Credit rate estimation EF

## General condition

| Days           | Base rate, % |
|----------------|--------------|
| <= 92          | 20           |
| >= 93<br><=182 | 19           |
| >=183<br><=365 | 18           |

| loan amount             | reducing % |
|-------------------------|------------|
| < 50 000                | -          |
| >= 50 000<br><= 100 000 | 0.5%       |
| > 100 000               | 1.5%       |

## Equivalence Partitioning Method

| Days          |             |              |  |
|---------------|-------------|--------------|--|
| Valid classes |             |              |  |
| Class         | Values      | Base rate, % |  |
| 1 class       | [1 - 92]    | 20           |  |
| 2 class       | [93 - 182]  | 19           |  |
| 3 class       | [183 - 365] | 18           |  |

| Days            |                   |              |  |
|-----------------|-------------------|--------------|--|
| Invalid classes |                   |              |  |
| Class           | Values            | Base rate, % |  |
| 4 class         | (-∞ - 0]          | -            |  |
| 5 class         | $(365 - +\infty)$ | -            |  |
| 6 class         | Non-numeric       | -            |  |

| Loan amount   |                        |             |  |
|---------------|------------------------|-------------|--|
| Valid classes |                        |             |  |
| Class Values  |                        | Reducing, % |  |
| 1 class       | (0 - 49 999.99]        | -           |  |
| 2 class       | [50 000 - 100<br>000]  | 0.5         |  |
| 3 class       | $(100\ 000 - +\infty)$ | 1.5         |  |

| Loan amount     |                 |             |  |
|-----------------|-----------------|-------------|--|
| Invalid classes |                 |             |  |
| Class           | Values          | Reducing, % |  |
| 4 class         | $(-\infty - 0]$ | -           |  |
| 5 class         | Non-numeric     | -           |  |

## Test cases built using only the EP technique

|   | Valid test cases |             |              |            |  |
|---|------------------|-------------|--------------|------------|--|
|   | Days             | Loan amount | Base Rate, % | Reducing % |  |
| 1 | 10               | 2           | 20           | -          |  |
| 2 | 50               | 60 000      | 20           | 0.5        |  |
| 3 | 80               | 125 000     | 20           | 1.5        |  |
|   |                  |             |              |            |  |
| 4 | 100              | 20 000      | 19           | -          |  |
| 5 | 150              | 77 777      | 19           | 0.5        |  |
| 6 | 173              | 200 000     | 19           | 1.5        |  |
|   |                  |             |              |            |  |
| 7 | 185              | 45 000.98   | 18           | -          |  |

18

18

0.5

1.5

95 000

450 999.10

200

360

|   | Invalid test cases |             |              |            |
|---|--------------------|-------------|--------------|------------|
|   | Days               | Loan amount | Base Rate, % | Reducing % |
| 1 | 400                | 10 000      | -            | -          |
| 2 | abc                | 20 000      | -            | -          |
| 3 | 0                  | 30 000      | -            | -          |
| 4 | 20                 | -10         | 20           | -          |
| 5 | 100                | qwerty      | 20           | -          |
| 6 | -20                | 0           | -            | -          |