/\*更新到2020/9月資料\*/

/\*頭\*/

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

+approp\_ymd>=20200701 BAD\*/

/\*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. Card\_Label,b. longest\_card,b. max\_limit,b. pay\_all,b. OTHER\_Q\_TOT

from MIS\_BK.data\_202009 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>=20201001 then delete;run;\*/

/\*違約註記\*/

proc sql;

create table bad2 as

select distinct applno,1 as bad2,approp\_ym

from mis\_bk.pl\_asset

where approp\_ym >= '202001' and approp\_ym <='202012'

and mob <= 12

and ((final\_latest\_due\_days >= 30 and final\_latest\_due\_days is not missing )or (nego\_flg is not missing and nego\_flg > 0))

group by applno

having min(mob) = mob

and data\_ym<='202112'

AND applno^='202001017000007'

;run;

data LL\_ALL\_0520;

set MIS\_BK.LL\_ALL\_0520;

NO\_1=NO\*1;

keep APPLNO NO\_1;run;

proc sql;

create table DATA\_2020\_0 as

select distinct

a. APPLNO,a. NO\_1, b. approp\_ym

from LL\_ALL\_0520 a left join mis\_bk.pl\_asset b on a.APPLNO=b.APPLNO

WHERE approp\_ym >= '202001' and approp\_ym <='202012'

;quit;

proc sql;

create table DATA\_2020 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. Card\_Label,b. longest\_card,b. max\_limit,b. OTHER\_Q\_TOT, b. pay\_all, /\*d. pay\_all,20220317改\*/

CASE WHEN c. bad2=1 then 1 else 0 end as bad2

from DATA\_2020\_0 a

left join MIS\_BK.Test\_card\_raw\_data\_Nancy b on a.NO\_1=b.NO

left join bad2 c on a.APPLNO=c.APPLNO

/\*left join mis\_bk.new3 d on a.APPLNO=d.APPLNO\*/

;quit;

data ee;

set MIS\_BK.Test\_card\_raw\_data\_Nancy;run;

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

proc sql;

create table ABT\_temp as

select

financial\_application\_id,

B0530 format= 18.8, B0531 format= 18.8,

B0503 format= 18.8, B0506 format= 18.8,

B0508 format= 18.8,

B0544 format= 18.8, B0244 format= 18.8,

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

B0525 format= 18.8, B0527 format= 18.8,

B0599 format= 18.8, B0600 format= 18.8, B0666 format= 18.8,

B0539 format= 18.8, B0430 format= 18.8,

B0575 format= 18.8, B0572 format= 18.8,

B0570 format= 18.8, B0576 format= 18.8,

B0701 format= 18.8, B0569 format= 18.8, B0685 format= 18.8,

B0392 format= 18.8, B0342 format= 18.8, B0345 format= 18.8,

B0482 format= 18.8,

ACTIVE\_CARD\_COUNT,

OPEN\_BASE\_DT\_DIFF

from ABT.LOAN\_ACARD\_ABT

;quit;

proc sql;

create table DATA\_2020\_1 as

select

a.\*,b. \*

from DATA\_2020 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\_2020\_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\_1=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\_1=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\_1=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\_1=b.NO\_1

;quit;

PROC SQl;

UPDATE test2 set COMPANY\_POSTAL\_CD\_TYPE='非都會區' where NO\_1=8436;

UPDATE test2 set COMPANY\_CONTACT\_POST\_CHK='Y' where NO\_1=8436;

UPDATE test2 set COMPANY\_POSTAL\_CD\_TYPE='非都會區' where NO\_1=9033;

UPDATE test2 set COMPANY\_CONTACT\_POST\_CHK='N' where NO\_1=9033;

UPDATE test2 set COMPANY\_POSTAL\_CD\_TYPE='都會區' where NO\_1=11982;

UPDATE test2 set COMPANY\_CONTACT\_POST\_CHK='N' where NO\_1=11982;

UPDATE test2 set COMPANY\_POSTAL\_CD\_TYPE='都會區' where NO\_1=47297;

UPDATE test2 set COMPANY\_CONTACT\_POST\_CHK='N' where NO\_1=47297;

QUIT;

data test21;

set test2;

drop JCU\_NEWINQCNT;run;

proc sql;

create table test2 as

select

a.\*,b. JCU\_NEWINQCNT

from test21 a left join mis\_bk.JCU\_NEWINQCNT\_UPDATE b

on a.NO\_1=b.NO\_1

;quit;

/\*CHECK\*/

PROC FREQ data=test2;

TABLE Card\_Label\*bad2/LIST missing;

QUIT;

data short\_list;

set test2;

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

format MARITAL\_STATUS\_B0570 $30.;

format ANNSALARY\_B0575 $30.;

format ACTIVE\_CARD\_pay\_all $30.;

format max\_limit\_longest\_card $50.;

format EDUCATION\_longest\_card $50.;

format RESIDENT\_STATUS\_B0503 $50.;

format LONGEST\_CARD\_STOP\_B0544 $50.;

format B0576\_B0508 $50.;

format B0539\_B0701 $50.;

format B0525\_B0430 $50.;

format B0527\_B0575 $50.;

format B0531\_B0506 $50.;

format B0599\_LONGEST\_STOP $50.;

format B0392\_B0342 $50.;

format AGE\_x\_ACTIVE\_CARD\_COUNT $50.;

format AGE\_x\_pay\_all $50.;

format ANNSALARY\_B0530\_PWC $50.;

format ANNSALARY\_B0244\_PWC $50.;

format EMPLOYMENT\_YEARS\_CNT\_B0345\_PWC $50.;

format AGE\_X\_B0482\_PWC $50.;

format PAY\_ALL\_B0482\_PWC $50.;

format PAY\_ALL\_B0345\_PWC $50.;

format U\_CUST\_LEVEL\_B0530\_PWC $50.;

format ANNSALARY\_OTHER\_Q\_TOT\_PWC $50.;

format ANNSALARY\_B0666\_PWC $50.;

format B0430\_B0530\_PWC $50.;

format JCU\_NewInqCnt\_new $50.;

format JCC\_DIV\_BALTOLMT\_L3M\_new $30.;

format MARITAL\_STATUS\_GENDER $30.; /\*婚姻x性別\*/

format B0600\_new $30.;

format B0569\_new $30.;

format B0685\_new $30.;

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

if MARITAL\_STATUS\_CD=1 and B0570<=65000 then MARITAL\_STATUS\_B0570='1\_已婚，<=65000';

else if MARITAL\_STATUS\_CD=1 and B0570>65000 and B0570<=150000 then MARITAL\_STATUS\_B0570='2\_已婚，65000<&<=150000';

else if MARITAL\_STATUS\_CD=1 and B0570>150000 then MARITAL\_STATUS\_B0570='3\_已婚，>150000';

else if MARITAL\_STATUS\_CD=2 and B0570<=45000 then MARITAL\_STATUS\_B0570='4\_未婚，<=45000';

else if MARITAL\_STATUS\_CD=2 and B0570>45000 and B0570<=78000 then MARITAL\_STATUS\_B0570='5\_未婚，45000<&<=78000';

else if MARITAL\_STATUS\_CD=2 and B0570>78000 and B0570<=110000 then MARITAL\_STATUS\_B0570='6\_未婚，78000<&<=110000';

else if MARITAL\_STATUS\_CD=2 and B0570>110000 then MARITAL\_STATUS\_B0570='7\_未婚，>110000';

else MARITAL\_STATUS\_B0570='8\_error';

if ANNSALARY<=580000 and B0575<=85000 then ANNSALARY\_B0575='1\_<=58000,<=85000';

else if ANNSALARY<=580000 and B0575>85000 and B0575<=225000 then ANNSALARY\_B0575='2\_<=58000,85000<&<=225000';

else if ANNSALARY<=580000 and B0575>225000 then ANNSALARY\_B0575='3\_<=58000,>225000';

else if ANNSALARY>580000 and ANNSALARY<=750000 then ANNSALARY\_B0575='4\_58000<&<=750000';

else if ANNSALARY>750000 and ANNSALARY<=1000000 then ANNSALARY\_B0575='5\_750000<&<=1000000';

else if ANNSALARY>100000 then ANNSALARY\_B0575='6\_>1000000';

else ANNSALARY\_B0575='7\_error';

if ACTIVE\_CARD\_COUNT<=2 and pay\_all<=1 then ACTIVE\_CARD\_pay\_all='1\_<=2,<=1';

else if ACTIVE\_CARD\_COUNT<=2 and pay\_all>1 and pay\_all<=5 then ACTIVE\_CARD\_pay\_all='2\_<=2,1<&<=5';

else if ACTIVE\_CARD\_COUNT<=2 and pay\_all>5 then ACTIVE\_CARD\_pay\_all='3\_<=2,>5';

else if ACTIVE\_CARD\_COUNT>2 and ACTIVE\_CARD\_COUNT<=3 then ACTIVE\_CARD\_pay\_all='4\_2<&<=3';

else if ACTIVE\_CARD\_COUNT>3 and ACTIVE\_CARD\_COUNT<=5 then ACTIVE\_CARD\_pay\_all='5\_3<&<=5';

else if ACTIVE\_CARD\_COUNT>5 then ACTIVE\_CARD\_pay\_all='6\_>5';

else ACTIVE\_CARD\_pay\_all='7\_error';

if max\_limit<=80000 and longest\_card<=16 then max\_limit\_longest\_card='1\_遺失值或<=80000,<=16';

else if max\_limit<=80000 and longest\_card>16 and longest\_card<=52 then max\_limit\_longest\_card='2\_遺失值或<=80000,16<&<=52';

else if max\_limit<=80000 and longest\_card>52 then max\_limit\_longest\_card='3\_遺失值或<=80000,>52';

else if max\_limit>80000 and max\_limit<=120000 then max\_limit\_longest\_card='4\_80000<&<=120000';

else if max\_limit>120000 and max\_limit<=170000 then max\_limit\_longest\_card='5\_120000<&<=170000';

else if max\_limit>170000 and max\_limit<=250000 then max\_limit\_longest\_card='6\_170000<&<=250000';

else if max\_limit>250000 then max\_limit\_longest\_card='7\_>250000';

else max\_limit\_longest\_card='8\_error';

if EDUCATION=0 then EDUCATION\_longest\_card='1\_研究所以上';

else if EDUCATION=1 and longest\_card<=30 then EDUCATION\_longest\_card='2\_大學,<=30';

else if EDUCATION=1 and longest\_card>30 and longest\_card<=60 then EDUCATION\_longest\_card='3\_大學,30<&<=60';

else if EDUCATION=1 and longest\_card>60 and longest\_card<=108 then EDUCATION\_longest\_card='4\_大學,60<&<=108';

else if EDUCATION=1 and longest\_card>108 then EDUCATION\_longest\_card='5\_大學,>108';

else if EDUCATION>1 and longest\_card<=42 then EDUCATION\_longest\_card='6\_高中(含)以下,<=42';

else if EDUCATION>1 and longest\_card>42 then EDUCATION\_longest\_card='7\_高中(含)以下,>42';

else EDUCATION\_longest\_card='8\_error';

if B0503<=6000 then RESIDENT\_STATUS\_B0503='1\_<=6000';

else if RESIDENT\_STATUS\_CD<=1 and B0503>6000 and B0503<=67000 then RESIDENT\_STATUS\_B0503='2\_<=1,6000<&<=67000';

else if RESIDENT\_STATUS\_CD<=1 and B0503>67000 then RESIDENT\_STATUS\_B0503='3\_<=1,>67000';

else if RESIDENT\_STATUS\_CD>1 and B0503>6000 and B0503<=75000 then RESIDENT\_STATUS\_B0503='4\_>1,6000<&<=75000';

else if RESIDENT\_STATUS\_CD>1 and B0503>75000 then RESIDENT\_STATUS\_B0503='5\_>1,>75000';

else RESIDENT\_STATUS\_B0503='6\_error';

if B0544<=0.148 and LONGEST\_CARD\_INCLUDE\_STOP<=12 then LONGEST\_CARD\_STOP\_B0544='1\_<=12,<=0.148';

else if B0544<=0.148 and LONGEST\_CARD\_INCLUDE\_STOP>12 and LONGEST\_CARD\_INCLUDE\_STOP<=65 then LONGEST\_CARD\_STOP\_B0544='2\_12<&<=65,<=0.148';

else if B0544<=0.148 and LONGEST\_CARD\_INCLUDE\_STOP>65 and LONGEST\_CARD\_INCLUDE\_STOP<=118 then LONGEST\_CARD\_STOP\_B0544='3\_65<&<=118,<=0.148';

else if B0544<=0.148 and LONGEST\_CARD\_INCLUDE\_STOP>118 then LONGEST\_CARD\_STOP\_B0544='4\_>118,<=0.148';

else if B0544>0.148 and LONGEST\_CARD\_INCLUDE\_STOP<=65 then LONGEST\_CARD\_STOP\_B0544='5\_<=65,>0.148';

else if B0544>0.148 and LONGEST\_CARD\_INCLUDE\_STOP>65 and LONGEST\_CARD\_INCLUDE\_STOP<=125 then LONGEST\_CARD\_STOP\_B0544='6\_65<&<=125,>0.148';

else if B0544>0.148 and LONGEST\_CARD\_INCLUDE\_STOP>125 then LONGEST\_CARD\_STOP\_B0544='7\_>125,>0.148';

else LONGEST\_CARD\_STOP\_B0544='8\_error';

if B0576<=35500 then B0576\_B0508='1\_<=35500';

else if B0576>35500 and B0576<=197000 and B0508<=5300 then B0576\_B0508='2\_35500<&<=197000,<=5300';

else if B0576>197000 and B0508<=5300 then B0576\_B0508='3\_>197000,<=5300';

else if B0576>35500 and B0576<=305000 and B0508>5300 then B0576\_B0508='4\_35500<&<=305000,>5300';

else if B0576>305000 and B0508>5300 then B0576\_B0508='5\_>305000,>5300';

else B0576\_B0508='6\_error';

if B0539=. then B0539\_B0701='1\_0或遺失值';

else if B0539=0 then B0539\_B0701='1\_0或遺失值';

else if B0539>0 and B0539<=0.195 and B0701<=0.184 then B0539\_B0701='2\_0<&<=0.195,<=0.184';

else if B0539>0 and B0539<=0.195 and B0701>0.184 then B0539\_B0701='3\_0<&<=0.195,>0.184';

else if B0539>0.195 then B0539\_B0701='4\_>0.195';

else B0539\_B0701='5\_error';

if B0525<=0.0267 then B0525\_B0430='1\_<=0.0267';

else if B0525>0.0267 and B0525<=0.465 and B0430<=1450 then B0525\_B0430='2\_0.0267<&<=0.465,<=1450';

else if B0525>0.0267 and B0525<=0.465 and B0430>1450 then B0525\_B0430='3\_0.0267<&<=0.465,>1450';

else if B0525>0.465 and B0430<=375 then B0525\_B0430='4\_>0.465,<=375';

else if B0525>0.465 and B0430>375 then B0525\_B0430='5\_>0.465,>375';

else B0525\_B0430='6\_error';

if B0575<=47910 then B0527\_B0575='1\_<=47910';

else if B0575>47910 and B0575<=155125 and B0527<=0.529 then B0527\_B0575='2\_47910<&<=155125,<=0.529';

else if B0575>47910 and B0575<=155125 and B0527>0.529 then B0527\_B0575='3\_47910<&<=155125,>0.529';

else if B0575>155125 and B0527<=0.092 then B0527\_B0575='4\_>155125,<=0.092';

else if B0575>155125 and B0527>0.092 and B0527<=0.315 then B0527\_B0575='5\_>155125,0.092<&<=0.315';

else if B0575>155125 and B0527>0.315 then B0527\_B0575='6\_>155125,>0.315';

else B0527\_B0575='7\_error';

if B0506<=6700 then B0531\_B0506='1\_<=6700';

else if B0506>6700 and B0531<=0.012 then B0531\_B0506='2\_>6700,<=0.012';

else if B0506>6700 and B0531>0.012 and B0531<=0.277 then B0531\_B0506='3\_>6700,0.012<&<=0.277';

else if B0506>6700 and B0531>0.277 then B0531\_B0506='4\_>6700,>0.277';

else B0531\_B0506='5\_error';

if LONGEST\_CARD\_INCLUDE\_STOP<=11 then B0599\_LONGEST\_STOP='1\_<=11';

else if LONGEST\_CARD\_INCLUDE\_STOP>11 and LONGEST\_CARD\_INCLUDE\_STOP<=65 and B0599<=250 then B0599\_LONGEST\_STOP='2\_11<&<=65,<=250';

else if LONGEST\_CARD\_INCLUDE\_STOP>11 and LONGEST\_CARD\_INCLUDE\_STOP<=65 and B0599>250 then B0599\_LONGEST\_STOP='3\_11<&<=65,>250';

else if LONGEST\_CARD\_INCLUDE\_STOP>65 and B0599<=470 then B0599\_LONGEST\_STOP='4\_>65,<=470';

else if LONGEST\_CARD\_INCLUDE\_STOP>65 and B0599>470 and B0599<=2650 then B0599\_LONGEST\_STOP='5\_>65,470<&<=2650';

else if LONGEST\_CARD\_INCLUDE\_STOP>65 and B0599>2650 then B0599\_LONGEST\_STOP='6\_>65,>2650';

else B0599\_LONGEST\_STOP='7\_error';

if B0392>0 then B0392\_B0342='1\_具有房貸額度';

else if B0342=. then B0392\_B0342='2\_無擔保額度為遺失值或0';

else if B0342=0 then B0392\_B0342='2\_無擔保額度為遺失值或0';

else if B0342>0 and B0342<=300 then B0392\_B0342='3\_無擔保額度為<=300';

else if B0342>300 and B0342<=600 then B0392\_B0342='4\_無擔保額度為300<&<=600';

else if B0342>600 then B0392\_B0342='5\_無擔保額度為>600';

else B0392\_B0342='6\_error';

if AGE\_x<=26 and ACTIVE\_CARD\_COUNT<=3 then AGE\_x\_ACTIVE\_CARD\_COUNT='1\_<=26,<=3';

else if AGE\_x>26 and AGE\_x<=31 and ACTIVE\_CARD\_COUNT<=3 then AGE\_x\_ACTIVE\_CARD\_COUNT='2\_26<&<=31,<=3';

else if AGE\_x>31 and AGE\_x<=36 and ACTIVE\_CARD\_COUNT<=3 then AGE\_x\_ACTIVE\_CARD\_COUNT='3\_31<&<=36,<=3';

else if AGE\_x>36 and ACTIVE\_CARD\_COUNT<=3 then AGE\_x\_ACTIVE\_CARD\_COUNT='4\_>36,<=3';

else if AGE\_x<=30 and ACTIVE\_CARD\_COUNT>3 then AGE\_x\_ACTIVE\_CARD\_COUNT='5\_<=30,>3';

else if AGE\_x>30 and AGE\_x<=35 and ACTIVE\_CARD\_COUNT>3 then AGE\_x\_ACTIVE\_CARD\_COUNT='6\_30<&<=35,>3';

else if AGE\_x>35 and ACTIVE\_CARD\_COUNT>3 then AGE\_x\_ACTIVE\_CARD\_COUNT='7\_>35,>3';

else AGE\_x\_ACTIVE\_CARD\_COUNT='8\_error';

if AGE\_x<=35 and pay\_all<=4 then AGE\_x\_pay\_all='1\_<=35,<=4';

else if AGE\_x>35 and pay\_all<=4 then AGE\_x\_pay\_all='2\_>35,<=4';

else if AGE\_x<=31 and pay\_all>4 and pay\_all<=10 then AGE\_x\_pay\_all='3\_<=31,4<&<=10';

else if AGE\_x<=31 and pay\_all>10 then AGE\_x\_pay\_all='4\_<=31,>10';

else if AGE\_x>31 and pay\_all>4 and pay\_all<=8 then AGE\_x\_pay\_all='5\_>31,4<&<=8';

else if AGE\_x>31 and pay\_all>8 then AGE\_x\_pay\_all='6\_>31,>8';

else AGE\_x\_pay\_all='7\_error';

if B0530>0.012 and ANNSALARY<=346000 then ANNSALARY\_B0530\_PWC='5\_高風險';

else if ANNSALARY<=460000 and B0530<=0 then ANNSALARY\_B0530\_PWC='4\_中高風險';

else if ANNSALARY>346000 and ANNSALARY<=580000 and B0530>0.409 then ANNSALARY\_B0530\_PWC='4\_中高風險';

else if ANNSALARY>460000 and ANNSALARY<=580000 and B0530<=0 then ANNSALARY\_B0530\_PWC='3\_中風險';

else if ANNSALARY<=460000 and B0530>0 and B0530<=0.012 then ANNSALARY\_B0530\_PWC='3\_中風險';

else if ANNSALARY>346000 and ANNSALARY<=580000 and B0530>0.012 and B0530<=0.409 then ANNSALARY\_B0530\_PWC='3\_中風險';

else if ANNSALARY>580000 and ANNSALARY<=780000 and B0530>0.409 then ANNSALARY\_B0530\_PWC='3\_中風險';

else if ANNSALARY>580000 and ANNSALARY<=780000 and B0530<=0 then ANNSALARY\_B0530\_PWC='2\_中低風險';

else if ANNSALARY>460000 and ANNSALARY<=580000 and B0530>0 and B0530<=0.012 then ANNSALARY\_B0530\_PWC='2\_中低風險';

else if ANNSALARY>580000 and B0530>0.012 and B0530<=0.409 then ANNSALARY\_B0530\_PWC='2\_中低風險';

else if ANNSALARY>780000 and B0530>0.409 then ANNSALARY\_B0530\_PWC='2\_中低風險';

else if ANNSALARY>780000 and B0530<=0 then ANNSALARY\_B0530\_PWC='1\_低風險';

else if ANNSALARY>580000 and B0530>0 and B0530<=0.012 then ANNSALARY\_B0530\_PWC='1\_低風險';

else ANNSALARY\_B0530\_PWC='6\_other';

if ANNSALARY<=460000 and B0244<=0 then ANNSALARY\_B0244\_PWC='5\_高風險';

else if ANNSALARY<=580000 and B0244>0.252 then ANNSALARY\_B0244\_PWC='5\_高風險';

else if ANNSALARY>460000 and ANNSALARY<=580000 and B0244<=0 then ANNSALARY\_B0244\_PWC='4\_中高風險';

else if ANNSALARY<=460000 and B0244>0.076 and B0244<=0.252 then ANNSALARY\_B0244\_PWC='4\_中高風險';

else if ANNSALARY>580000 and B0244>0.252 then ANNSALARY\_B0244\_PWC='4\_中高風險';

else if ANNSALARY>580000 and ANNSALARY<=780000 and B0244<=0 then ANNSALARY\_B0244\_PWC='3\_中風險';

else if ANNSALARY<=346000 and B0244>0 and B0244<=0.076 then ANNSALARY\_B0244\_PWC='3\_中風險';

else if ANNSALARY>460000 and ANNSALARY<=780000 and B0244>0.076 and B0244<=0.252 then ANNSALARY\_B0244\_PWC='3\_中風險';

else if ANNSALARY>780000 and B0244<=0 then ANNSALARY\_B0244\_PWC='2\_中低風險';

else if ANNSALARY>346000 and ANNSALARY<=580000 and B0244>0 and B024<=0.076 then ANNSALARY\_B0244\_PWC='2\_中低風險';

else if ANNSALARY>580000 and B0244>0 and B0244<=0.076 then ANNSALARY\_B0244\_PWC='1\_低風險';

else if ANNSALARY>780000 and B0244>0.076 and B0244<=0.252 then ANNSALARY\_B0244\_PWC='1\_低風險';

else ANNSALARY\_B0244\_PWC='6\_other';

if EMPLOYMENT\_YEARS\_CNT<=704 and B0345>0.66 then EMPLOYMENT\_YEARS\_CNT\_B0345\_PWC='4\_中高風險';

else if EMPLOYMENT\_YEARS\_CNT<=103 and B0345>0.022 and B0345<=0.66 then EMPLOYMENT\_YEARS\_CNT\_B0345\_PWC='3\_中風險';

else if EMPLOYMENT\_YEARS\_CNT<=300 and B0345=. then EMPLOYMENT\_YEARS\_CNT\_B0345\_PWC='3\_中風險';

else if EMPLOYMENT\_YEARS\_CNT<=300 and B0345<=0.022 then EMPLOYMENT\_YEARS\_CNT\_B0345\_PWC='2\_中低風險';

else if EMPLOYMENT\_YEARS\_CNT>103 and EMPLOYMENT\_YEARS\_CNT<=704 and B0345>0.022 and B0345<=0.66 then EMPLOYMENT\_YEARS\_CNT\_B0345\_PWC='2\_中低風險';

else if EMPLOYMENT\_YEARS\_CNT>704 and B0345>0.66 then EMPLOYMENT\_YEARS\_CNT\_B0345\_PWC='2\_中低風險';

else if EMPLOYMENT\_YEARS\_CNT>300 and EMPLOYMENT\_YEARS\_CNT<=704 and B0345=. then EMPLOYMENT\_YEARS\_CNT\_B0345\_PWC='2\_中低風險';

else if EMPLOYMENT\_YEARS\_CNT>300 and B0345<=0.022 then EMPLOYMENT\_YEARS\_CNT\_B0345\_PWC='1\_低風險';

else if EMPLOYMENT\_YEARS\_CNT>704 and B0345>0.022 and B0345<=0.66 then EMPLOYMENT\_YEARS\_CNT\_B0345\_PWC='1\_低風險';

else if EMPLOYMENT\_YEARS\_CNT>704 and B0345=. then EMPLOYMENT\_YEARS\_CNT\_B0345\_PWC='1\_低風險';

else EMPLOYMENT\_YEARS\_CNT\_B0345\_PWC='6\_other';

if AGE\_X<=26 then AGE\_X\_B0482\_PWC='5\_高風險';

else if AGE\_X>26 and AGE\_X<=29 and B0482>0.285 then AGE\_X\_B0482\_PWC='5\_高風險';

else if AGE\_X>29 and AGE\_X<=36 and B0482>0.285 then AGE\_X\_B0482\_PWC='4\_中高風險';

else if AGE\_X>26 and AGE\_X<=29 and B0482=. then AGE\_X\_B0482\_PWC='3\_中風險';

else if AGE\_X>36 and AGE\_X<=44 and B0482>0.285 then AGE\_X\_B0482\_PWC='3\_中風險';

else if AGE\_X>29 and B0482=. then AGE\_X\_B0482\_PWC='2\_中低風險';

else if AGE\_X>44 and B0482>0.285 then AGE\_X\_B0482\_PWC='2\_中低風險';

else if AGE\_X>26 and B0482<=0.285 then AGE\_X\_B0482\_PWC='1\_低風險';

else AGE\_X\_B0482\_PWC='6\_other';

if PAY\_ALL<=4 and B0482=. then PAY\_ALL\_B0482\_PWC='5\_高風險';

else if PAY\_ALL<=4 and B0482>0.285 then PAY\_ALL\_B0482\_PWC='5\_高風險';

else if PAY\_ALL<=4 and B0482<=0.285 then PAY\_ALL\_B0482\_PWC='4\_中高風險';

else if PAY\_ALL>4 and PAY\_ALL<=11 and B0482>0.285 then PAY\_ALL\_B0482\_PWC='4\_中高風險';

else if PAY\_ALL>4 and PAY\_ALL<=11 and B0482=. then PAY\_ALL\_B0482\_PWC='3\_中風險';

else if PAY\_ALL>11 and PAY\_ALL<=18 and B0482>0.285 then PAY\_ALL\_B0482\_PWC='3\_中風險';

else if PAY\_ALL>11 and B0482=. then PAY\_ALL\_B0482\_PWC='2\_中低風險';

else if PAY\_ALL>18 and B0482>0.285 then PAY\_ALL\_B0482\_PWC='2\_中低風險';

else if PAY\_ALL>4 and B0482<=0.285 then PAY\_ALL\_B0482\_PWC='1\_低風險';

else PAY\_ALL\_B0482\_PWC='6\_other';

if PAY\_ALL<=4 and B0345>0.66 then PAY\_ALL\_B0345\_PWC='5\_高風險';

else if PAY\_ALL<=1 and B0345=. then PAY\_ALL\_B0345\_PWC='5\_高風險';

else if PAY\_ALL<=1 and B0345<=0.66 then PAY\_ALL\_B0345\_PWC='4\_中高風險';

else if PAY\_ALL>1 and PAY\_ALL<=4 and B0345>0.022 and B0345<=0.66 then PAY\_ALL\_B0345\_PWC='4\_中高風險';

else if PAY\_ALL>1 and PAY\_ALL<=4 and B0345=. then PAY\_ALL\_B0345\_PWC='4\_中高風險';

else if PAY\_ALL>4 and PAY\_ALL<=7 and B0345>0.66 then PAY\_ALL\_B0345\_PWC='4\_中高風險';

else if PAY\_ALL>1 and PAY\_ALL<=4 and B0345<=0.022 then PAY\_ALL\_B0345\_PWC='3\_中風險';

else if PAY\_ALL>4 and PAY\_ALL<=7 and B0345>0.022 and B0345<=0.66 then PAY\_ALL\_B0345\_PWC='3\_中風險';

else if PAY\_ALL>7 and PAY\_ALL<=18 and B0345>0.66 then PAY\_ALL\_B0345\_PWC='3\_中風險';

else if PAY\_ALL>4 and PAY\_ALL<=7 and B0345=. then PAY\_ALL\_B0345\_PWC='3\_中風險';

else if PAY\_ALL>7 and PAY\_ALL<=18 and B0345>0.022 and B0345<=0.66 then PAY\_ALL\_B0345\_PWC='2\_中低風險';

else if PAY\_ALL>18 and B0345>0.66 then PAY\_ALL\_B0345\_PWC='2\_中低風險';

else if PAY\_ALL>7 and B0345=. then PAY\_ALL\_B0345\_PWC='2\_中低風險';

else if PAY\_ALL>4 and B0345<=0.022 then PAY\_ALL\_B0345\_PWC='1\_低風險';

else if PAY\_ALL>18 and B0345>0.022 and B0345<=0.66 then PAY\_ALL\_B0345\_PWC='1\_低風險';

else PAY\_ALL\_B0345\_PWC='6\_other';

if U\_CUST\_LEVEL in ('E','F','G','H') and B0530>0.148 then U\_CUST\_LEVEL\_B0530\_PWC='5\_高風險';

else if U\_CUST\_LEVEL in ('F','G','H') and B0530>0.012 and B0530<=0.148 then U\_CUST\_LEVEL\_B0530\_PWC='5\_高風險';

else if U\_CUST\_LEVEL in ('E','F','G','H') and B0530<=0 then U\_CUST\_LEVEL\_B0530\_PWC='4\_中高風險';

else if U\_CUST\_LEVEL in ('D') and B0530>0.148 then U\_CUST\_LEVEL\_B0530\_PWC='4\_中高風險';

else if U\_CUST\_LEVEL in ('D') and B0530<=0 then U\_CUST\_LEVEL\_B0530\_PWC='3\_中風險';

else if U\_CUST\_LEVEL in ('D','E') and B0530>0.012 and B0530<=0.148 then U\_CUST\_LEVEL\_B0530\_PWC='3\_中風險';

else if U\_CUST\_LEVEL in ('D','E','F','G','H') and B0530>0 and B0530<=0.012 then U\_CUST\_LEVEL\_B0530\_PWC='2\_中低風險';

else if U\_CUST\_LEVEL in ('A','B','C') and B0530>0.012 then U\_CUST\_LEVEL\_B0530\_PWC='2\_中低風險';

else if U\_CUST\_LEVEL in ('A','B','C') and B0530<=0.012 then U\_CUST\_LEVEL\_B0530\_PWC='1\_低風險';

else U\_CUST\_LEVEL\_B0530\_PWC='6\_other';

if ANNSALARY<=346000 and OTHER\_Q\_TOT>0 then ANNSALARY\_OTHER\_Q\_TOT\_PWC='4\_中高風險';

else if ANNSALARY>346000 and ANNSALARY<=580000 and OTHER\_Q\_TOT>2 then ANNSALARY\_OTHER\_Q\_TOT\_PWC='4\_中高風險';

else if ANNSALARY<=460000 and OTHER\_Q\_TOT=. then ANNSALARY\_OTHER\_Q\_TOT\_PWC='3\_中風險';

else if ANNSALARY<=460000 and OTHER\_Q\_TOT=0 then ANNSALARY\_OTHER\_Q\_TOT\_PWC='3\_中風險';

else if ANNSALARY>346000 and ANNSALARY<=460000 and OTHER\_Q\_TOT<=1 then ANNSALARY\_OTHER\_Q\_TOT\_PWC='3\_中風險';

else if ANNSALARY>346000 and ANNSALARY<=780000 and OTHER\_Q\_TOT>1 and OTHER\_Q\_TOT<=2 then ANNSALARY\_OTHER\_Q\_TOT\_PWC='3\_中風險';

else if ANNSALARY>580000 and ANNSALARY<=780000 and OTHER\_Q\_TOT>2 then ANNSALARY\_OTHER\_Q\_TOT\_PWC='3\_中風險';

else if ANNSALARY>460000 and ANNSALARY<=580000 and OTHER\_Q\_TOT<=1 then ANNSALARY\_OTHER\_Q\_TOT\_PWC='2\_中低風險';

else if ANNSALARY>580000 and ANNSALARY<=780000 and OTHER\_Q\_TOT>0 and OTHER\_Q\_TOT<=1 then ANNSALARY\_OTHER\_Q\_TOT\_PWC='2\_中低風險';

else if ANNSALARY>780000 and OTHER\_Q\_TOT>1 then ANNSALARY\_OTHER\_Q\_TOT\_PWC='2\_中低風險';

else if ANNSALARY>580000 and OTHER\_Q\_TOT=. then ANNSALARY\_OTHER\_Q\_TOT\_PWC='1\_低風險';

else if ANNSALARY>580000 and OTHER\_Q\_TOT=0 then ANNSALARY\_OTHER\_Q\_TOT\_PWC='1\_低風險';

else if ANNSALARY>780000 and OTHER\_Q\_TOT<=1 then ANNSALARY\_OTHER\_Q\_TOT\_PWC='1\_低風險';

else ANNSALARY\_OTHER\_Q\_TOT\_PWC='6\_other';

if ANNSALARY<=346000 and B0666<=0 then ANNSALARY\_B0666\_PWC='5\_高風險';

else if ANNSALARY<=346000 and B0666>0.07 and B0666<=0.42 then ANNSALARY\_B0666\_PWC='5\_高風險';

else if ANNSALARY<=346000 and B0666>0.79 then ANNSALARY\_B0666\_PWC='5\_高風險';

else if ANNSALARY<=580000 and B0666>0.42 and B0666<=0.79 then ANNSALARY\_B0666\_PWC='4\_中高風險';

else if ANNSALARY>346000 and ANNSALARY<=580000 and B0666>0.79 then ANNSALARY\_B0666\_PWC='4\_中高風險';

else if ANNSALARY>346000 and ANNSALARY<=580000 and B0666<=0 then ANNSALARY\_B0666\_PWC='3\_中風險';

else if ANNSALARY<=346000 and B0666>0 and B0666<=0.07 then ANNSALARY\_B0666\_PWC='3\_中風險';

else if ANNSALARY>346000 and ANNSALARY<=460000 and B0666>0.07 and B0666<=0.42 then ANNSALARY\_B0666\_PWC='3\_中風險';

else if ANNSALARY>580000 and ANNSALARY<=780000 and B0666>0.79 then ANNSALARY\_B0666\_PWC='3\_中風險';

else if ANNSALARY>580000 and ANNSALARY<=780000 and B0666<=0 then ANNSALARY\_B0666\_PWC='2\_中低風險';

else if ANNSALARY>346000 and ANNSALARY<=580000 and B0666>0 and B0666<=0.07 then ANNSALARY\_B0666\_PWC='2\_中低風險';

else if ANNSALARY>460000 and ANNSALARY<=780000 and B0666>0.07 and B0666<=0.42 then ANNSALARY\_B0666\_PWC='2\_中低風險';

else if ANNSALARY>580000 and B0666>0.42 and B0666<=0.79 then ANNSALARY\_B0666\_PWC='2\_中低風險';

else if ANNSALARY>780000 and B0666>0.79 then ANNSALARY\_B0666\_PWC='2\_中低風險';

else if ANNSALARY>780000 and B0666<=0.42 then ANNSALARY\_B0666\_PWC='1\_低風險';

else if ANNSALARY>580000 and ANNSALARY<=780000 and B0666>0 and B0666<=0.07 then ANNSALARY\_B0666\_PWC='1\_低風險';

else ANNSALARY\_B0666\_PWC='6\_other';

if B0430>0 and B0430<=400 and B0530<=0 then B0430\_B0530\_PWC='4\_中高風險';

else if B0430>0 and B0430<=400 and B0530>0.012 then B0430\_B0530\_PWC='4\_中高風險';

else if B0430<=0 and B0530>0.409 then B0430\_B0530\_PWC='4\_中高風險';

else if B0430>400 and B0430<=1000 and B0530>0.148 and B0530<=0.409 then B0430\_B0530\_PWC='4\_中高風險';

else if B0430<=0 and B0530<=0 then B0430\_B0530\_PWC='3\_中風險';

else if B0430<=0 and B0530>0.012 and B0530<=0.409 then B0430\_B0530\_PWC='3\_中風險';

else if B0430>400 and B0430<=1000 and B0530<=0 then B0430\_B0530\_PWC='3\_中風險';

else if B0430>400 and B0430<=1000 and B0530>0.409 then B0430\_B0530\_PWC='3\_中風險';

else if B0430<=400 and B0530>0 and B0530<=0.012 then B0430\_B0530\_PWC='2\_中低風險';

else if B0430>400 and B0430<=1000 and B0530>0.012 and B0530<=0.148 then B0430\_B0530\_PWC='2\_中低風險';

else if B0430>1000 and B0430<=3800 and B0530>0.148 then B0430\_B0530\_PWC='2\_中低風險';

else if B0430>3800 and B0530>0.409 then B0430\_B0530\_PWC='2\_中低風險';

else if B0430>400 and B0430<=1000 and B0530>0 and B0530<=0.012 then B0430\_B0530\_PWC='1\_低風險';

else if B0430>1000 and B0530<=0.148 then B0430\_B0530\_PWC='1\_低風險';

else if B0430>3800 and B0530>0.148 and B0530<=0.409 then B0430\_B0530\_PWC='1\_低風險';

else B0430\_B0530\_PWC='6\_other';

if JCU\_NewInqCnt=. then JCU\_NewInqCnt\_new='1\_遺失值或0';

else if JCU\_NewInqCnt=0 then JCU\_NewInqCnt\_new='1\_遺失值或0';

else if JCU\_NewInqCnt<=1 then JCU\_NewInqCnt\_new='2\_<=1';

else if JCU\_NewInqCnt=2 then JCU\_NewInqCnt\_new='3\_1<&<=2';

else JCU\_NewInqCnt\_new='4\_>2';

if JCC\_DIV\_BALTOLMT\_L3M=. then JCC\_DIV\_BALTOLMT\_L3M\_new='1\_遺失值或<=-0.05';

else if JCC\_DIV\_BALTOLMT\_L3M<=-0.05 then JCC\_DIV\_BALTOLMT\_L3M\_new='1\_遺失值或<=-0.05';

else if JCC\_DIV\_BALTOLMT\_L3M>-0.05 and JCC\_DIV\_BALTOLMT\_L3M<0 then JCC\_DIV\_BALTOLMT\_L3M\_new='2\_-0.05<&<0';

else if JCC\_DIV\_BALTOLMT\_L3M>=0 and JCC\_DIV\_BALTOLMT\_L3M<=0.07 then JCC\_DIV\_BALTOLMT\_L3M\_new='3\_0<=&<=0.07';

else JCC\_DIV\_BALTOLMT\_L3M\_new='4\_>0.07';

if MARITAL\_STATUS\_CD=1 and GENDER\_CD='F' then MARITAL\_STATUS\_GENDER='1\_已婚女';

else if MARITAL\_STATUS\_CD=2 and GENDER\_CD='F' then MARITAL\_STATUS\_GENDER='2\_未婚女';

else if MARITAL\_STATUS\_CD=1 and GENDER\_CD='M' then MARITAL\_STATUS\_GENDER='3\_已婚男';

else MARITAL\_STATUS\_GENDER='4\_未婚男';

if B0600=. then B0600\_new='1\_遺失值';

else if B0600<=360 then B0600\_new='2\_<=360';

else if B0600>360 and B0600<=600 then B0600\_new='3\_360<&<=600';

else B0600\_new='4\_>600';

if B0569<=1 then B0569\_new='1\_<=1';

else if B0569>1 and B0569<=6 then B0569\_new='2\_1<&<=6';

else if B0569>6 and B0569<=9 then B0569\_new='3\_6<&<=9';

else if B0569>9 and B0569<=11 then B0569\_new='4\_9<&<=11';

else B0569\_new='5\_>11';

if B0685=. then B0685\_new='1\_遺失值或<=-0.2';

else if B0685<=-0.2 then B0685\_new='1\_遺失值或<=-0.2';

else if B0685>-0.2 and B0685<=-0.06 then B0685\_new='2\_-0.2<&<=-0.06';

else if B0685>-0.06 and B0685<0 then B0685\_new='3\_-0.06<&<0';

else if B0685=0 then B0685\_new='4\_0';

else B0685\_new='5\_>0';

keep NO Bad2

MARITAL\_STATUS\_B0570

ANNSALARY\_B0575

ACTIVE\_CARD\_pay\_all

max\_limit\_longest\_card

EDUCATION\_longest\_card

RESIDENT\_STATUS\_B0503

LONGEST\_CARD\_STOP\_B0544

B0576\_B0508

B0539\_B0701

B0525\_B0430

B0527\_B0575

B0531\_B0506

B0599\_LONGEST\_STOP

B0392\_B0342

AGE\_x\_ACTIVE\_CARD\_COUNT

AGE\_x\_pay\_all

ANNSALARY\_B0530\_PWC

ANNSALARY\_B0244\_PWC

EMPLOYMENT\_YEARS\_CNT\_B0345\_PWC

AGE\_X\_B0482\_PWC

PAY\_ALL\_B0482\_PWC

PAY\_ALL\_B0345\_PWC

U\_CUST\_LEVEL\_B0530\_PWC

ANNSALARY\_OTHER\_Q\_TOT\_PWC

ANNSALARY\_B0666\_PWC

B0430\_B0530\_PWC

JCU\_NewInqCnt\_new

JCC\_DIV\_BALTOLMT\_L3M\_new

MARITAL\_STATUS\_GENDER

B0600\_new

B0569\_new

B0685\_new

;

run;