## Columns of `Applications` table with descriptions:

1. `SK_ID_CURR` - ID of loan in sample

2. `TARGET` - target variable defines risk: 1 - client with payment difficulties; 0 - no risk

3. `NAME_CONTRACT_TYPE` - identification if loan is cash or revolving

4. `CODE_GENDER` - Gender of the client

5. `FLAG_OWN_CAR` - flag if the client owns car

6. `FLAG_OWN_REALTY` - flag if the client owns a house or a flat

7. `CNT_CHILDREN` - number of children client has

8. `AMT_INCOME_TOTAL` - total income of the client

9. `AMT_CREDIT` - credit amount of the loan

10. `AMT_ANNUITY` - loan annuity

11. `AMT_GOODS_PRICE`- for consumer loans it is the price of the goods for which the loan is given

12. `NAME_TYPE_SUITE` - who was accompanying client when he was applying for the loan

13. `NAME_INCOME_TYPE` - clients income type

14. `NAME_EDUCATION_TYPE` - level of highest education the client achieved

15. `NAME_FAMILY_STATUS` - family status of the client

16. `NAME_HOUSING_TYPE` - what is the housing situation of the client (renting, living with parents ...)

17. `REGION_POPULATION_RELATIVE`- normalized population of region where client lives (higher number means the client lives in more populated region)

18. `DAYS_BIRTH` - client's age in days at the time of application

19. `DAYS_EMPLOYED` - how many days before the application the person started current employment

20. `DAYS_REGISTRATION` - how many days before the application the person changed his registration

21. `DAYS_ID_PUBLISH` - how many days before the application did client change the identity document with which he applied for the loan

22. `OWN_CAR_AGE` - age of the client's car

23. `FLAG_MOBIL` - did client provide mobile phone (1 = yes, 0 = no)

24. `FLAG_EMP_PHONE` - did client provide work phone (1 = yes, 0 = no)

25. `FLAG_WORK_PHONE` - did client provide home phone (1 = yes, 0 = no)

26. `FLAG_CONT_MOBILE` - was mobile phone reachabel (1 = yes, 0 = no)

27. `FLAG_PHONE` - did client provide home phone (1 = yes, 0 = no)

28. `FLAG_EMAIL` - did client provide email (1 = yes, 0 = no)

29. `OCCUPATION_TYPE` - What kind of occupation does the client have

30. `CNT_FAM_MEMBERS` - How many family members does client have

31. `REGION_RATING_CLIENT` - Our rating of the region where client lives (1,2,3)

32. `REGION_RATING_CLIENT_W_CITY` - Our rating of the region where client lives with taking city into account (1,2,3)

33. `WEEKDAY_APPR_PROCESS_START` - On which day of the week did the client apply for the loan

34. `HOUR_APPR_PROCESS_START `- Approximately at what hour did the client apply for the loan

35. `REG_REGION_NOT_LIVE_REGION` - Flag if client's permanent address does not match contact address (1=different, 0=same, at region level)

36. `REG_REGION_NOT_WORK_REGION` - Flag if client's permanent address does not match work address (1=different, 0=same, at region level)

37. `LIVE_REGION_NOT_WORK_REGION` -  Flag if client's contact address does not match work address (1=different, 0=same, at region level)

38. `REG_CITY_NOT_LIVE_CITY` - Flag if client's permanent address does not match contact address (1=different, 0=same, at city level)

39. `REG_CITY_NOT_WORK_CITY` -  Flag if client's permanent address does not match work address (1=different, 0=same, at city level)

40. `LIVE_CITY_NOT_WORK_CITY` - Flag if client's contact address does not match work address (1=different, 0=same, at city level)

41. `ORGANIZATION_TYPE` - Type of organization where client works

42. `EXT_SOURCE_1` -  Normalized score from external data source

43. `EXT_SOURCE_2` -  Normalized score from external data source

44. `EXT_SOURCE_3` - Normalized score from external data source

45. `APARTMENTS_AVG` - Normalized information about building where the client lives, What is average apartment size

46. `BASEMENTAREA_AVG` - Normalized information about building where the client lives, What is average basement area

47. `YEARS_BEGINEXPLUATATION_AVG` - Normalized information about building where the client lives, What is average years begin exploitation

48. `YEARS_BUILD_AVG` - Normalized information about building where the client lives, What is average years built

49. `COMMONAREA_AVG` - Normalized information about building where the client lives, What is average common area

50. `ELEVATORS_AVG` - Normalized information about building where the client lives, What is average number of elevators

51. `ENTRANCES_AVG` - Normalized information about building where the client lives, What is average number of entrances

52. `FLOORSMAX_AVG` - Normalized information about building where the client lives, What is average maximum floors

53. `FLOORSMIN_AVG` - Normalized information about building where the client lives, What is average minimum floors

54. `LANDAREA_AVG` - Normalized information about building where the client lives, What is average land area

55. `LIVINGAPARTMENTS_AVG` - Normalized information about building where the client lives, What is average living apartments

56. `LIVINGAREA_AVG` - Normalized information about building where the client lives, What is average living area

57. `NONLIVINGAPARTMENTS_AVG` - Normalized information about building where the client lives, What is average non-living apartments

58. `NONLIVINGAREA_AVG` - Normalized information about building where the client lives, What is average non-living area

59. `APARTMENTS_MODE` - Normalized information about building where the client lives, What is mode apartment size

60. `BASEMENTAREA_MODE` - Normalized information about building where the client lives, What is mode basement area

61. `YEARS_BEGINEXPLUATATION_MODE` - Normalized information about building where the client lives, What is mode years begin exploitation

62. `YEARS_BUILD_MODE` - Normalized information about building where the client lives, What is mode years built

63. `COMMONAREA_MODE` - Normalized information about building where the client lives, What is mode common area

64. `ELEVATORS_MODE` - Normalized information about building where the client lives, What is mode number of elevators

65. `ENTRANCES_MODE` - Normalized information about building where the client lives, What is mode number of entrances

66. `FLOORSMAX_MODE` - Normalized information about building where the client lives, What is mode maximum floors

67. `FLOORSMIN_MODE` - Normalized information about building where the client lives, What is mode minimum floors

68. `LANDAREA_MODE` - Normalized information about building where the client lives, What is mode land area

69. `LIVINGAPARTMENTS_MODE` - Normalized information about building where the client lives, What is mode living apartments

70. `LIVINGAREA_MODE` - Normalized information about building where the client lives, What is mode living area

71. `NONLIVINGAPARTMENTS_MODE` - Normalized information about building where the client lives, What is mode non-living apartments

72. `NONLIVINGAREA_MODE` - Normalized information about building where the client lives, What is mode non-living area

73. `APARTMENTS_MEDI` - Normalized information about building where the client lives, What is median apartment size

74. `BASEMENTAREA_MEDI` - Normalized information about building where the client lives, What is median basement area

75. `YEARS_BEGINEXPLUATATION_MEDI` - Normalized information about building where the client lives, What is median years begin exploitation

76. `YEARS_BUILD_MEDI` - Normalized information about building where the client lives, What is median years built

77. `COMMONAREA_MEDI` - Normalized information about building where the client lives, What is median common area

78. `ELEVATORS_MEDI` - Normalized information about building where the client lives, What is median number of elevators

79. `ENTRANCES_MEDI` - Normalized information about building where the client lives, What is median number of entrances

80. `FLOORSMAX_MEDI` - Normalized information about building where the client lives, What is median maximum floors

81. `FLOORSMIN_MEDI` - Normalized information about building where the client lives, What is median minimum floors

82. `LANDAREA_MEDI` - Normalized information about building where the client lives, What is median land area

83. `LIVINGAPARTMENTS_MEDI` - Normalized information about building where the client lives, What is median living apartments

84. `LIVINGAREA_MEDI` - Normalized information about building where the client lives, What is median living area

85. `NONLIVINGAPARTMENTS_MEDI` - Normalized information about building where the client lives, What is median non-living apartments

86. `NONLIVINGAREA_MEDI` - Normalized information about building where the client lives, What is median non-living area

87. `FONDKAPREMONT_MODE` - Normalized information about building where the client lives, mode of fund for capital repairs

88. `HOUSETYPE_MODE` - Normalized information about building where the client lives, mode of house type

89. `TOTALAREA_MODE` - Normalized information about building where the client lives, mode of total area

90. `WALLSMATERIAL_MODE` - Normalized information about building where the client lives, mode of walls material

91. `EMERGENCYSTATE_MODE` - Normalized information about building where the client lives, mode of emergency state

92. `OBS_30_CNT_SOCIAL_CIRCLE` - How many observation of client's social surroundings with observable 30 DPD (days past due) default

93. `DEF_30_CNT_SOCIAL_CIRCLE` - How many observation of client's social surroundings defaulted on 30 DPD (days past due)

94. `OBS_60_CNT_SOCIAL_CIRCLE` - How many observation of client's social surroundings with observable 60 DPD (days past due) default

95. `DEF_60_CNT_SOCIAL_CIRCLE` - How many observation of client's social surroundings defaulted on 60 (days past due) DPD

96. `DAYS_LAST_PHONE_CHANGE` - How many days before application did client change phone

97. `FLAG_DOCUMENT_2` - Did client provide document 2

98. `FLAG_DOCUMENT_3` - Did client provide document 3

99. `FLAG_DOCUMENT_4` - Did client provide document 4

100. `FLAG_DOCUMENT_5` - Did client provide document 5

101. `FLAG_DOCUMENT_6` - Did client provide document 6

102. `FLAG_DOCUMENT_7` - Did client provide document 7

103. `FLAG_DOCUMENT_8` - Did client provide document 8

104. `FLAG_DOCUMENT_9` - Did client provide document 9

105. `FLAG_DOCUMENT_10` - Did client provide document 10

106. `FLAG_DOCUMENT_11` - Did client provide document 11

107. `FLAG_DOCUMENT_12` - Did client provide document 12

108. `FLAG_DOCUMENT_13` - Did client provide document 13

109. `FLAG_DOCUMENT_14` - Did client provide document 14

110. `FLAG_DOCUMENT_15` - Did client provide document 15

111. `FLAG_DOCUMENT_16` - Did client provide document 16

112. `FLAG_DOCUMENT_17` - Did client provide document 17

113. `FLAG_DOCUMENT_18` - Did client provide document 18

114. `FLAG_DOCUMENT_19` - Did client provide document 19

115. `FLAG_DOCUMENT_20` - Did client provide document 20

116. `FLAG_DOCUMENT_21` - Did client provide document 21

117. `AMT_REQ_CREDIT_BUREAU_HOUR` - Number of enquiries to Credit Bureau about the client one hour before application

118. `AMT_REQ_CREDIT_BUREAU_DAY` - Number of enquiries to Credit Bureau about the client one day before application (excluding one hour before application)

119. `AMT_REQ_CREDIT_BUREAU_WEEK` - Number of enquiries to Credit Bureau about the client one week before application (excluding one day before application)

120. `AMT_REQ_CREDIT_BUREAU_MON` - Number of enquiries to Credit Bureau about the client one month before application (excluding one week before application)

121. `AMT_REQ_CREDIT_BUREAU_QRT` - Number of enquiries to Credit Bureau about the client 3 month before application (excluding one month before application)

122. `AMT_REQ_CREDIT_BUREAU_YEAR` - Number of enquiries to Credit Bureau about the client one day year (excluding last 3 months before application)

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# Columns of `Bureau` with descriptions:

1. `SK_ID_CURR` - ID of loan in our sample - one loan in our sample can have 0,1,2 or more related previous credits in credit bureau

2. `SK_BUREAU_ID` - Recoded ID of previous Credit Bureau credit related to our loan (unique coding for each loan application)

3. `CREDIT_ACTIVE` - Status of the Credit Bureau (CB) reported credits

4. `CREDIT_CURRENCY` - Recoded currency of the Credit Bureau credit

5. `DAYS_CREDIT` - How many days before current application did client apply for Credit Bureau credit

6. `CREDIT_DAY_OVERDUE` - Number of days past due on CB credit at the time of application for related loan in our sample

7. `DAYS_CREDIT_ENDDATE` - Remaining duration of CB credit (in days) at the time of application in Home Credit

8. `DAYS_ENDDATE_FACT` - Days since CB credit ended at the time of application in Home Credit (only for closed credit)

9. `AMT_CREDIT_MAX_OVERDUE` - Maximal amount overdue on the Credit Bureau credit so far (at application date of loan in our sample)

10. `CNT_CREDIT_PROLONG` - How many times was the Credit Bureau credit prolonged

11. `AMT_CREDIT_SUM` - Current credit amount for the Credit Bureau credit

12. `AMT_CREDIT_SUM_DEBT` - Current debt on Credit Bureau credit

13. `AMT_CREDIT_SUM_LIMIT` - Current credit limit of credit card reported in Credit Bureau

14. `AMT_CREDIT_SUM_OVERDUE` - Current amount overdue on Credit Bureau credit

15. `CREDIT_TYPE` - Type of Credit Bureau credit (Car, cash,...)

16. `DAYS_CREDIT_UPDATE` - How many days before loan application did last information about the Credit Bureau credit come

17. `AMT_ANNUITY` - Annuity of the Credit Bureau credit

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## Columns of `Bureau balance` with descriptions:

1. `SK_BUREAU_ID` - Recoded ID of Credit Bureau credit (unique coding for each application) - use this to join to CREDIT_BUREAU table

2. `MONTHS_BALANCE` - Month of balance relative to application date (-1 means the freshest balance date)

3. `STATUS` - Status of Credit Bureau loan during the month (active, closed, DPD0-30,... \[C means closed, X means status unknown, 0 means no DPD, 1 means maximal did during month between 1-30, 2 means DPD 31-60,... 5 means DPD 120+ or sold or written off ] )

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## Columns of `Credit Card Balance` with descriptions:

1. `SK_ID_PREV` - ID of previous credit in Home credit related to loan in our sample. (One loan in our sample can have 0,1,2 or more previous loans in Home Credit)

2. `SK_ID_CURR` - ID of loan in our sample

3. `MONTHS_BALANCE` - Month of balance relative to application date (-1 means the freshest balance date)

4. `AMT_BALANCE` - Balance during the month of previous credit

5. `AMT_CREDIT_LIMIT_ACTUAL` - Credit card limit during the month of the previous credit

6. `AMT_DRAWINGS_ATM_CURRENT` - Amount drawing at ATM during the month of the previous credit

7. `AMT_DRAWINGS_CURRENT` - Amount drawing during the month of the previous credit

8. `AMT_DRAWINGS_OTHER_CURRENT` - Amount of other drawings during the month of the previous credit

9. `AMT_DRAWINGS_POS_CURRENT` - Amount drawing or buying goods during the month of the previous credit

10. `AMT_INST_MIN_REGULARITY` - Minimal installment for this month of the previous credit

11. `AMT_PAYMENT_CURRENT` - How much did the client pay during the month on the previous credit

12. `AMT_PAYMENT_TOTAL_CURRENT` - How much did the client pay during the month in total on the previous credit

13. `AMT_RECEIVABLE_PRINCIPAL` - Amount receivable for principal on the previous credit

14. `AMT_RECIVABLE` - Amount receivable on the previous credit

15. `AMT_TOTAL_RECEIVABLE` - Total amount receivable on the previous credit

16. `CNT_DRAWINGS_ATM_CURRENT` - Number of drawings at ATM during this month on the previous credit

17. `CNT_DRAWINGS_CURRENT` - Number of drawings during this month on the previous credit

18. `CNT_DRAWINGS_OTHER_CURRENT` - Number of other drawings during this month on the previous credit

19. `CNT_DRAWINGS_POS_CURRENT` - Number of drawings for goods during this month on the previous credit

20. `CNT_INSTALMENT_MATURE_CUM` - Number of paid installments on the previous credit

21. `NAME_CONTRACT_STATUS` - Contract status (active signed,...) on the previous credit

22. `SK_DPD` - DPD (Days past due) during the month on the previous credit

23. `SK_DPD_DEF` - DPD (Days past due) during the month with tolerance (debts with low loan amounts are ignored) of the previous credit

# Columns of `Previous Application` with descriptions:

1. `SK_ID_PREV` - ID of previous credit in Home credit related to loan in our sample. (One loan in our sample can have 0,1,2 or more previous loan applications in Home Credit, previous application could, but not necessarily have to lead to credit)

2. `SK_ID_CURR` - ID of loan in our sample

3. `NAME_CONTRACT_TYPE` - Contract product type (Cash loan, consumer loan [POS] ,...) of the previous application

4. `AMT_ANNUITY` - Annuity of previous application

5. `AMT_APPLICATION` - For how much credit did client ask on the previous application

6. `AMT_CREDIT` - Final credit amount on the previous application. This differs from AMT_APPLICATION in a way that the AMT_APPLICATION is the amount for which the client initially applied for, but during our approval process he could have received different amount - AMT_CREDIT

7. `AMT_DOWN_PAYMENT` - Down payment on the previous application

8. `AMT_GOODS_PRICE` - Goods price of good that client asked for (if applicable) on the previous application

9. `WEEKDAY_APPR_PROCESS_START` - On which day of the week did the client apply for previous application

10. `HOUR_APPR_PROCESS_START` - Approximately at what day hour did the client apply for the previous application

11. `FLAG_LAST_APPL_PER_CONTRACT` - Flag if it was last application for the previous contract. Sometimes by mistake of client or our clerk there could be more applications for one single contract

12. `NFLAG_LAST_APPL_IN_DAY` - Flag if the application was the last application per day of the client. Sometimes clients apply for more applications a day. Rarely it could also be error in our system that one application is in the database twice

13. `NFLAG_MICRO_CASH` - Flag Micro finance loan

14. `RATE_DOWN_PAYMENT` - Down payment rate normalized on previous credit

15. `RATE_INTEREST_PRIMARY` - Interest rate normalized on previous credit

16. `RATE_INTEREST_PRIVILEGED` - Interest rate normalized on previous credit

17. `NAME_CASH_LOAN_PURPOSE` - Purpose of the cash loan

18. `NAME_CONTRACT_STATUS` - Contract status (approved, cancelled, ...) of previous application

19. `DAYS_DECISION` - Relative to current application when was the decision about previous application made

20. `NAME_PAYMENT_TYPE` - Payment method that client chose to pay for the previous application

21. `CODE_REJECT_REASON` - Why was the previous application rejected

22. `NAME_TYPE_SUITE` - Who accompanied client when applying for the previous application

23. `NAME_CLIENT_TYPE` - Was the client old or new client when applying for the previous application

24. `NAME_GOODS_CATEGORY` - What kind of goods did the client apply for in the previous application

25. `NAME_PORTFOLIO` - Was the previous application for CASH, POS, CAR, …

26. `NAME_PRODUCT_TYPE` - Was the previous application x-sell o walk-in

27. `CHANNEL_TYPE` - Through which channel we acquired the client on the previous application

28. `SELLERPLACE_AREA` - Selling area of seller place of the previous application

29. `NAME_SELLER_INDUSTRY` - The industry of the seller

30. `CNT_PAYMENT` - Term of previous credit at application of the previous application

31. `NAME_YIELD_GROUP` - Grouped interest rate into small medium and high of the previous application

32. `PRODUCT_COMBINATION` - Detailed product combination of the previous application

33. `DAYS_FIRST_DRAWING` - Relative to application date of current application when was the first disbursement of the previous application

34. `DAYS_FIRST_DUE` - Relative to application date of current application when was the first due supposed to be of the previous application

35. `DAYS_LAST_DUE_1ST_VERSION` - Relative to application date of current application when was the first due of the previous application

36. `DAYS_LAST_DUE` - Relative to application date of current application when was the last due date of the previous application

37. `DAYS_TERMINATION` - Relative to application date of current application when was the expected termination of the previous application

38. `NFLAG_INSURED_ON_APPROVAL` - Did the client requested insurance during the previous application

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## Columns of `Installments Payments` with descriptions:

1. `SK_ID_PREV` - ID of previous credit in Home credit related to loan in our sample. (One loan in our sample can have 0,1,2 or more previous loans in Home Credit)

2. `SK_ID_CURR` - ID of loan in our sample

3. `NUM_INSTALMENT_VERSION` - Version of installment calendar (0 is for credit card) of previous credit. Change of installment version from month to month signifies that some parameter of payment calendar has changed

4. `NUM_INSTALMENT_NUMBER` - On which installment we observe payment

5. `DAYS_INSTALMENT` - When the installment of previous credit was supposed to be paid (relative to application date of current loan)

6. `DAYS_ENTRY_PAYMENT` - When was the installments of previous credit paid actually (relative to application date of current loan)

7. `AMT_INSTALMENT` - What was the prescribed installment amount of previous credit on this installment

8. `AMT_PAYMENT` - What the client actually paid on previous credit on this installment

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## Columns of `POS Cash Balance` with descriptions:

1. `SK_ID_PREV` - ID of previous credit in Home Credit related to loan in our sample. (One loan in our sample can have 0,1,2 or more previous loans in Home Credit)

2. `SK_ID_CURR` - ID of loan in our sample

3. `MONTHS_BALANCE` - Month of balance relative to application date (-1 means the information to the freshest monthly snapshot, 0 means the information at application - often it will be the same as -1 as many banks are not updating the information to Credit Bureau regularly )

4. `CNT_INSTALMENT` - Term of previous credit (can change over time)

5. `CNT_INSTALMENT_FUTURE` - Installments left to pay on the previous credit

6. `NAME_CONTRACT_STATUS` - Contract status during the month

7. `SK_DPD` - DPD (days past due) during the month of previous credit

8. `SK_DPD_DEF` - DPD during the month with tolerance (debts with low loan amounts are ignored) of the previous credit