION_AMOUNT	Transaction amount	Float64	12500.0, 3000.0, 18000.0, 10000.0, 2000.0	0-50003.78	8562.64	13495.37
	TRANSACTION_DATE	Date of the Transaction	Date	2023-10-01, 2023-10-02, 2023-10-03, 2023-10-04, 2023-10-05	None	None	None
IBFT_INCOMING _Q42023_Q12024	TRANSMITTING_ALIEN_ID	Alien ID of the Transmitting customer (non-BPI sender)	Float64	344369210.0, 205530800.0, 915868010.0, 307267520.0, 188573420.0	184814.97-43943729.80	24709436.96	11794902.64
	CUSTOMER_ID	Client ID of the Receiving customer (BPI Receiver)	Float64	625858130.0, 587310850.0, 278438040.0, 398390060.0, 412049650.0	11115.71-142849160.00	73412078.11	41754264.53
	ACCOUNT_ID	Account ID of the Receiving customer (BPI Receiver)	Float64	21433428.0, 22240595.0, 7222799.0, 35537659.0, 25021007.0	9839.87-999966749.36	497195323	288889749.9
	BPI_ACCOUNT_TYPE	Account type of the BPI receiver	String	SAVINGS ACCOUNT', 'CHECKING ACCOUNT', 'SAVINGS ACCOUNT', 'CHECKING ACCOUNT', 'CHECKING ACCOUNT'	None	None	None
	SOURCE_BANK_CODE	Bank Code of the Transmitter (Non-BPI sender)	String	BANK 1', 'BANK 2', 'BANK 3', 'BANK 4', 'BANK 5'	None	None	None
	TRANSACTION_AMOUNT	Transaction amount	Float64	12500.0, 3000.0, 18000.0, 10000.0, 2000.0	0-50004.03	10355.11	13418.79
	TRANSACTION_DATE	Date of the Transaction	Date	2023-10-01, 2023-10-02, 2023-10-03, 2023-10-04, 2023-10-05	None	None	None