

Student Bank Credit Scoring System

<u>Credit score Factor</u>	Point Value	
Customer occupation		
• Self-employed in own business 5 years +	70	
• Self-employed in own business 4 to 2 years	30	
• Self-employed in own business under 2 years	-50	
• Senior Professional business executive	100	
• Clerical white-collar worker	50	
• Skilled trades person	90	
• Unskilled worker	30	
• Part time worker	10	
• Stay-at-home partner (no length of employment)	10	
• Retired (no length of employment)	0	
Length of time in current employment		
• Over 5 year	70	
• 3 to 5 years	40	
• 1 to 2 years	10	
• Under 1 year	-50	
• No length of employment (retired/stay-at-home partner)	0	
Marital status		
• Married	70	
• Living in informal relationship	40	
• Single	20	
Housing status		
• Owns home	100	
• Paying mortgage on own home	70	
• Renting	40	
• Renting room	-50	
• Lives with friends or family	-70	
Length of time at current address	Owns	Rents
• Over 10 years	100	80
• 5 to 9 years	70	50
• 2 to 4 years	20	10
• Under 2 years	-20	-40
Number of dependent children		
• None	-20	
• One to two	50	
• Three to four	70	
• Five or more	-50	
Age		
• Over 70 years	-400	
• 50 to 69 years	40	
• 26 to 49 years	80	
• 18 to 25 years	10	

• Under 18 years	-400
Existing bank customer	100
Other banks' credit score	
• Good	100
• Fair	10
• Slow-paying or Poor	-250
• Debt judgement	-600
• No credit score provided	0

Note on the classification of professions: Student Bank does not have all possible professions classified into the bank's credit score system. Student Bank trusts loan officers to do their own due diligence on which professions classify as "Senior Professional business executive", "Clerical white-collar worker", and all other occupation classifications listed.