**SCORECARD**

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| **Characteristic** | **Attribute** | **Scorecard Points** |
| VALUE | 0.0 <= VALUE <= 60000.0 | 58 |
| VALUE | 60000.0 < VALUE <= 70000.0 | 75 |
| VALUE | 70000.0 < VALUE <= 80000.0 | 64 |
| VALUE | 80000.0 < VALUE <= 90000.0 | 71 |
| VALUE | 90000.0 < VALUE <= 100000.0 | 85 |
| VALUE | 100000.0 < VALUE <= 120000.0 | 80 |
| VALUE | 120000.0 < VALUE <= 175000.0 | 67 |
| VALUE | VALUE > 175000.0 | 82 |
| YOJ | 0.0 <= YOJ <= 1.0 | 74 |
| YOJ | 1.0 < YOJ <= 3.0 | 61 |
| YOJ | 3.0 < YOJ <= 5.0 | 66 |
| YOJ | 5.0 < YOJ <= 7.0 | 76 |
| YOJ | 7.0 < YOJ <= 10.0 | 70 |
| YOJ | 10.0 < YOJ <= 15.0 | 69 |
| YOJ | 15.0 < YOJ <= 20.0 | 81 |
| YOJ | YOJ > 20.0 | 93 |
| CLAGE | 0.0 <= CLAGE <= 96.0 | 52 |
| CLAGE | 96.0 < CLAGE <= 120.0 | 63 |
| CLAGE | 120.0 < CLAGE <= 144.0 | 62 |
| CLAGE | 144.0 < CLAGE <= 180.0 | 69 |
| CLAGE | 180.0 < CLAGE <= 204.0 | 89 |
| CLAGE | 204.0 < CLAGE <= 240.0 | 85 |
| CLAGE | 240.0 < CLAGE <= 300.0 | 98 |
| CLAGE | CLAGE > 300.0 | 83 |
| DEBTINC | 0.0 <= DEBTINC <= 25.0 | 72 |
| DEBTINC | 25.0 < DEBTINC <= 28.0 | 82 |
| DEBTINC | 28.0 < DEBTINC <= 31.0 | 91 |
| DEBTINC | 31.0 < DEBTINC <= 34.0 | 70 |
| DEBTINC | 34.0 < DEBTINC <= 36.0 | 73 |
| DEBTINC | 36.0 < DEBTINC <= 38.0 | 68 |
| DEBTINC | 38.0 < DEBTINC <= 40.0 | 78 |
| DEBTINC | 40.0 < DEBTINC <= 42.0 | 63 |
| DEBTINC | DEBTINC > 42.0 | 12 |
| DEROG | DEROG = 0 | 292 |
| DEROG | DEROG >= 1 | 261 |
| DELINQ | DELINQ = 0 | 295 |
| DELINQ | DELINQ >= 1 | 261 |
| NINQ | NINQ = 0 | 146 |
| NINQ | 1 <= NINQ < 2 | 148 |
| NINQ | 2 <= NINQ < 4 | 142 |
| NINQ | NINQ >= 4 | 122 |

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| **Characteristic** | **Attribute** | **Scorecard Points** |
| CLNO | 0 <= CLNO <= 10 | 48 |
| CLNO | 10 < CLNO <= 14 | 63 |
| CLNO | 14 < CLNO <= 17 | 71 |
| CLNO | 17 < CLNO <= 20 | 69 |
| CLNO | 20 < CLNO <= 23 | 63 |
| CLNO | 23 < CLNO <= 25 | 80 |
| CLNO | 25 < CLNO <= 30 | 68 |
| CLNO | 30 < CLNO <= 35 | 68 |
| CLNO | CLNO > 35.0 | 49 |
| JOB | Office | 103 |
| JOB | Mgr | 93 |
| JOB | ProfExe | 101 |
| JOB | Sales | 72 |
| JOB | Self | 86 |
| JOB | Other | 93 |

Let cut-off be 620 score points.

**Example:**

If a customer applies for credit with the following characteristics:

|  |  |  |
| --- | --- | --- |
| VALUE | 85,000 | 67 points |
| YOJ | 3.0 | 61 points |
| CLAGE | 200 | 69 points |
| DEBTINC | 35 | 73 points |
| DEROG | 1 | 261 points |
| DELINQ | 2 | 261 points |
| NINQ | 1 | 148 points |
| CLNO | 10 | 48 points |
| JOB | Sales | 72 points |
| Total |  | 1060 points |
| Decision |  | GRANT CREDIT |