/\*更新到2020/8月資料\*/

/\*頭\*/

/\*approp\_ymd>=20200101 and approp\_ymd<20200701

+approp\_ymd>=20200701 BAD\*/

data ttt;

set mis\_bk.DATA\_2020Ynew;run;

proc sql;

create table DATA\_2020080 as

select

a.\*,b. EDUCATION,b. RESIDENT\_STATUS\_CD,b. MARITAL\_STATUS\_CD,b. GENDER\_CD,b. ANNSALARY ,b. 'longest\_card(正卡含停卡)'N ,b. longest\_card,

b. Card\_Label,b. PAY\_ALL,b. OTHER\_Q\_TOT

from mis\_bk.DATA\_2020Ynew a left join MIS\_BK.Test\_card\_raw\_data\_Nancy b

on a.NO=b.NO

;quit;

data DATA\_202008;

set DATA\_2020080;

if approp\_ymd>=20200901 /\*and bad2=0\*/ then delete;run;

libname ABT base '/app/sas94/ABT\_ABT';

proc sql;

create table ABT\_temp as

select

financial\_application\_id,

B0530 format= 18.8,

B0503 format= 18.8,

B0345 format= 18.8,

B0482 format= 18.8,

B0244 format= 18.8,

B0523 format= 18.8, sum(B0524, -B0527) as JCC\_Div\_BalToLmt\_L3M format= 18.8,

B0527 format= 18.8,

B0525 format= 18.8,

B0600 format= 18.8,

B0539 format= 18.8, B0430 format= 18.8,

B0575 format= 18.8, B0572 format= 18.8, B0570 format= 18.8,

B0544 format= 18.8,

OPEN\_BASE\_DT\_DIFF

from ABT.LOAN\_ACARD\_ABT

;quit;

proc sql;

create table DATA\_202008\_1 as

select

a.\*,b. \*

from DATA\_202008 a left join ABT\_temp b

on a.APPLNO=b.financial\_application\_id

;quit;

/\*說明

JCU\_NewInqCnt有錯

刪除原來欄位更新新欄位

\*/

data JCU\_NewInqCnt\_new;

set mis\_bk.JCU\_NewInqCnt\_update;run;

proc sql;

create table test11 as

select

a.\*,b. JCU\_NewInqCnt

from DATA\_202008\_1 a left join JCU\_NewInqCnt\_new b

on a.APPLNO=b.APPLNO

;quit;

proc sql;

create table test12 as

select a.\*,b. EMPLOYMENT\_YEARS\_CNT ,b. AGE\_X ,b. COMPANY\_CONTACT\_POST\_CHK

from test11 a left join MIS\_BK.Test\_card\_raw\_data\_Nancy b

on a.NO=b.NO

;quit;

proc sql;

create table test13 as

select a.\*,b. COMPANY\_POSTAL\_CD\_type

from test12 a left join MIS\_BK.TEST\_city\_type\_Nancy b

on a.NO=b.NO

;quit;

proc sql;

create table test14 as

select a.\*,b. U\_CUST\_LEVEL

from test13 a left join MIS\_BK.TEST\_u\_cust\_level\_NANCY b

on a.NO=b.NO

;quit;

DATA txn\_update;

SET MIS\_BK.LL\_OB\_1\_M\_NANCY\_20210630/\*TEST\_txn\_update\_NANCY\*/;

format NO\_1 10.;

NO\_1=NO\*1;run;

proc sql;

create table test2 as

select a.\*,b. txn\_amt\_3mth\_new as txn\_amt\_3mth

from test14 a left join txn\_update b

on a.NO=b.NO\_1

;quit;

PROC SQl;

UPDATE test2 set COMPANY\_POSTAL\_CD\_TYPE='非都會區' where NO=8436;

UPDATE test2 set COMPANY\_CONTACT\_POST\_CHK='Y' where NO=8436;

UPDATE test2 set COMPANY\_POSTAL\_CD\_TYPE='非都會區' where NO=9033;

UPDATE test2 set COMPANY\_CONTACT\_POST\_CHK='N' where NO=9033;

UPDATE test2 set COMPANY\_POSTAL\_CD\_TYPE='都會區' where NO=11982;

UPDATE test2 set COMPANY\_CONTACT\_POST\_CHK='N' where NO=11982;

UPDATE test2 set COMPANY\_POSTAL\_CD\_TYPE='都會區' where NO=47297;

UPDATE test2 set COMPANY\_CONTACT\_POST\_CHK='N' where NO=47297;

QUIT;

/\*將變數轉換為類別 WoE變數\*/

data MYDATA\_1;

set test2;

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

LONGEST\_CARD\_INCLUDE\_STOP='longest\_card(正卡含停卡)'N;

format JCU\_NewInqCnt\_WoE\_value 30.2;

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

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

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

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

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

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

format ANNSALARY\_B0244\_WoE\_value 30.2;

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

format B0527\_B0575\_WoE\_value 30.2;

format B0525\_B0430\_WoE\_value 30.2;

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

format B0600\_WoE\_value 30.2;

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

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 U\_CUST\_LEVEL in ('E','F','G','H') and B0530>0.148 then U\_CUST\_B0530\_WoE\_value=-0.74;

else if U\_CUST\_LEVEL in ('F','G','H') and B0530>0.012 and B0530<=0.148 then U\_CUST\_B0530\_WoE\_value=-0.74;

else if U\_CUST\_LEVEL in ('E','F','G','H') and B0530<=0 then U\_CUST\_B0530\_WoE\_value=-0.09;

else if U\_CUST\_LEVEL in ('D') and B0530>0.148 then U\_CUST\_B0530\_WoE\_value=-0.09;

else if U\_CUST\_LEVEL in ('D') and B0530<=0 then U\_CUST\_B0530\_WoE\_value=0.12;

else if U\_CUST\_LEVEL in ('D','E') and B0530>0.012 and B0530<=0.148 then U\_CUST\_B0530\_WoE\_value=0.12;

else if U\_CUST\_LEVEL in ('D','E','F','G','H') and B0530>0 and B0530<=0.012 then U\_CUST\_B0530\_WoE\_value=0.72;

else if U\_CUST\_LEVEL in ('A','B','C') and B0530>0.012 then U\_CUST\_B0530\_WoE\_value=0.72;

else if U\_CUST\_LEVEL in ('A','B','C') and B0530<=0.012 then U\_CUST\_B0530\_WoE\_value=1.26;

else U\_CUST\_LEVEL\_B0530\_PWC=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 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 PAY\_ALL<=4 and B0345>0.66 then PAY\_ALL\_B0345\_WoE\_value=-0.75;

else if PAY\_ALL<=1 and B0345=. then PAY\_ALL\_B0345\_WoE\_value=-0.75;

else if PAY\_ALL<=1 and B0345<=0.66 then PAY\_ALL\_B0345\_WoE\_value=-0.36;

else if PAY\_ALL>1 and PAY\_ALL<=4 and B0345>0.022 and B0345<=0.66 then PAY\_ALL\_B0345\_WoE\_value=-0.36;

else if PAY\_ALL>1 and PAY\_ALL<=4 and B0345=. then PAY\_ALL\_B0345\_WoE\_value=-0.36;

else if PAY\_ALL>4 and PAY\_ALL<=7 and B0345>0.66 then PAY\_ALL\_B0345\_WoE\_value=-0.36;

else if PAY\_ALL>1 and PAY\_ALL<=4 and B0345<=0.022 then PAY\_ALL\_B0345\_WoE\_value=0.30;

else if PAY\_ALL>4 and PAY\_ALL<=7 and B0345>0.022 and B0345<=0.66 then PAY\_ALL\_B0345\_WoE\_value=0.30;

else if PAY\_ALL>7 and PAY\_ALL<=18 and B0345>0.66 then PAY\_ALL\_B0345\_WoE\_value=0.30;

else if PAY\_ALL>4 and PAY\_ALL<=7 and B0345=. then PAY\_ALL\_B0345\_WoE\_value=0.30;

else if PAY\_ALL>7 and PAY\_ALL<=18 and B0345>0.022 and B0345<=0.66 then PAY\_ALL\_B0345\_WoE\_value=0.78;

else if PAY\_ALL>18 and B0345>0.66 then PAY\_ALL\_B0345\_WoE\_value=0.78;

else if PAY\_ALL>7 and B0345=. then PAY\_ALL\_B0345\_WoE\_value=0.78;

else if PAY\_ALL>4 and B0345<=0.022 then PAY\_ALL\_B0345\_WoE\_value=3.05;

else if PAY\_ALL>18 and B0345>0.022 and B0345<=0.66 then PAY\_ALL\_B0345\_WoE\_value=3.05;

else PAY\_ALL\_B0345\_WoE\_value=0;

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

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

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

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

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

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

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

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

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

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

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

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

else ANNSALARY\_B0244\_WoE\_value=0;

if ANNSALARY<=346000 and OTHER\_Q\_TOT>0 then ANNSALARY\_OTHER\_Q\_WoE\_value=-0.98;

else if ANNSALARY>346000 and ANNSALARY<=580000 and OTHER\_Q\_TOT>2 then ANNSALARY\_OTHER\_Q\_WoE\_value=-0.98;

else if ANNSALARY<=460000 and OTHER\_Q\_TOT=. then ANNSALARY\_OTHER\_Q\_WoE\_value=-0.29;

else if ANNSALARY<=460000 and OTHER\_Q\_TOT=0 then ANNSALARY\_OTHER\_Q\_WoE\_value=-0.29;

else if ANNSALARY>346000 and ANNSALARY<=460000 and OTHER\_Q\_TOT<=1 then ANNSALARY\_OTHER\_Q\_WoE\_value=-0.29;

else if ANNSALARY>346000 and ANNSALARY<=780000 and OTHER\_Q\_TOT>1 and OTHER\_Q\_TOT<=2 then ANNSALARY\_OTHER\_Q\_WoE\_value=-0.29;

else if ANNSALARY>580000 and ANNSALARY<=780000 and OTHER\_Q\_TOT>2 then ANNSALARY\_OTHER\_Q\_WoE\_value=-0.29;

else if ANNSALARY>460000 and ANNSALARY<=580000 and OTHER\_Q\_TOT<=1 then ANNSALARY\_OTHER\_Q\_WoE\_value=0.12;

else if ANNSALARY>580000 and ANNSALARY<=780000 and OTHER\_Q\_TOT>0 and OTHER\_Q\_TOT<=1 then ANNSALARY\_OTHER\_Q\_WoE\_value=0.12;

else if ANNSALARY>780000 and OTHER\_Q\_TOT>1 then ANNSALARY\_OTHER\_Q\_WoE\_value=0.12;

else if ANNSALARY>580000 and OTHER\_Q\_TOT=. then ANNSALARY\_OTHER\_Q\_WoE\_value=1.39;

else if ANNSALARY>580000 and OTHER\_Q\_TOT=0 then ANNSALARY\_OTHER\_Q\_WoE\_value=1.39;

else if ANNSALARY>780000 and OTHER\_Q\_TOT<=1 then ANNSALARY\_OTHER\_Q\_WoE\_value=1.39;

else ANNSALARY\_OTHER\_Q\_WoE\_valueC=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 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 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 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 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;

keep NO Bad2

JCU\_NEWInqCnt\_WoE\_value

U\_CUST\_B0530\_WoE\_value

RESIDENT\_STATUS\_B0503\_WoE\_value

EDUCATION\_longest\_card\_WoE\_value

PAY\_ALL\_B0345\_WoE\_value

JCC\_DIV\_BALTOLMT\_L3M\_WoE\_value

AGE\_X\_B0482\_PWC\_WoE\_value

ANNSALARY\_B0244\_WoE\_value

ANNSALARY\_OTHER\_Q\_WoE\_value

B0527\_B0575\_WoE\_value

B0525\_B0430\_WoE\_value

MARITAL\_STATUS\_GENDER\_WoE\_value

B0600\_WoE\_value

LONGCARD\_STOP\_B0544\_WoE\_value

;

run;

/\*

proc freq data=MYDATA\_1;

table LONGCARD\_STOP\_B0544\_WoE\_value/list missing;

quit;\*/