|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Risco de crédito** | **História do crédito** | | | **Dívida** | | **Garantias** | | **Renda anual** | | |
| **Boa**  **5** | **Desconhecida**  **5** | **Ruim**  **4** | **Alta**  **7** | **Baixa**  **7** | **Nenhuma**  **11** | **Adequada**  **3** | **< 15000**  **3** | **>= 15000 <= 35000**  **4** | **> 35000**  **7** |
| **Alto**  **6/14** | 1/5 | 2/5 | 3/4 | 4/7 | 2/7 | 6/11 | 0 | 3/3 | 2/2 | 1/7 |
| **Moderado**  **3/14** | 1/5 | 1/5 | 1/4 | 1/7 | 2/7 | 2/11 | 1/3 | 0 | 2/2 | 1/7 |
| **Baixo**  **5/14** | 3/5 | 2/5 | 0 | 2/7 | 3/7 | 3/11 | 2/3 | 0 | 0 | 5/7 |

Boa, Alta, Nenhuma, > 35000

0,0038 + 1,5902 + 0,0119 = **1,6059**

P(Alto) = 6/14 \* 1/5 \* 4/7 \* 6/11 \* 1/7 = **0,0038 / 1,6059 = 0,23**

**P(Moderado) = 3/14 \* 1/5 \* 1/7 \* 2/11 \* 1/7 = 1,5902 / 1,6059 = 99%**

P(Baixo) = 5/14 \* 3/5 \* 2/7 \* 3/11 \* 5/7 = **0,0119 / 1,6059 = 0,007**