Risk Factor	Seg	Calculation	Pts	Bad%	Pop%	Calc
property12	1	Real Estate	9	16.0	21.2	
(Collateral Type)	2	Owner Assets	18	10.9	23.3	
	3	Inventory, MISSING	20	9.8	33.7	
	4	None	32	5.6	21.8	32
amount5	1	amount5< 2520, MISSING	16	11.7	49.7	16
(Credit Amount)	2	2520<= amount5< 3915	5	16.9	15.0	
	3	3915<= amount5< 4281	47	3.5	5.0	
	4	4281<= amount5< 8487	27	7.7	20.3	
	5	8487<= amount5	45	3.7	10.0	
status1	1	No Checking Account	-11	28.0	18.6	
(Checking	2	Positive Balance	25	8.3	39.5	25
Balance)	3	Zero Balance, MISSING	40	4.7	42.0	
duration2	1	duration2< 12	-7	23.4	10.3	
(Duration [mth])	2	12<= duration2< 18	11	13.4	21.0	
	3	18<= duration2< 30, MISSING	22	9.3	38.2	
	4	30<= duration2< 48	33	6.4	19.2	33
	5	48<= duration2	46	4.0	11.3	
history3	1	critical account, balance not at bank	0	19.1	18.5	
(Credit History)	2	positive balance paid back duly, MISSING	20	9.9	55.9	20
	3	delay in paying off in the past	24	8.9	9.3	
	4	all credits here paid back duly	50	3.4	8.7	
	5	no balance	52	3.3	7.7	
age13	1	age13< 12	42	6.1	25.4	42
(Age [mth])	2	12<= age13< 24	11	12.5	9.4	
	3	24<= age13< 50	31	7.8	9.5	
	4	50<= age13< 74	17	10.8	14.1	
	5	74<= age13, MISSING	8	13.2	41.6	
product4	1	auto, retraining	-9	18.9	7.0	-9
(Product)	2	radio/tv	3	14.7	22.5	
	3	furniture, home repair	22	9.7	21.0	
	4	appliances, biz services, MISSING	31	8.0	41.0	
	5	other, education	42	6.1	8.5	
TOTAL						159