

# Credit Risk: Exam 01

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## Part 1: (60 pts) Theory

### (6 pts) Git Concepts

**Q1 (2 pts)** What's the difference between using `git add` vs `git commit`?

**Q2** Assume you are on a repository with one remote (origin) and with the following branches:

- `master`
- `working-branch-1`
- `working-branch-2`
- `solutions`

You are currently on `working-branch-2`. Do the following:

- **(0.5 pts)** Update your local `master` branch with the changes from the “origin” remote.
- **(0.5 pts)** Create a new branch from `master` named `working-branch-3`.
- **(0.5 pts)** Merge `solutions` into the new branch.
- **(0.5 pts)** Push your changes into the “origin” remote.

**Q3 (1 pts)** Assume you are in a repository with multiple remotes:

- `origin`
- `upstream`

Each remote contains a branch named `common`. How can you update the `common` branch from `origin` with the latest changes from the `upstream common` branch?

**Q4 (1 pts)** In your own words, explain how git uses `hashes`.

## **(6 pts) Python Applications**

**Q5 (1 pts)** In your own words, explain the python virtualenv and why is it useful?

**Q6 (1 pts)** In your own words, explain the python GIL and its limitations.

**Q7 (1 pts)** The python virtual machine uses a “stack-based” execution method. Describe how a “stack” works and briefly explain how python uses that data structure?

Hint: a stack-overflow error can occur over multiple recursive calls of the same function.

**Q8 (0.5 pts for each)** Name and describe at least 3 files (scripts) we use on a python project (e.g., industry-crawler).

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**Q9 (0.5 pts for each)** Using a creative example, explain the following concepts:

\* Concurrency

\* Parallelism

\* Distribution

## **(15 pts) Object oriented programming**

**Q10 (1.5 pts for each)** Name and explain the 4 object oriented programming principles:

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**Q11 (1 pts for each)** Choose 2 principles and give a concrete example on how / when to use it:

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**Q12 (2 pts)** Describe the difference between classes and objects:

**Q13 (2 pts)** Describe the difference between attributes and methods:

**Q14 (2 pts)** When should we use a static method over a regular method? Explain and give an example.

**Q15 (1 pts)** Briefly explain why is it recommended using the OOP on financial applications?

## (15 pts) OOP in Python

Consider the following `Human` class with two sub-classes named `Student` and `Professor`.

Human class definition:

```
import datetime as dt

STRING_FORMAT_DATE = "%Y-%m-%d"

class Human:

    def __init__(self, first_name, last_name, date_of_birth, **kwargs):
        self.date_of_birth = dt.datetime.strptime(date_of_birth, STRING_FORMAT_DATE)
        self.first_name = first_name
        self.last_name = last_name
        self.full_name = f"{first_name} {last_name}"
        self._kwargs = kwargs

    @property
    def age(self):
        today, dob = dt.datetime.today(), self.date_of_birth
        adjust = (today.month, today.day) < (self.dob.month, self.dob.day)
        return today.year - self.dob.year - adjust

    def greeting(self):
        raise NotImplementedError("Greeting method is not implemented")
```

Child class Student definition:

```
class Student(Human):
    notebook_name = "notes"

    @property
    def notes(self):
        return self._kwargs.get(self.notebook_name, "")

    def add_note(self, note):
        notes_content = self.notes + note
        self._kwargs[self.notebook_name] = notes_content

    def greeting(self):
        return "My name is {student_name} and I'm {student_age} years old.".format(
            student_name=self.full_name, student_age=self.age)
```

Child class Professor definition:

```
class Professor(Human):

    @property
    def lecture(self):
        return self._kwargs.get("lecture")

    def assign_lecture(self, lecture_name, override=False, fail=True):
        FAIL_MESSAGE = f"Cannot assign lecture {lecture_name} to professor " + \
            f"{self.full_name} because {self.lecture} was previously assigned."
        if not self.lecture or override:
            self._kwargs["lecture"] = lecture_name
        elif not fail:
            print(FAIL_MESSAGE)
        else:
            raise ValueError(FAIL_MESSAGE)

    def greeting(self):
        return "I'm Prof. {professor_last_name} and {lecture_details}.".format(
            professor_last_name=self.last_name,
            lecture_details=f"I am teaching a lecture named '{self.lecture}'"
            if self.lecture else "I am currently not teaching any lecture")
```

Q16 (0.5 pts each) What are the common attributes between Student and Professor? Name at least 4.

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**Q17 (1 pts)** Identify one common method between `Student` and `Professor`:

- Common method:

**Q18 (1.5 pts for each)** Identify one distinct method for each class:

- Student:
- Professor:

**Q19 (3 pts)** What does the `@property` decorator does in this context?

Given this code snippet:

```
# Create professor object
professor = Professor(
    first_name="Erwin",
    last_name="Schrödinger",
    date_of_birth="1887-08-12"
)

# A) First greeting
greeting_a = professor.greeting()

# B) Second greeting
professor.assign_lecture(lecture_name="Quantum Mechanics", fail=False)
greeting_b = professor.greeting()

# C) Third greeting
professor.assign_lecture(lecture_name="Probability Theory", fail=False)
greeting_c = professor.greeting()
```

Write out the value of the following variables:

\* **Q20 (3 pts)** Value of `greeting_a`:

\* **Q21 (3 pts)** Value of `greeting_c`:

## (18 pts) FP in Python

**Q22 (1.5 pts for each)** Using your own understanding, name and explain the 4 functional programming principles:

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**Q23 (1 pts)** Briefly explain the mathematical theory behind functional programming.

**Q24 (1 pts)** In your own words, explain the concept of a **monad**.

**Q25 (1 pts)** Explain at least one FP principle that the Apache Spark framework (distributed system) follows:

**Q26 (1 pts)** What's the difference between a narrow and a wide transformation on Apache Spark.

**Q27 (1 pts)** In your own words, explain why Apache Spark creates a DAG.

**Q28 (0.5 pts for each)** What's the syntax to represent arbitrary positional arguments and named arguments on python functions?

\* Positional arguments:

\* Named arguments:

**Q29 (2 pts)** What is a decorator and why are they useful?

**Q30 (1 pts)** What's the return type of a decorator?



Given the following function:

```
import random

def get_random(a: int, b: int):
    return random.randint(a, b)
```

**Q31 (3 pts)** Create a decorator to re-try the function until it gets an odd number.

## Part 2: (40 pts) Coding

### (40 pts) flatten-json

Please follow the instructions on the `flatten-json` python project located at `src/exams/flatten-json`. The results should be delivered via github (pull-request).

- Project structure, best practices, and minimal functionality.
  - **Q32 (3 pts) (a)** - the `__main__.py` and `main.py` files are configured correctly (fire + logging)
  - **Q33 (6 pts) (b)** - the recursive `flatten_dict` function works as expected or at least on most cases.
  - **Q34 (6 pts) (c)** - the commands are reachable via the CLI and work as intended.
- **Q35 (25 pts)** Correct execution of all the examples AND the secret tests.