

Data 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

