/\*將變數轉換為類別 WoE變數\*/

data MYDATA\_1;

set test2;

if Card\_Label in ('1','2','3');

format ACTIVE\_CARD\_COUNT\_WoE\_value 30.2;

format AGE\_X\_WoE\_value 30.2;

format AVG\_SAVING\_12MON\_WoE\_value 30.2;

format AVG\_SAVING\_6MON\_WoE\_value 30.2;

format ANNSALARY\_WoE\_value 30.2;

format B0244\_WoE\_value 30.2;

format B0342\_WoE\_value 30.2;

format B0345\_WoE\_value 30.2;

format B0392\_WoE\_value 30.2;

format B0393\_WoE\_value 30.2;

format B0396\_WoE\_value 30.2;

format B0430\_WoE\_value 30.2;

format B0434\_WoE\_value 30.2;

format B0436\_WoE\_value 30.2;

format B0482\_WoE\_value 30.2;

format B0523\_WoE\_value 30.2;

format B0524\_WoE\_value 30.2;

format B0527\_WoE\_value 30.2;

format B0530\_WoE\_value 30.2;

format B0531\_WoE\_value 30.2;

format B0537\_WoE\_value 30.2;

format B0538\_WoE\_value 30.2;

format B0540\_WoE\_value 30.2;

format B0542\_WoE\_value 30.2;

format B0543\_WoE\_value 30.2;

format B0569\_WoE\_value 30.2;

format B0570\_WoE\_value 30.2;

format B0571\_WoE\_value 30.2;

format B0574\_WoE\_value 30.2;

format B0575\_WoE\_value 30.2;

format B0576\_WoE\_value 30.2;

format B0599\_WoE\_value 30.2;

format B0600\_WoE\_value 30.2;

format B0659\_WoE\_value 30.2;

format B0660\_WoE\_value 30.2;

format B0665\_WoE\_value 30.2;

format B0666\_WoE\_value 30.2;

format B0700\_WoE\_value 30.2;

format EMPLOYMENT\_YEARS\_CNT\_WoE\_value 30.2;

format FAVORITE\_CARD\_AVGLIMIT\_WoE\_value 30.2;

format FAVORITE\_CARD\_COUNT\_WoE\_value 30.2;

format H\_AMT\_WoE\_value 30.2;

format H\_OS\_WoE\_value 30.2;

format JCC\_DIV\_BALTOLMT\_L3M\_WoE\_value 30.2;

format JCICCARD\_AGE\_WoE\_value 30.2;

format JCU\_NEWINQBANKCNT\_WoE\_value 30.2;

format JCU\_NewInqCnt\_WoE\_value 30.2;

format MAX\_INCOME\_WoE\_value 30.2;

format MIN\_INCOME\_WoE\_value 30.2;

format EDUCATION\_WoE\_value 30.2;

format RESIDENT\_STATUS\_CD\_WoE\_value 30.2;

format U\_CUST\_LEVEL\_WoE\_value 30.2;

format OPEN\_CHANNEL\_WoE\_value 30.2;

format PAY\_ALL\_WoE\_value 30.2;

format MAX\_LIMIT\_WoE\_value 30.2;

format LONGEST\_CARD\_WoE\_value 30.2;

format B0572\_WoE\_value 30.2;

format LONGEST\_CARD\_STOP\_WoE\_value 30.2;

format B0573\_WoE\_value 30.2;

format B0680\_WoE\_value 30.2;

format B0681\_WoE\_value 30.2;

format B0682\_WoE\_value 30.2;

format B0683\_WoE\_value 30.2;

format B0684\_WoE\_value 30.2;

format B0685\_WoE\_value 30.2;

format B0536\_WoE\_value 30.2;

format B0539\_WoE\_value 30.2;

format other\_Q\_tot\_WoE\_value 30.2;

format MARITAL\_STATUS\_GENDER\_WoE\_value 30.2;

format COMPANY\_POSTAL\_CHK\_WoE\_value 30.2;

format MARITAL\_STATUS\_B0570\_WoE\_value 30.2;

format ANNSALARY\_B0575\_WoE\_value 30.2;

format ACTIVE\_CARD\_pay\_all\_WoE\_value 30.2;

format max\_limit\_longest\_card\_WoE\_value 30.2;

format EDUCATION\_longest\_card\_WoE\_value 30.2;

format RESIDENT\_STATUS\_B0503\_WoE\_value 30.2;

format LONGCARD\_STOP\_B0544\_WoE\_value 30.2;

format B0576\_B0508\_WoE\_value 30.2;

format B0539\_B0701\_WoE\_value 30.2;

format B0525\_B0430\_WoE\_value 30.2;

format B0527\_B0575\_WoE\_value 30.2;

format B0531\_B0506\_WoE\_value 30.2;

format B0599\_LONGEST\_STOP\_WoE\_value 30.2;

format B0392\_B0342\_WoE\_value 30.2;

format AGE\_ACTIVE\_CARD\_COUNT\_WoE\_value 30.2;

format AGE\_x\_pay\_all\_WoE\_value 30.2;

format ANNSALARY\_B0530\_PWC\_WoE\_value 30.2;

format ANNSALARY\_B0244\_PWC\_WoE\_value 30.2;

format EMPLOYMENT\_B0345\_PWC\_WoE\_value 30.2;

format AGE\_X\_B0482\_PWC\_WoE\_value 30.2;

format PAY\_ALL\_B0482\_PWC\_WoE\_value 30.2;

format PAY\_ALL\_B0345\_PWC\_WoE\_value 30.2;

format U\_CUST\_LEVEL\_B0530\_PWC\_WoE\_value 30.2;

format ANNSALARY\_OTHER\_Q\_PWC\_WoE\_value 30.2;

format ANNSALARY\_B0666\_PWC\_WoE\_value 30.2;

format B0430\_B0530\_PWC\_WoE\_value 30.2;

if ACTIVE\_CARD\_COUNT<=1 then ACTIVE\_CARD\_COUNT\_WoE\_value=-0.54;

else if ACTIVE\_CARD\_COUNT>1 and ACTIVE\_CARD\_COUNT<=2 then ACTIVE\_CARD\_COUNT\_WoE\_value=-0.21;

else if ACTIVE\_CARD\_COUNT>2 and ACTIVE\_CARD\_COUNT<=3 then ACTIVE\_CARD\_COUNT\_WoE\_value=-0.04;

else if ACTIVE\_CARD\_COUNT>3 and ACTIVE\_CARD\_COUNT<=5 then ACTIVE\_CARD\_COUNT\_WoE\_value=0.54;

else ACTIVE\_CARD\_COUNT\_WoE\_value=0.94;

if AGE\_X<=26 then AGE\_X\_WoE\_value=-0.67;

else if AGE\_X>26 and AGE\_X<=29 then AGE\_X\_WoE\_value=-0.22;

else if AGE\_X>29 and AGE\_X<=36 then AGE\_X\_WoE\_value=0.04;

else if AGE\_X>36 and AGE\_X<=44 then AGE\_X\_WoE\_value=0.56;

else AGE\_X\_WoE\_value=0.89;

if AVG\_SAVING\_BALANCE\_12MON=. then AVG\_SAVING\_12MON\_WoE\_value=-0.03;

else if AVG\_SAVING\_BALANCE\_12MON<=10 then AVG\_SAVING\_12MON\_WoE\_value=-0.44;

else if AVG\_SAVING\_BALANCE\_12MON>10 and AVG\_SAVING\_BALANCE\_12MON<=3950 then AVG\_SAVING\_12MON\_WoE\_value=0.12;

else AVG\_SAVING\_12MON\_WoE\_value=0.96;

if AVG\_SAVING\_BALANCE\_6MON=. then AVG\_SAVING\_6MON\_WoE\_value=-0.03;

else if AVG\_SAVING\_BALANCE\_6MON<=2 then AVG\_SAVING\_6MON\_WoE\_value=-0.42;

else if AVG\_SAVING\_BALANCE\_6MON>2 and AVG\_SAVING\_BALANCE\_6MON<=6778 then AVG\_SAVING\_6MON\_WoE\_value=0.12;

else AVG\_SAVING\_6MON\_WoE\_value=1.39;

if ANNSALARY<=346000 then ANNSALARY\_WoE\_value=-0.76;

else if ANNSALARY>346000 and ANNSALARY<=460000 then ANNSALARY\_WoE\_value=-0.26;

else if ANNSALARY>460000 and ANNSALARY<=580000 then ANNSALARY\_WoE\_value=-0.03;

else if ANNSALARY>580000 and ANNSALARY<=780000 then ANNSALARY\_WoE\_value=0.30;

else ANNSALARY\_WoE\_value=0.90;

if B0244<=0 then B0244\_WoE\_value=-0.24;

else if B0244=. then B0244\_WoE\_value=-0.24;

else if B0244>0 and B0244<=0.076 then B0244\_WoE\_value=0.88;

else if B0244>0.076 and B0244<=0.252 then B0244\_WoE\_value=0.23;

else B0244\_WoE\_value=-0.59;

if B0342<=0 then B0342\_WoE\_value=0.17;

else if B0342>0 and B0342<=400 then B0342\_WoE\_value=-0.47;

else if B0342>400 and B0342<=700 then B0342\_WoE\_value=0.05;

else if B0342>700 and B0342<=1200 then B0342\_WoE\_value=0.41;

else B0342\_WoE\_value=0.72;

if B0345=. then B0345\_WoE\_value=0.03;

else if B0345<=0.022 then B0345\_WoE\_value=1.01;

else if B0345>0.022 and B0345<=0.66 then B0345\_WoE\_value=0.56;

else B0345\_WoE\_value=-0.24;

if B0392=. then B0392\_WoE\_value=0.02;

else if B0392=0 then B0392\_WoE\_value=-0.22;

else B0392\_WoE\_value=1.16;

if B0393=. then B0393\_WoE\_value=0.02;

else if B0393<=260 then B0393\_WoE\_value=-0.22;

else B0393\_WoE\_value=1.24;

if B0396=. then B0396\_WoE\_value=0.03;

else if B0396<=0.72 then B0396\_WoE\_value=-0.22;

else B0396\_WoE\_value=1.47;

if B0430=. then B0430\_WoE\_value=0.02;

else if B0430<=0 then B0430\_WoE\_value=0.02;

else if B0430>0 and B0430<=400 then B0430\_WoE\_value=-0.57;

else if B0430>400 and B0430<=1000 then B0430\_WoE\_value=-0.01;

else if B0430>1000 and B0430<=3800 then B0430\_WoE\_value=0.65;

else B0430\_WoE\_value=1.47;

if B0434=. then B0434\_WoE\_value=0.14;

else if B0434<=0 then B0434\_WoE\_value=0.14;

else if B0434>0 and B0434<=300 then B0434\_WoE\_value=-0.54;

else if B0434>300 and B0434<=700 then B0434\_WoE\_value=-0.16;

else if B0434>700 and B0434<=1400 then B0434\_WoE\_value=0.28;

else B0434\_WoE\_value=1.19;

if B0436=. then B0436\_WoE\_value=0.14;

else if B0436<=0 then B0436\_WoE\_value=0.14;

else if B0436>0 and B0436<=300 then B0436\_WoE\_value=-0.47;

else if B0436>300 and B0436<=600 then B0436\_WoE\_value=-0.13;

else if B0436>600 and B0436<=1200 then B0436\_WoE\_value=0.64;

else B0436\_WoE\_value=1.21;

if B0482=. then B0482\_WoE\_value=0.03;

else if B0482<=0.285 then B0482\_WoE\_value=0.96;

else B0482\_WoE\_value=-0.23;

if B0523=. then B0523\_WoE\_value=-0.73;

else if B0523<=0 then B0523\_WoE\_value=-0.73;

else if B0523>0 and B0523<=0.15 then B0523\_WoE\_value=0.96;

else if B0523>0.15 and B0523<=0.31 then B0523\_WoE\_value=0.55;

else if B0523>0.31 and B0523<=0.65 then B0523\_WoE\_value=-0.19;

else B0523\_WoE\_value=-0.68;

if B0524=. then B0524\_WoE\_value=-1.02;

else if B0524<=0 then B0524\_WoE\_value=-1.02;

else if B0524>0 and B0524<=0.12 then B0524\_WoE\_value=0.92;

else if B0524>0.12 and B0524<=0.29 then B0524\_WoE\_value=0.73;

else if B0524>0.29 and B0524<=0.60 then B0524\_WoE\_value=-0.29;

else B0524\_WoE\_value=-0.61;

if B0527=. then B0527\_WoE\_value=-1.07;

else if B0527<=0 then B0527\_WoE\_value=-1.07;

else if B0527>0 and B0527<=0.295 then B0527\_WoE\_value=0.72;

else if B0527>0.295 and B0527<=0.5 then B0527\_WoE\_value=-0.16;

else if B0527>0.5 and B0527<=0.77 then B0527\_WoE\_value=-0.48;

else B0527\_WoE\_value=-0.74;

if B0530=. then B0530\_WoE\_value=0.11;

else if B0530<=0 then B0530\_WoE\_value=0.11;

else if B0530>0 and B0530<=0.012 then B0530\_WoE\_value=0.86;

else if B0530>0.012 and B0530<=0.148 then B0530\_WoE\_value=0.05;

else if B0530>0.148 and B0530<=0.409 then B0530\_WoE\_value=-0.37;

else B0530\_WoE\_value=-0.66;

if B0531=. then B0531\_WoE\_value=0.10;

else if B0531<=0 then B0531\_WoE\_value=0.10;

else if B0531>0 and B0531<=0.04 then B0531\_WoE\_value=0.55;

else if B0531>0.04 and B0531<=0.28 then B0531\_WoE\_value=-0.13;

else B0531\_WoE\_value=-0.60;

if B0537=. then B0537\_WoE\_value=-0.37;

else if B0537<=0 then B0537\_WoE\_value=-0.37;

else if B0537>0 and B0537<=0.167 then B0537\_WoE\_value=0.49;

else if B0537>0.167 and B0537<=0.288 then B0537\_WoE\_value=-0.07;

else B0537\_WoE\_value=-0.63;

if B0538=. then B0538\_WoE\_value=-0.43;

else if B0538<=0 then B0538\_WoE\_value=-0.43;

else if B0538>0 and B0538<=0.03 then B0538\_WoE\_value=0.72;

else if B0538>0.03 and B0538<=0.23 then B0538\_WoE\_value=0.30;

else B0538\_WoE\_value=-0.56;

if B0540=. then B0540\_WoE\_value=-0.95;

else if B0540<=0 then B0540\_WoE\_value=0.35;

else if B0540>0 and B0540<=0.71 then B0540\_WoE\_value=-0.02;

else if B0540>0.71 and B0540<=0.85 then B0540\_WoE\_value=-0.24;

else B0540\_WoE\_value=-0.37;

if B0542<=0 then B0542\_WoE\_value=0.14;

else if B0542=. then B0542\_WoE\_value=0.14;

else if B0542>0 and B0542<=0.125 then B0542\_WoE\_value=0.68;

else if B0542>0.125 and B0542<=0.55 then B0542\_WoE\_value=-0.27;

else B0542\_WoE\_value=-0.33;

if B0543<=0 then B0543\_WoE\_value=0.12;

else if B0543=. then B0543\_WoE\_value=0.12;

else if B0543>0 and B0543<=0.18 then B0543\_WoE\_value=0.58;

else if B0543>0.18 and B0543<=0.75 then B0543\_WoE\_value=-0.20;

else B0543\_WoE\_value=-0.53;

if B0569<=1 then B0569\_WoE\_value=-0.49;

else if B0569>1 and B0569<=6 then B0569\_WoE\_value=-0.07;

else if B0569>6 and B0569<=9 then B0569\_WoE\_value=0.13;

else if B0569>9 and B0569<=11 then B0569\_WoE\_value=0.36;

else B0569\_WoE\_value=0.36;

if B0570<=45200 then B0570\_WoE\_value=-0.71;

else if B0570>45200 and B0570<=63100 then B0570\_WoE\_value=-0.35;

else if B0570>63100 and B0570<=78800 then B0570\_WoE\_value=-0.14;

else if B0570>78800 and B0570<=103400 then B0570\_WoE\_value=0.24;

else if B0570>103400 and B0570<=178300 then B0570\_WoE\_value=0.74;

else B0570\_WoE\_value=1.75;

if B0571<=40500 then B0571\_WoE\_value=-0.80;

else if B0571>40500 and B0571<=183500 then B0571\_WoE\_value=-0.33;

else if B0571>183500 and B0571<=315500 then B0571\_WoE\_value=0.01;

else if B0571>315500 and B0571<=520000 then B0571\_WoE\_value=0.66;

else if B0571>520000 and B0571<=891500 then B0571\_WoE\_value=0.85;

else B0571\_WoE\_value=2.46;

if B0574<=40100 then B0574\_WoE\_value=-0.88;

else if B0574>40100 and B0574<=155200 then B0574\_WoE\_value=-0.42;

else if B0574>155200 and B0574<=306000 then B0574\_WoE\_value=0.03;

else if B0574>306000 and B0574<=985300 then B0574\_WoE\_value=0.90;

else B0574\_WoE\_value=2.36;

if B0575<=47900 then B0575\_WoE\_value=-0.88;

else if B0575>47900 and B0575<=155100 then B0575\_WoE\_value=-0.40;

else if B0575>155100 and B0575<=300000 then B0575\_WoE\_value=0.03;

else if B0575>300000 and B0575<=890200 then B0575\_WoE\_value=0.92;

else B0575\_WoE\_value=1.95;

if B0576<=35500 then B0576\_WoE\_value=-0.83;

else if B0576>35500 and B0576<=112400 then B0576\_WoE\_value=-0.27;

else if B0576>112400 and B0576<=258400 then B0576\_WoE\_value=0.03;

else if B0576>258400 and B0576<=458600 then B0576\_WoE\_value=0.39;

else B0576\_WoE\_value=0.76;

if B0599=. then B0599\_WoE\_value=0.02;

else if B0599<=350 then B0599\_WoE\_value=-0.43;

else if B0599>350 and B0599<=625 then B0599\_WoE\_value=-0.05;

else if B0599>625 and B0599<=2646 then B0599\_WoE\_value=0.36;

else B0599\_WoE\_value=1.69;

if B0600=. then B0600\_WoE\_value=0.14;

else if B0600<=360 then B0600\_WoE\_value=-0.42;

else if B0600>360 and B0600<=600 then B0600\_WoE\_value=0.06;

else B0600\_WoE\_value=1.07;

if B0659=. then B0659\_WoE\_value=-0.43;

else if B0659<=0.11 then B0659\_WoE\_value=-0.43;

else if B0659>0.11 and B0659<=0.78 then B0659\_WoE\_value=-0.05;

else if B0659>0.78 and B0659<=1.78 then B0659\_WoE\_value=0.23;

else B0659\_WoE\_value=0.39;

if B0660=. then B0660\_WoE\_value=-0.47;

else if B0660<=0.083 then B0660\_WoE\_value=-0.47;

else if B0660>0.083 and B0660<=0.89 then B0660\_WoE\_value=-0.01;

else if B0660>0.89 and B0660<=1.67 then B0660\_WoE\_value=0.21;

else B0660\_WoE\_value=0.39;

if B0665=. then B0665\_WoE\_value=0.11;

else if B0665<=0 then B0665\_WoE\_value=0.11;

else if B0665>0 and B0665<=0.11 then B0665\_WoE\_value=0.79;

else if B0665>0.11 and B0665<=0.36 then B0665\_WoE\_value=0.07;

else if B0665>0.36 and B0665<=0.76 then B0665\_WoE\_value=-0.37;

else B0665\_WoE\_value=-0.48;

if B0666=. then B0666\_WoE\_value=0.10;

else if B0666<=0 then B0666\_WoE\_value=0.10;

else if B0666>0 and B0666<=0.07 then B0666\_WoE\_value=0.94;

else if B0666>0.07 and B0666<=0.42 then B0666\_WoE\_value=0.02;

else if B0666>0.42 and B0666<=0.79 then B0666\_WoE\_value=-0.36;

else B0666\_WoE\_value=-0.53;

if B0700=. then B0700\_WoE\_value=0.13;

else if B0700<=0 then B0700\_WoE\_value=0.13;

else if B0700>0 and B0700<=0.03 then B0700\_WoE\_value=0.65;

else if B0700>0.03 and B0700<=0.178 then B0700\_WoE\_value=0.16;

else if B0700>0.178 and B0700<=0.62 then B0700\_WoE\_value=-0.29;

else B0700\_WoE\_value=-0.55;

if EMPLOYMENT\_YEARS\_CNT<=103 then EMPLOYMENT\_YEARS\_CNT\_WoE\_value=-0.25;

else if EMPLOYMENT\_YEARS\_CNT>103 and EMPLOYMENT\_YEARS\_CNT<=300 then EMPLOYMENT\_YEARS\_CNT\_WoE\_value=-0.15;

else if EMPLOYMENT\_YEARS\_CNT>300 and EMPLOYMENT\_YEARS\_CNT<=704 then EMPLOYMENT\_YEARS\_CNT\_WoE\_value=-0.04;

else EMPLOYMENT\_YEARS\_CNT\_WoE\_value=0.71;

if FAVORITE\_CARD\_AVGLIMIT<=46100 then FAVORITE\_CARD\_AVGLIMIT\_WoE\_value=-0.72;

else if FAVORITE\_CARD\_AVGLIMIT>46100 and FAVORITE\_CARD\_AVGLIMIT<=78600 then FAVORITE\_CARD\_AVGLIMIT\_WoE\_value=-0.17;

else if FAVORITE\_CARD\_AVGLIMIT>78600 and FAVORITE\_CARD\_AVGLIMIT<=106000 then FAVORITE\_CARD\_AVGLIMIT\_WoE\_value=0.30;

else if FAVORITE\_CARD\_AVGLIMIT>106000 and FAVORITE\_CARD\_AVGLIMIT<=178500 then FAVORITE\_CARD\_AVGLIMIT\_WoE\_value=0.74;

else FAVORITE\_CARD\_AVGLIMIT\_WoE\_value=1.70;

if FAVORITE\_CARD\_COUNT<=1 then FAVORITE\_CARD\_COUNT\_WoE\_value=-0.40;

else if FAVORITE\_CARD\_COUNT>1 and FAVORITE\_CARD\_COUNT<=3 then FAVORITE\_CARD\_COUNT\_WoE\_value=0.18;

else if FAVORITE\_CARD\_COUNT>3 and FAVORITE\_CARD\_COUNT<=4 then FAVORITE\_CARD\_COUNT\_WoE\_value=0.40;

else FAVORITE\_CARD\_COUNT\_WoE\_value=0.79;

if H\_AMT=. then H\_AMT\_WoE\_value=0.13;

else if H\_AMT<=0 then H\_AMT\_WoE\_value=0.13;

else if H\_AMT>0 and H\_AMT<=260 then H\_AMT\_WoE\_value=-0.66;

else if H\_AMT>260 and H\_AMT<=730 then H\_AMT\_WoE\_value=-0.24;

else if H\_AMT>730 and H\_AMT<=1260 then H\_AMT\_WoE\_value=0.47;

else H\_AMT\_WoE\_value=0.93;

if H\_OS=. then H\_OS\_WoE\_value=0.14;

else if H\_OS<=0 then H\_OS\_WoE\_value=0.14;

else if H\_OS>0 and H\_OS<=351 then H\_OS\_WoE\_value=-0.42;

else if H\_OS>351 and H\_OS<=628 then H\_OS\_WoE\_value=-0.04;

else H\_OS\_WoE\_value=0.60;

if JCC\_DIV\_BALTOLMT\_L3M=. then JCC\_DIV\_BALTOLMT\_L3M\_WoE\_value=-0.25;

else if JCC\_DIV\_BALTOLMT\_L3M<=-0.05 then JCC\_DIV\_BALTOLMT\_L3M\_WoE\_value=-0.25;

else if JCC\_DIV\_BALTOLMT\_L3M>-0.05 and JCC\_DIV\_BALTOLMT\_L3M<0 then JCC\_DIV\_BALTOLMT\_L3M\_WoE\_value=0.61;

else if JCC\_DIV\_BALTOLMT\_L3M>=0 and JCC\_DIV\_BALTOLMT\_L3M<=0.07 then JCC\_DIV\_BALTOLMT\_L3M\_WoE\_value=0.18;

else JCC\_DIV\_BALTOLMT\_L3M\_WoE\_value=-0.43;

if JCICCARD\_AGE=. then JCICCARD\_AGE\_WoE\_value=-0.74;

else if JCICCARD\_AGE<=1 then JCICCARD\_AGE\_WoE\_value=-0.74;

else if JCICCARD\_AGE>1 and JCICCARD\_AGE<=5 then JCICCARD\_AGE\_WoE\_value=-0.32;

else if JCICCARD\_AGE>5 and JCICCARD\_AGE<=9 then JCICCARD\_AGE\_WoE\_value=0.10;

else JCICCARD\_AGE\_WoE\_value=0.99;

if JCU\_NEWINQBANKCNT=. then JCU\_NEWINQBANKCNT\_WoE\_value=0.35;

else if JCU\_NEWINQBANKCNT=0 then JCU\_NEWINQBANKCNT\_WoE\_value=0.35;

else if JCU\_NEWINQBANKCNT<=2 then JCU\_NEWINQBANKCNT\_WoE\_value=-0.13;

else if JCU\_NEWINQBANKCNT>2 and JCU\_NEWINQBANKCNT<=5 then JCU\_NEWINQBANKCNT\_WoE\_value=-0.26;

else JCU\_NEWINQBANKCNT\_WoE\_value=-0.69;

if JCU\_NEWInqCnt=. then JCU\_NEWInqCnt\_WoE\_value=0.34;

else if JCU\_NEWInqCnt=0 then JCU\_NEWInqCnt\_WoE\_value=0.34;

else if JCU\_NEWInqCnt<=1 then JCU\_NEWInqCnt\_WoE\_value=-0.04;

else if JCU\_NEWInqCnt=2 then JCU\_NEWInqCnt\_WoE\_value=-0.49;

else JCU\_NEWInqCnt\_WoE\_value=-0.80;

if MAX\_INCOME<=312220 then MAX\_INCOME\_WoE\_value=-0.72;

else if MAX\_INCOME>312220 and MAX\_INCOME<=378953 then MAX\_INCOME\_WoE\_value=-0.63;

else if MAX\_INCOME>378953 and MAX\_INCOME<=450847 then MAX\_INCOME\_WoE\_value=-0.15;

else if MAX\_INCOME>450847 and MAX\_INCOME<=639520 then MAX\_INCOME\_WoE\_value=0.06;

else if MAX\_INCOME>639520 and MAX\_INCOME<=1151935 then MAX\_INCOME\_WoE\_value=0.59;

else MAX\_INCOME\_WoE\_value=1.33;

if MIN\_INCOME<=239883 then MIN\_INCOME\_WoE\_value=0.26;

else if MIN\_INCOME>239883 and MIN\_INCOME<=378953 then MIN\_INCOME\_WoE\_value=-0.70;

else if MIN\_INCOME>378953 and MIN\_INCOME<=633705 then MIN\_INCOME\_WoE\_value=-0.05;

else if MIN\_INCOME>633705 and MIN\_INCOME<=757903 then MIN\_INCOME\_WoE\_value=0.39;

else if MIN\_INCOME>757903 and MIN\_INCOME<=983554 then MIN\_INCOME\_WoE\_value=0.66;

else MIN\_INCOME\_WoE\_value=1.19;

if EDUCATION=0 then EDUCATION\_WoE\_value=1.64;

else if EDUCATION=1 then EDUCATION\_WoE\_value=0.16;

else EDUCATION\_WoE\_value=-0.71;

if RESIDENT\_STATUS\_CD in ('0','1') then RESIDENT\_STATUS\_CD\_WoE\_value=0.89;

else if RESIDENT\_STATUS\_CD='2' then RESIDENT\_STATUS\_CD\_WoE\_value=-0.18;

else RESIDENT\_STATUS\_CD\_WoE\_value=-0.16;

if U\_CUST\_LEVEL in ('A','B','C') then U\_CUST\_LEVEL\_WoE\_value=1.07;

else if U\_CUST\_LEVEL='D' then U\_CUST\_LEVEL\_WoE\_value=0.16;

else if U\_CUST\_LEVEL='E' then U\_CUST\_LEVEL\_WoE\_value=-0.20;

else U\_CUST\_LEVEL\_WoE\_value=-0.31;

if OPEN\_CHANNEL='1' then OPEN\_CHANNEL\_WoE\_value=0.23;

else if OPEN\_CHANNEL='2' then OPEN\_CHANNEL\_WoE\_value=-0.32;

else if OPEN\_CHANNEL='3' then OPEN\_CHANNEL\_WoE\_value=0.47;

else OPEN\_CHANNEL\_WoE\_value=0.37;

if PAY\_ALL=. then PAY\_ALL\_WoE\_value=-0.72;

else if PAY\_ALL<=1 then PAY\_ALL\_WoE\_value=-0.72;

else if PAY\_ALL>1 and PAY\_ALL<=4 then PAY\_ALL\_WoE\_value=-0.51;

else if PAY\_ALL>4 and PAY\_ALL<=7 then PAY\_ALL\_WoE\_value=0.13;

else if PAY\_ALL>7 and PAY\_ALL<=11 then PAY\_ALL\_WoE\_value=0.36;

else if PAY\_ALL>11 and PAY\_ALL<=18 then PAY\_ALL\_WoE\_value=0.64;

else PAY\_ALL\_WoE\_value=1.26;

if MAX\_LIMIT=. then MAX\_LIMIT\_WoE\_value=-0.78;

else if MAX\_LIMIT<=45500 then MAX\_LIMIT\_WoE\_value=-0.78;

else if MAX\_LIMIT>45500 and MAX\_LIMIT<=79500 then MAX\_LIMIT\_WoE\_value=-0.49;

else if MAX\_LIMIT>79500 and MAX\_LIMIT<=106500 then MAX\_LIMIT\_WoE\_value=0.01;

else if MAX\_LIMIT>106500 and MAX\_LIMIT<=137500 then MAX\_LIMIT\_WoE\_value=0.07;

else if MAX\_LIMIT>137500 and MAX\_LIMIT<=180500 then MAX\_LIMIT\_WoE\_value=0.51;

else MAX\_LIMIT\_WoE\_value=1.28;

if LONGEST\_CARD=. then LONGEST\_CARD\_WoE\_value=-0.90;

else if LONGEST\_CARD<=7 then LONGEST\_CARD\_WoE\_value=-0.90;

else if LONGEST\_CARD>7 and LONGEST\_CARD<=42 then LONGEST\_CARD\_WoE\_value=-0.29;

else if LONGEST\_CARD>42 and LONGEST\_CARD<=61 then LONGEST\_CARD\_WoE\_value=0.05;

else if LONGEST\_CARD>61 and LONGEST\_CARD<=89 then LONGEST\_CARD\_WoE\_value=0.25;

else if LONGEST\_CARD>89 and LONGEST\_CARD<=119 then LONGEST\_CARD\_WoE\_value=0.62;

else LONGEST\_CARD\_WoE\_value=1.08;

if B0572=. then B0572\_WoE\_value=-0.69;

else if B0572<=60000 then B0572\_WoE\_value=-0.69;

else if B0572>60000 and B0572<=185000 then B0572\_WoE\_value=-0.37;

else if B0572>185000 and B0572<=348000 then B0572\_WoE\_value=0.16;

else if B0572>348000 and B0572<=875000 then B0572\_WoE\_value=0.74;

else B0572\_WoE\_value=2.00;

if 'longest\_card(正卡含停卡)'N=. then LONGEST\_CARD\_STOP\_WoE\_value=-0.77;

else if 'longest\_card(正卡含停卡)'N<=11 then LONGEST\_CARD\_STOP\_WoE\_value=-0.77;

else if 'longest\_card(正卡含停卡)'N>11 and 'longest\_card(正卡含停卡)'N<=42 then LONGEST\_CARD\_STOP\_WoE\_value=-0.40;

else if 'longest\_card(正卡含停卡)'N>42 and 'longest\_card(正卡含停卡)'N<=65 then LONGEST\_CARD\_STOP\_WoE\_value=-0.20;

else if 'longest\_card(正卡含停卡)'N>65 and 'longest\_card(正卡含停卡)'N<=107 then LONGEST\_CARD\_STOP\_WoE\_value=0.19;

else if 'longest\_card(正卡含停卡)'N>107 and 'longest\_card(正卡含停卡)'N<=187 then LONGEST\_CARD\_STOP\_WoE\_value=0.92;

else LONGEST\_CARD\_STOP\_WoE\_value=1.18;

if B0573=. then B0573\_WoE\_value=-0.87;

else if B0573<=40000 then B0573\_WoE\_value=-0.87;

else if B0573>40000 and B0573<=155400 then B0573\_WoE\_value=-0.45;

else if B0573>155400 and B0573<=306800 then B0573\_WoE\_value=0.07;

else if B0573>306800 and B0573<=965400 then B0573\_WoE\_value=0.80;

else B0573\_WoE\_value=2.41;

if B0680=. then B0680\_WoE\_value=-0.24;

else if B0680=0 then B0680\_WoE\_value=-0.24;

else if B0680<=0.32 then B0680\_WoE\_value=1.21;

else if B0680>0.32 and B0680<=0.62 then B0680\_WoE\_value=0.30;

else B0680\_WoE\_value=-0.23;

if B0681=. then B0681\_WoE\_value=-0.30;

else if B0681=0 then B0681\_WoE\_value=-0.30;

else if B0681<=0.33 then B0681\_WoE\_value=0.87;

else if B0681>0.33 and B0681<=0.79 then B0681\_WoE\_value=0.15;

else B0681\_WoE\_value=-0.36;

if B0682=. then B0682\_WoE\_value=-0.37;

else if B0682=0 then B0682\_WoE\_value=-0.37;

else if B0682<=0.24 then B0682\_WoE\_value=0.62;

else if B0682>0.24 and B0682<=0.75 then B0682\_WoE\_value=0.21;

else B0682\_WoE\_value=-0.30;

if B0683=. then B0683\_WoE\_value=-0.43;

else if B0683=0 then B0683\_WoE\_value=-0.43;

else if B0683<=0.33 then B0683\_WoE\_value=0.54;

else if B0683>0.33 and B0683<=0.58 then B0683\_WoE\_value=0.20;

else if B0683>0.58 and B0683<=0.80 then B0683\_WoE\_value=-0.18;

else B0683\_WoE\_value=-0.21;

if B0684=. then B0684\_WoE\_value=-0.47;

else if B0684=0 then B0684\_WoE\_value=-0.47;

else if B0684<=0.21 then B0684\_WoE\_value=0.56;

else if B0684>0.21 and B0684<=0.54 then B0684\_WoE\_value=0.29;

else if B0684>0.54 and B0684<=0.80 then B0684\_WoE\_value=-0.15;

else B0684\_WoE\_value=-0.19;

if B0685=. then B0685\_WoE\_value=-0.42;

else if B0685<=-0.2 then B0685\_WoE\_value=-0.42;

else if B0685>-0.2 and B0685<=-0.06 then B0685\_WoE\_value=0.69;

else if B0685>-0.06 and B0685<0 then B0685\_WoE\_value=0.34;

else if B0685=0 then B0685\_WoE\_value=-0.28;

else B0685\_WoE\_value=0.08;

if B0536=. then B0536\_WoE\_value=-0.30;

else if B0536=0 then B0536\_WoE\_value=-0.30;

else if B0536<=0.08 then B0536\_WoE\_value=0.67;

else if B0536>0.08 and B0536<=0.274 then B0536\_WoE\_value=0.17;

else B0536\_WoE\_value=-0.63;

if B0539=. then B0539\_WoE\_value=-0.47;

else if B0539=0 then B0539\_WoE\_value=-0.47;

else if B0539<=0.021 then B0539\_WoE\_value=0.76;

else if B0539>0.021 and B0539<=0.195 then B0539\_WoE\_value=0.36;

else B0539\_WoE\_value=-0.52;

if other\_Q\_tot=. then other\_Q\_tot\_WoE\_value=0.33;

else if other\_Q\_tot=0 then other\_Q\_tot\_WoE\_value=0.33;

else if other\_Q\_tot<=1 then other\_Q\_tot\_WoE\_value=0.03;

else if other\_Q\_tot>1 and other\_Q\_tot<=2 then other\_Q\_tot\_WoE\_value=-0.41;

else other\_Q\_tot\_WoE\_value=-0.67;

if MARITAL\_STATUS\_CD=1 and GENDER\_CD='F' then MARITAL\_STATUS\_GENDER\_WoE\_value=0.29;

else if MARITAL\_STATUS\_CD=2 and GENDER\_CD='F' then MARITAL\_STATUS\_GENDER\_WoE\_value=-0.01;

else if MARITAL\_STATUS\_CD=1 and GENDER\_CD='M' then MARITAL\_STATUS\_GENDER\_WoE\_value=0.52;

else MARITAL\_STATUS\_GENDER\_WoE\_value=-0.31;

if COMPANY\_POSTAL\_CD\_TYPE^='都會區' and COMPANY\_CONTACT\_POST\_CHK='Y' then COMPANY\_POSTAL\_CHK\_WoE\_value=-0.52;

else if COMPANY\_POSTAL\_CD\_TYPE='都會區' and COMPANY\_CONTACT\_POST\_CHK='Y' then COMPANY\_POSTAL\_CHK\_WoE\_value=0.29;

else if COMPANY\_POSTAL\_CD\_TYPE^='都會區' and COMPANY\_CONTACT\_POST\_CHK='N' then COMPANY\_POSTAL\_CHK\_WoE\_value=0.06;

else COMPANY\_POSTAL\_CHK\_WoE\_value=0.14;

if MARITAL\_STATUS\_CD=1 and B0570<=65000 then MARITAL\_STATUS\_B0570\_WoE\_value=-0.41;

else if MARITAL\_STATUS\_CD=1 and B0570>65000 and B0570<=150000 then MARITAL\_STATUS\_B0570\_WoE\_value=0.60;

else if MARITAL\_STATUS\_CD=1 and B0570>150000 then MARITAL\_STATUS\_B0570\_WoE\_value=2.70;

else if MARITAL\_STATUS\_CD=2 and B0570<=45000 then MARITAL\_STATUS\_B0570\_WoE\_value=-0.79;

else if MARITAL\_STATUS\_CD=2 and B0570>45000 and B0570<=78000 then MARITAL\_STATUS\_B0570\_WoE\_value=-0.28;

else if MARITAL\_STATUS\_CD=2 and B0570>78000 and B0570<=110000 then MARITAL\_STATUS\_B0570\_WoE\_value=0.22;

else if MARITAL\_STATUS\_CD=2 and B0570>110000 then MARITAL\_STATUS\_B0570\_WoE\_value=0.42;

else MARITAL\_STATUS\_B0570\_WoE\_value=0;

if ANNSALARY<=580000 and B0575<=85000 then ANNSALARY\_B0575\_WoE\_value=-0.77;

else if ANNSALARY<=580000 and B0575>85000 and B0575<=225000 then ANNSALARY\_B0575\_WoE\_value=-0.37;

else if ANNSALARY<=580000 and B0575>225000 then ANNSALARY\_B0575\_WoE\_value=0.61;

else if ANNSALARY>580000 and ANNSALARY<=750000 then ANNSALARY\_B0575\_WoE\_value=0.22;

else if ANNSALARY>750000 and ANNSALARY<=1000000 then ANNSALARY\_B0575\_WoE\_value=0.70;

else if ANNSALARY>100000 then ANNSALARY\_B0575\_WoE\_value=1.13;

else ANNSALARY\_B0575\_WoE\_value=0;

if ACTIVE\_CARD\_COUNT<=2 and pay\_all<=1 then ACTIVE\_CARD\_pay\_all\_WoE\_value=-0.77;

else if ACTIVE\_CARD\_COUNT<=2 and pay\_all>1 and pay\_all<=5 then ACTIVE\_CARD\_pay\_all\_WoE\_value=-0.46;

else if ACTIVE\_CARD\_COUNT<=2 and pay\_all>5 then ACTIVE\_CARD\_pay\_all\_WoE\_value=0.39;

else if ACTIVE\_CARD\_COUNT>2 and ACTIVE\_CARD\_COUNT<=3 then ACTIVE\_CARD\_pay\_all\_WoE\_value=-0.04;

else if ACTIVE\_CARD\_COUNT>3 and ACTIVE\_CARD\_COUNT<=5 then ACTIVE\_CARD\_pay\_all\_WoE\_value=0.54;

else if ACTIVE\_CARD\_COUNT>5 then ACTIVE\_CARD\_pay\_all\_WoE\_value=0.94;

else ACTIVE\_CARD\_pay\_all\_WoE\_value=0;

if max\_limit<=80000 and longest\_card<=16 then max\_limit\_longest\_card\_WoE\_value=-0.72;

else if max\_limit<=80000 and longest\_card>16 and longest\_card<=52 then max\_limit\_longest\_card\_WoE\_value=-0.58;

else if max\_limit<=80000 and longest\_card>52 then max\_limit\_longest\_card\_WoE\_value=-0.23;

else if max\_limit>80000 and max\_limit<=120000 then max\_limit\_longest\_card\_WoE\_value=0.07;

else if max\_limit>120000 and max\_limit<=170000 then max\_limit\_longest\_card\_WoE\_value=0.44;

else if max\_limit>170000 and max\_limit<=250000 then max\_limit\_longest\_card\_WoE\_value=0.89;

else if max\_limit>250000 then max\_limit\_longest\_card\_WoE\_value=1.36;

else max\_limit\_longest\_card\_WoE\_value=0;

if EDUCATION=0 then EDUCATION\_longest\_card\_WoE\_value=1.64;

else if EDUCATION=1 and longest\_card<=30 then EDUCATION\_longest\_card\_WoE\_value=-0.39;

else if EDUCATION=1 and longest\_card>30 and longest\_card<=60 then EDUCATION\_longest\_card\_WoE\_value=0.11;

else if EDUCATION=1 and longest\_card>60 and longest\_card<=108 then EDUCATION\_longest\_card\_WoE\_value=0.48;

else if EDUCATION=1 and longest\_card>108 then EDUCATION\_longest\_card\_WoE\_value=1.00;

else if EDUCATION>1 and longest\_card<=42 then EDUCATION\_longest\_card\_WoE\_value=-0.97;

else if EDUCATION>1 and longest\_card>42 then EDUCATION\_longest\_card\_WoE\_value=-0.35;

else EDUCATION\_longest\_card\_WoE\_value=0;

if B0503<=6000 then RESIDENT\_STATUS\_B0503\_WoE\_value=-0.68;

else if RESIDENT\_STATUS\_CD<=1 and B0503>6000 and B0503<=67000 then RESIDENT\_STATUS\_B0503\_WoE\_value=0.91;

else if RESIDENT\_STATUS\_CD<=1 and B0503>67000 then RESIDENT\_STATUS\_B0503\_WoE\_value=1.45;

else if RESIDENT\_STATUS\_CD>1 and B0503>6000 and B0503<=75000 then RESIDENT\_STATUS\_B0503\_WoE\_value=0.05;

else if RESIDENT\_STATUS\_CD>1 and B0503>75000 then RESIDENT\_STATUS\_B0503\_WoE\_value=-0.23;

else RESIDENT\_STATUS\_B0503\_WoE\_value=0;

if B0544<=0.148 and LONGEST\_CARD\_INCLUDE\_STOP<=12 then LONGCARD\_STOP\_B0544\_WoE\_value=-0.75;

else if B0544<=0.148 and LONGEST\_CARD\_INCLUDE\_STOP>12 and LONGEST\_CARD\_INCLUDE\_STOP<=65 then LONGCARD\_STOP\_B0544\_WoE\_value=0.05;

else if B0544<=0.148 and LONGEST\_CARD\_INCLUDE\_STOP>65 and LONGEST\_CARD\_INCLUDE\_STOP<=118 then LONGCARD\_STOP\_B0544\_WoE\_value=0.59;

else if B0544<=0.148 and LONGEST\_CARD\_INCLUDE\_STOP>118 then LONGCARD\_STOP\_B0544\_WoE\_value=1.73;

else if B0544>0.148 and LONGEST\_CARD\_INCLUDE\_STOP<=65 then LONGCARD\_STOP\_B0544\_WoE\_value=-0.73;

else if B0544>0.148 and LONGEST\_CARD\_INCLUDE\_STOP>65 and LONGEST\_CARD\_INCLUDE\_STOP<=125 then LONGCARD\_STOP\_B0544\_WoE\_value=-0.19;

else if B0544>0.148 and LONGEST\_CARD\_INCLUDE\_STOP>125 then LONGCARD\_STOP\_B0544\_WoE\_value=0.51;

else LONGCARD\_STOP\_B0544\_WoE\_value=0;

if B0576<=35500 then B0576\_B0508\_WoE\_value=-0.83;

else if B0576>35500 and B0576<=197000 and B0508<=5300 then B0576\_B0508\_WoE\_value=0.10;

else if B0576>197000 and B0508<=5300 then B0576\_B0508\_WoE\_value=0.94;

else if B0576>35500 and B0576<=305000 and B0508>5300 then B0576\_B0508\_WoE\_value=-0.49;

else if B0576>305000 and B0508>5300 then B0576\_B0508\_WoE\_value=0.14;

else B0576\_B0508\_WoE\_value=0;

if B0539=. then B0539\_B0701\_WoE\_value=-0.47;

else if B0539=0 then B0539\_B0701\_WoE\_value=-0.47;

else if B0539>0 and B0539<=0.195 and B0701<=0.184 then B0539\_B0701\_WoE\_value=0.97;

else if B0539>0 and B0539<=0.195 and B0701>0.184 then B0539\_B0701\_WoE\_value=-0.28;

else if B0539>0.195 then B0539\_B0701\_WoE\_value=-0.52;

else B0539\_B0701\_WoE\_value=0;

if B0525<=0.0267 then B0525\_B0430\_WoE\_value=-0.47;

else if B0525>0.0267 and B0525<=0.465 and B0430<=1450 then B0525\_B0430\_WoE\_value=0.30;

else if B0525>0.0267 and B0525<=0.465 and B0430>1450 then B0525\_B0430\_WoE\_value=2.12;

else if B0525>0.465 and B0430<=375 then B0525\_B0430\_WoE\_value=-0.73;

else if B0525>0.465 and B0430>375 then B0525\_B0430\_WoE\_value=-0.31;

else B0525\_B0430\_WoE\_value=0;

if B0575<=47910 then B0527\_B0575\_WoE\_value=-0.88;

else if B0575>47910 and B0575<=155125 and B0527<=0.529 then B0527\_B0575\_WoE\_value=-0.19;

else if B0575>47910 and B0575<=155125 and B0527>0.529 then B0527\_B0575\_WoE\_value=-0.66;

else if B0575>155125 and B0527<=0.092 then B0527\_B0575\_WoE\_value=1.89;

else if B0575>155125 and B0527>0.092 and B0527<=0.315 then B0527\_B0575\_WoE\_value=0.93;

else if B0575>155125 and B0527>0.315 then B0527\_B0575\_WoE\_value=-0.23;

else B0527\_B0575\_WoE\_value=0;

if B0506<=6700 then B0531\_B0506\_WoE\_value=-0.75;

else if B0506>6700 and B0531<=0.012 then B0531\_B0506\_WoE\_value=0.55;

else if B0506>6700 and B0531>0.012 and B0531<=0.277 then B0531\_B0506\_WoE\_value=-0.01;

else if B0506>6700 and B0531>0.277 then B0531\_B0506\_WoE\_value=-0.61;

else B0531\_B0506\_WoE\_value=0;

if LONGEST\_CARD\_INCLUDE\_STOP<=11 then B0599\_LONGEST\_STOP\_WoE\_value=-0.77;

else if LONGEST\_CARD\_INCLUDE\_STOP>11 and LONGEST\_CARD\_INCLUDE\_STOP<=65 and B0599<=250 then B0599\_LONGEST\_STOP\_WoE\_value=-0.44;

else if LONGEST\_CARD\_INCLUDE\_STOP>11 and LONGEST\_CARD\_INCLUDE\_STOP<=65 and B0599>250 then B0599\_LONGEST\_STOP\_WoE\_value=-0.08;

else if LONGEST\_CARD\_INCLUDE\_STOP>65 and B0599<=470 then B0599\_LONGEST\_STOP\_WoE\_value=0.34;

else if LONGEST\_CARD\_INCLUDE\_STOP>65 and B0599>470 and B0599<=2650 then B0599\_LONGEST\_STOP\_WoE\_value=0.50;

else if LONGEST\_CARD\_INCLUDE\_STOP>65 and B0599>2650 then B0599\_LONGEST\_STOP\_WoE\_value=2.21;

else B0599\_LONGEST\_STOP\_WoE\_value=0;

if B0392>0 then B0392\_B0342\_WoE\_value=1.16;

else if B0342=. then B0392\_B0342\_WoE\_value=0.01;

else if B0342=0 then B0392\_B0342\_WoE\_value=0.01;

else if B0342>0 and B0342<=300 then B0392\_B0342\_WoE\_value=-0.60;

else if B0342>300 and B0342<=600 then B0392\_B0342\_WoE\_value=-0.24;

else if B0342>600 then B0392\_B0342\_WoE\_value=0.40;

else B0392\_B0342\_WoE\_value=0;

if AGE\_x<=26 and ACTIVE\_CARD\_COUNT<=3 then AGE\_ACTIVE\_CARD\_COUNT\_WoE\_value=-0.74;

else if AGE\_x>26 and AGE\_x<=31 and ACTIVE\_CARD\_COUNT<=3 then AGE\_ACTIVE\_CARD\_COUNT\_WoE\_value=-0.42;

else if AGE\_x>31 and AGE\_x<=36 and ACTIVE\_CARD\_COUNT<=3 then AGE\_ACTIVE\_CARD\_COUNT\_WoE\_value=-0.18;

else if AGE\_x>36 and ACTIVE\_CARD\_COUNT<=3 then AGE\_ACTIVE\_CARD\_COUNT\_WoE\_value=0.21;

else if AGE\_x<=30 and ACTIVE\_CARD\_COUNT>3 then AGE\_ACTIVE\_CARD\_COUNT\_WoE\_value=0.26;

else if AGE\_x>30 and AGE\_x<=35 and ACTIVE\_CARD\_COUNT>3 then AGE\_ACTIVE\_CARD\_COUNT\_WoE\_value=0.39;

else if AGE\_x>35 and ACTIVE\_CARD\_COUNT>3 then AGE\_ACTIVE\_CARD\_COUNT\_WoE\_value=1.36;

else AGE\_ACTIVE\_CARD\_COUNT\_WoE\_value=0;

if AGE\_x<=35 and pay\_all<=4 then AGE\_x\_pay\_all\_WoE\_value=-0.84;

else if AGE\_x>35 and pay\_all<=4 then AGE\_x\_pay\_all\_WoE\_value=-0.16;

else if AGE\_x<=31 and pay\_all>4 and pay\_all<=10 then AGE\_x\_pay\_all\_WoE\_value=-0.20;

else if AGE\_x<=31 and pay\_all>10 then AGE\_x\_pay\_all\_WoE\_value=0.39;

else if AGE\_x>31 and pay\_all>4 and pay\_all<=8 then AGE\_x\_pay\_all\_WoE\_value=0.56;

else if AGE\_x>31 and pay\_all>8 then AGE\_x\_pay\_all\_WoE\_value=1.15;

else AGE\_x\_pay\_all\_WoE\_value=0;

if B0530>0.012 and ANNSALARY<=346000 then ANNSALARY\_B0530\_PWC\_WoE\_value=-1.02;

else if ANNSALARY<=460000 and B0530<=0 then ANNSALARY\_B0530\_PWC\_WoE\_value=-0.45;

else if ANNSALARY>346000 and ANNSALARY<=580000 and B0530>0.409 then ANNSALARY\_B0530\_PWC\_WoE\_value=-0.45;

else if ANNSALARY>460000 and ANNSALARY<=580000 and B0530<=0 then ANNSALARY\_B0530\_PWC\_WoE\_value=-0.06;

else if ANNSALARY<=460000 and B0530>0 and B0530<=0.012 then ANNSALARY\_B0530\_PWC\_WoE\_value=-0.06;

else if ANNSALARY>346000 and ANNSALARY<=580000 and B0530>0.012 and B0530<=0.409 then ANNSALARY\_B0530\_PWC\_WoE\_value=-0.06;

else if ANNSALARY>580000 and ANNSALARY<=780000 and B0530>0.409 then ANNSALARY\_B0530\_PWC\_WoE\_value=-0.06;

else if ANNSALARY>580000 and ANNSALARY<=780000 and B0530<=0 then ANNSALARY\_B0530\_PWC\_WoE\_value=0.32;

else if ANNSALARY>460000 and ANNSALARY<=580000 and B0530>0 and B0530<=0.012 then ANNSALARY\_B0530\_PWC\_WoE\_value=0.32;

else if ANNSALARY>580000 and B0530>0.012 and B0530<=0.409 then ANNSALARY\_B0530\_PWC\_WoE\_value=0.32;

else if ANNSALARY>780000 and B0530>0.409 then ANNSALARY\_B0530\_PWC\_WoE\_value=0.32;

else if ANNSALARY>780000 and B0530<=0 then ANNSALARY\_B0530\_PWC\_WoE\_value=1.25;

else if ANNSALARY>580000 and B0530>0 and B0530<=0.012 then ANNSALARY\_B0530\_PWC\_WoE\_value=1.25;

else ANNSALARY\_B0530\_PWC\_WoE\_value=0;

if ANNSALARY<=460000 and B0244<=0 then ANNSALARY\_B0244\_PWC\_WoE\_value=-0.75;

else if ANNSALARY<=580000 and B0244>0.252 then ANNSALARY\_B0244\_PWC\_WoE\_value=-0.75;

else if ANNSALARY>460000 and ANNSALARY<=580000 and B0244<=0 then ANNSALARY\_B0244\_PWC\_WoE\_value=-0.24;

else if ANNSALARY<=460000 and B0244>0.076 and B0244<=0.252 then ANNSALARY\_B0244\_PWC\_WoE\_value=-0.24;

else if ANNSALARY>580000 and B0244>0.252 then ANNSALARY\_B0244\_PWC\_WoE\_value=-0.24;

else if ANNSALARY>580000 and ANNSALARY<=780000 and B0244<=0 then ANNSALARY\_B0244\_PWC\_WoE\_value=0.16;

else if ANNSALARY<=346000 and B0244>0 and B0244<=0.076 then ANNSALARY\_B0244\_PWC\_WoE\_value=0.16;

else if ANNSALARY>460000 and ANNSALARY<=780000 and B0244>0.076 and B0244<=0.252 then ANNSALARY\_B0244\_PWC\_WoE\_value=0.16;

else if ANNSALARY>780000 and B0244<=0 then ANNSALARY\_B0244\_PWC\_WoE\_value=0.80;

else if ANNSALARY>346000 and ANNSALARY<=580000 and B0244>0 and B024<=0.076 then ANNSALARY\_B0244\_PWC\_WoE\_value=0.80;

else if ANNSALARY>580000 and B0244>0 and B0244<=0.076 then ANNSALARY\_B0244\_PWC\_WoE\_value=1.37;

else if ANNSALARY>780000 and B0244>0.076 and B0244<=0.252 then ANNSALARY\_B0244\_PWC\_WoE\_value=1.37;

else ANNSALARY\_B0244\_PWC\_WoE\_value=0;

if EMPLOYMENT\_YEARS\_CNT<=704 and B0345>0.66 then EMPLOYMENT\_B0345\_PWC\_WoE\_value=-0.37;

else if EMPLOYMENT\_YEARS\_CNT<=103 and B0345>0.022 and B0345<=0.66 then EMPLOYMENT\_B0345\_PWC\_WoE\_value=-0.13;

else if EMPLOYMENT\_YEARS\_CNT<=300 and B0345=. then EMPLOYMENT\_B0345\_PWC\_WoE\_value=-0.13;

else if EMPLOYMENT\_YEARS\_CNT<=300 and B0345<=0.022 then EMPLOYMENT\_B0345\_PWC\_WoE\_value=0.34;

else if EMPLOYMENT\_YEARS\_CNT>103 and EMPLOYMENT\_YEARS\_CNT<=704 and B0345>0.022 and B0345<=0.66 then EMPLOYMENT\_B0345\_PWC\_WoE\_value=0.34;

else if EMPLOYMENT\_YEARS\_CNT>704 and B0345>0.66 then EMPLOYMENT\_B0345\_PWC\_WoE\_value=0.34;

else if EMPLOYMENT\_YEARS\_CNT>300 and EMPLOYMENT\_YEARS\_CNT<=704 and B0345=. then EMPLOYMENT\_B0345\_PWC\_WoE\_value=0.34;

else if EMPLOYMENT\_YEARS\_CNT>300 and B0345<=0.022 then EMPLOYMENT\_B0345\_PWC\_WoE\_value=1.07;

else if EMPLOYMENT\_YEARS\_CNT>704 and B0345>0.022 and B0345<=0.66 then EMPLOYMENT\_B0345\_PWC\_WoE\_value=1.07;

else if EMPLOYMENT\_YEARS\_CNT>704 and B0345=. then EMPLOYMENT\_B0345\_PWC\_WoE\_value=1.07;

else EMPLOYMENT\_B0345\_PWC\_WoE\_value=0;

if AGE\_X<=26 then AGE\_X\_B0482\_PWC\_WoE\_value=-0.58;

else if AGE\_X>26 and AGE\_X<=29 and B0482>0.285 then AGE\_X\_B0482\_PWC\_WoE\_value=-0.58;

else if AGE\_X>29 and AGE\_X<=36 and B0482>0.285 then AGE\_X\_B0482\_PWC\_WoE\_value=-0.30;

else if AGE\_X>26 and AGE\_X<=29 and B0482=. then AGE\_X\_B0482\_PWC\_WoE\_value=0.20;

else if AGE\_X>36 and AGE\_X<=44 and B0482>0.285 then AGE\_X\_B0482\_PWC\_WoE\_value=0.20;

else if AGE\_X>29 and B0482=. then AGE\_X\_B0482\_PWC\_WoE\_value=0.49;

else if AGE\_X>44 and B0482>0.285 then AGE\_X\_B0482\_PWC\_WoE\_value=0.49;

else if AGE\_X>26 and B0482<=0.285 then AGE\_X\_B0482\_PWC\_WoE\_value=1.22;

else AGE\_X\_B0482\_PWC\_WoE\_value=1.22;

if PAY\_ALL<=4 and B0482=. then PAY\_ALL\_B0482\_PWC\_WoE\_value=-0.72;

else if PAY\_ALL<=4 and B0482>0.285 then PAY\_ALL\_B0482\_PWC\_WoE\_value=-0.72;

else if PAY\_ALL<=4 and B0482<=0.285 then PAY\_ALL\_B0482\_PWC\_WoE\_value=-0.12;

else if PAY\_ALL>4 and PAY\_ALL<=11 and B0482>0.285 then PAY\_ALL\_B0482\_PWC\_WoE\_value=-0.12;

else if PAY\_ALL>4 and PAY\_ALL<=11 and B0482=. then PAY\_ALL\_B0482\_PWC\_WoE\_value=0.46;

else if PAY\_ALL>11 and PAY\_ALL<=18 and B0482>0.285 then PAY\_ALL\_B0482\_PWC\_WoE\_value=0.46;

else if PAY\_ALL>11 and B0482=. then PAY\_ALL\_B0482\_PWC\_WoE\_value=0.92;

else if PAY\_ALL>18 and B0482>0.285 then PAY\_ALL\_B0482\_PWC\_WoE\_value=0.92;

else if PAY\_ALL>4 and B0482<=0.285 then PAY\_ALL\_B0482\_PWC\_WoE\_value=1.67;

else PAY\_ALL\_B0482\_PWC\_WoE\_value=0;

keep NO Bad2

ACTIVE\_CARD\_COUNT\_WoE\_value

AGE\_X\_WoE\_value

AVG\_SAVING\_12MON\_WoE\_value

AVG\_SAVING\_6MON\_WoE\_value

ANNSALARY\_WoE\_value

B0244\_WoE\_value

B0342\_WoE\_value

B0345\_WoE\_value

B0392\_WoE\_value

B0393\_WoE\_value

B0396\_WoE\_value

B0430\_WoE\_value

B0434\_WoE\_value

B0436\_WoE\_value

B0482\_WoE\_value

B0523\_WoE\_value

B0524\_WoE\_value

B0527\_WoE\_value

B0530\_WoE\_value

B0531\_WoE\_value

B0537\_WoE\_value

B0538\_WoE\_value

B0540\_WoE\_value

B0542\_WoE\_value

B0543\_WoE\_value

B0569\_WoE\_value

B0570\_WoE\_value

B0571\_WoE\_value

B0574\_WoE\_value

B0575\_WoE\_value

B0576\_WoE\_value

B0599\_WoE\_value

B0600\_WoE\_value

B0659\_WoE\_value

B0660\_WoE\_value

B0665\_WoE\_value

B0666\_WoE\_value

B0700\_WoE\_value

EMPLOYMENT\_YEARS\_CNT\_WoE\_value

FAVORITE\_CARD\_AVGLIMIT\_WoE\_value

FAVORITE\_CARD\_COUNT\_WoE\_value

H\_AMT\_WoE\_value

H\_OS\_WoE\_value

JCC\_DIV\_BALTOLMT\_L3M\_WoE\_value

JCICCARD\_AGE\_WoE\_value

JCU\_NEWINQBANKCNT\_WoE\_value

JCU\_NewInqCnt\_WoE\_value

MAX\_INCOME\_WoE\_value

MIN\_INCOME\_WoE\_value

EDUCATION\_WoE\_value

RESIDENT\_STATUS\_CD\_WoE\_value

U\_CUST\_LEVEL\_WoE\_value

OPEN\_CHANNEL\_WoE\_value

PAY\_ALL\_WoE\_value

MAX\_LIMIT\_WoE\_value

LONGEST\_CARD\_WoE\_value

B0572\_WoE\_value

LONGEST\_CARD\_STOP\_WoE\_value

B0573\_WoE\_value

B0680\_WoE\_value

B0681\_WoE\_value

B0682\_WoE\_value

B0683\_WoE\_value

B0684\_WoE\_value

B0685\_WoE\_value

B0536\_WoE\_value

B0539\_WoE\_value

other\_Q\_tot\_WoE\_value

MARITAL\_STATUS\_GENDER\_WoE\_value

;

run;