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| FEATURE | EXPLAINATION |
| ID | Applicant’s Number (unique) |
| CODE\_GENDER | Whether the applicant is male or female |
| FLAG\_OWN\_CAR | Does the applicant own a car or not |
| FLAG\_OWN\_REALTY | Does the applicant own a property |
| CNT\_CHILDREN | Count of number of children of applicant |
| AMT\_INCOME\_TOTAL | Applicant’s yearly annual income |
| NAME\_EDUCATION\_TYPE | Applicant’s Level of Education |
| NAME\_FAMILY\_STATUS | Applicant’s marital status |
| NAME\_HOUSING\_TYPE | Applicant’s way of living |
| DAYS\_BIRTH | Age in days |
| DAYS\_EMPLOYED | Experience in days |
| FLAG\_MOBIL | Does applicant has a mobile phone |
| FLAG\_WORK\_PHONE | Does applicant has a workphone |
| FLAG\_PHONE | Does the applicant has a phone |
| FLAG\_EMAIL | Does applicant has an email |
| JOB | Job of applicant |
| BEGIN\_MONTHS | 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 | 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 |
| TARGET | Risk user are marked as '1', else are '0' |