

The CONTENTS Procedure

Data Set Name	WORK.LOAN	Observations	212999
Member Type	DATA	Variables	53
Engine	V9	Indexes	0
Created	05/02/2023 15:17:45	Observation Length	464
Last Modified	05/02/2023 15:17:45	Deleted Observations	0
Protection		Compressed	NO
Data Set Type		Sorted	NO
Label			
Data Representation	SOLARIS_X86_64, LINUX_X86_64, ALPHA_TRU64, LINUX_IA64		
Encoding	utf-8 Unicode (UTF-8)		

Engine/Host Dependent Information	
Data Set Page Size	131072
Number of Data Set Pages	756
First Data Page	1
Max Obs per Page	282
Obs in First Data Page	262
Number of Data Set Repairs	0
Filename	/saswork/SAS_workCCA10000C0F1_odaws02-usw2-2.oda.sas.com/SAS_work7D800000C0F1_odaws02-usw2-2.oda.sas.com/loan.sas7bdat
Release Created	9.0401M7
Host Created	Linux
Inode Number	469768448
Access Permission	rw-r--r--
Owner Name	u63053896
File Size	95MB
File Size (bytes)	99221504

The CONTENTS Procedure

Variables in Creation Order					
#	Variable	Type	Len	Format	Informat
1	Row_ID	Char	15	\$BEST12.	\$15.
2	id	Char	15	\$BEST12.	\$15.
3	member_id	Char	15	\$BEST12.	\$15.
4	loan_amnt	Num	8	BEST12.	BEST32.
5	funded_amnt	Num	8	BEST12.	BEST32.
6	term	Char	9	\$9.	\$9.
7	int_rate	Num	8	BEST12.	BEST32.
8	installment	Num	8	BEST12.	BEST32.
9	grade	Char	1	\$1.	\$1.
10	sub_grade	Char	2	\$2.	\$2.
11	emp_title	Char	25	\$25.	\$25.
12	emp_length	Char	9	\$9.	\$9.
13	home_ownership	Char	8	\$8.	\$8.
14	annual_inc	Num	8	BEST12.	BEST32.
15	verification_status	Char	15	\$15.	\$15.
16	issue_d	Char	6	\$6.	\$6.
17	loan_status	Char	11	\$11.	\$11.
18	purpose	Char	18	\$18.	\$18.
19	title	Char	23	\$23.	\$23.
20	dti	Num	8	BEST12.	BEST32.
21	delinq_2yrs	Num	8	BEST12.	BEST32.
22	earliest_cr_line	Char	6	\$6.	\$6.
23	inq_last_6mths	Num	8	BEST12.	BEST32.
24	mths_since_last_delinq	Num	8	BEST12.	BEST32.
25	open_acc	Num	8	BEST12.	BEST32.
26	pub_rec	Num	8	BEST12.	BEST32.
27	revol_bal	Num	8	BEST12.	BEST32.
28	revol_util	Num	8	BEST12.	BEST32.
29	total_acc	Num	8	BEST12.	BEST32.
30	initial_list_status	Char	1	\$1.	\$1.
31	out_prncp	Num	8	BEST12.	BEST32.
32	total_pymnt	Num	8	BEST12.	BEST32.
33	total_rec_prncp	Num	8	BEST12.	BEST32.
34	total_rec_int	Num	8	BEST12.	BEST32.
35	total_rec_late_fee	Num	8	BEST12.	BEST32.
36	recoveries	Num	8	BEST12.	BEST32.

The CONTENTS Procedure

Variables in Creation Order					
#	Variable	Type	Len	Format	Informat
37	collection_recovery_fee	Num	8	BEST12.	BEST32.
38	last_pymnt_d	Char	6	\$6.	\$6.
39	last_pymnt_amnt	Num	8	BEST12.	BEST32.
40	next_pymnt_d	Char	1	\$1.	\$1.
41	last_credit_pull_d	Char	6	\$6.	\$6.
42	collections_12_mths_ex_med	Num	8	BEST12.	BEST32.
43	mths_since_last_major_derog	Num	8	BEST12.	BEST32.
44	application_type	Char	10	\$10.	\$10.
45	annual_inc_joint	Num	8	1.	1.
46	dti_joint	Num	8	1.	1.
47	acc_now_delinq	Num	8	BEST12.	BEST32.
48	tot_coll_amt	Num	8	BEST12.	BEST32.
49	tot_cur_bal	Num	8	BEST12.	BEST32.
50	total_rev_hi_lim	Num	8	BEST12.	BEST32.
51	VAR51	Char	1	\$1.	\$1.
52	Months_36	Num	8	BEST12.	1.
53	Months_60	Num	8	BEST12.	1.

Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade	emp_title
1	1	60516983	64537751	20000	20000	36 months	12.29	667.06	C	C1	Accounting Clerk
2	2	60187139	64163931	11000	11000	36 months	12.69	369	C	C2	Accounts Payable Lead

Obs	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose	title
1	1 year	OWN	65000	Source Verified	15-Sep	Charged Off	debt_consolidation	Debt consolidation
2	7 years	MORTGAGE	40000	Source Verified	15-Sep	Charged Off	debt_consolidation	Debt consolidation

Obs	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal	revol_util
1	20.72	0	Sep-00		1		25	0	31578
2	24.57	0	2-Sep		0	36	13	1	5084

Obs	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee	recoveries
1	42	w	0	0	0	0	0	0
2	41	w	0	10043.49	9942.67	100.81	0	0

Obs	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d	collections_12_mths_ex_med
1	0		0		16-Jan	0
2	0	15-Oct	10059		16-Jan	0

Obs	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq	tot_coll_amt	tot_cur_bal
1		INDIVIDUAL			0	0	52303
2	79	INDIVIDUAL			0	332	175731

Obs	total_rev_hi_lim	VAR51	Months_36	Months_60
1	41000		1	0
2	13100		1	0

Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade	emp_title
3	3	60356453	64333218	7000	7000	36 months	9.99	225.84	B	B3	Nurse
4	4	59955769	63900496	10000	10000	36 months	10.99	327.34	B	B4	Service Manager

Obs	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose	title
3	6 years	MORTGAGE	32000	Source Verified	15-Sep	Charged Off	debt_consolidation	Debt consolidation
4	10+ years	MORTGAGE	48000	Source Verified	15-Sep	Charged Off	credit_card refinancing	Credit card refinancing

Obs	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal	revol_util
3	32.41	0	6-Feb		1		18	0	12070
4	30.98	0	Oct-99		2		18	0	22950

Obs	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee	recoveries
3	36	f	0	221.96	167.56	54.4	0	0
4	41	f	0	315.13	235.76	79.37	0	0

Obs	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d	collections_12_mths_ex_med
3	0	15-Oct	225.84		16-Jan	0
4	0	15-Oct	327.34		16-Jan	0

Obs	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq	tot_coll_amt	tot_cur_bal
3		INDIVIDUAL			0	0	202012
4		INDIVIDUAL			0	0	108235

Obs	total_rev_hi_lim	VAR51	Months_36	Months_60
3	16300		1	0
4	34750		1	0

Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade	emp_title
5	5	58703693	62544456	9550	9550	36 months	19.99	354.87	E	E4	
6	6	57783762	61536512	24000	24000	60 months	14.65	566.56	C	C5	Owner

Obs	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose	title
5		RENT	32376	Verified	15-Sep	Charged Off	debt_consolidation	Debt consolidation
6	10+ years	MORTGAGE	70000	Not Verified	15-Aug	Charged Off	debt_consolidation	Debt consolidation

Obs	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal	revol_util
5	32.54	0	Nov-99		3	69	9	0	4172
6	6.96	0	May-98		0	65	8	0	8256

Obs	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee	recoveries
5	26	w	0	333.66	195.78	137.88	0	0
6	19	w	0	547.03	273.56	273.47	0	0

Obs	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d	collections_12_mths_ex_med
5	0	15-Oct	354.87		16-Jan	0
6	0	15-Oct	566.56		16-Jan	0

Obs	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq	tot_coll_amt	tot_cur_bal
5	69	INDIVIDUAL	.	.	0	0	45492
6	65	INDIVIDUAL	.	.	0	0	126165

Obs	total_rev_hi_lim	VAR51	Months_36	Months_60
5	14100		1	0
6	16700		0	1

Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade	emp_title
7	7	58010547	61814274	15000	15000	60 months	10.99	326.07	B	B4	ISO
8	8	58613025	62453761	24650	24650	60 months	17.57	620.2	D	D4	IP and Research Secretry

Obs	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose	title
7	10+ years	RENT	74800	Not Verified	15-Aug	Charged Off	credit_card	Credit card refinancing
8	8 years	MORTGAGE	56048	Verified	15-Aug	Charged Off	debt_consolidation	Debt consolidation

Obs	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal	revol_util
7	15.63	0	Feb-84		2		12	0	4409
8	27.26	0	9-Mar		0		16	0	9638

Obs	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee	recoveries
7	28	f	0	307.75	188.69	119.06	0	0
8	23	w	0	1192.28	522.36	669.92	0	0

Obs	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d	collections_12_mths_ex_med
7	0	15-Oct	326.07		16-Jan	0
8	0	15-Oct	620.2		16-Jan	0

Obs	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq	tot_coll_amt	tot_cur_bal
7		INDIVIDUAL			0	0	264173
8		INDIVIDUAL			0	0	191935

Obs	total_rev_hi_lim	VAR51	Months_36	Months_60
7	69500		0	1
8	13800		0	1

Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade	emp_title
9	9	57662310	61415026	12000	12000	36 months	12.69	402.54	C	C2	staff nurse
10	10	58470862	62289594	15000	15000	60 months	18.25	382.95	E	E1	PA

Obs	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose	title
9	9 years	RENT	120000	Not Verified	15-Aug	Charged Off	major_purchase	Major purchase
10	8 years	MORTGAGE	150000	Source Verified	15-Aug	Charged Off	debt_consolidation	Debt consolidation

Obs	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal	revol_util
9	22.74	0	4-Jun	2	33	20	0	22108	54.4
10	28.26	0	Jul-00	0	24	18	0	35052	91.5

Obs	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee	recoveries
9	56	w	0	796.62	554.19	242.43	0	0
10	36	f	0	0	0	0	0	0

Obs	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d	collections_12_mths_ex_med
9	0	15-Oct	402.54		16-Jan	0
10	0		0		16-Jan	0

Obs	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq	tot_coll_amt	tot_cur_bal
9	33	INDIVIDUAL	.	.	0	0	71745
10	24	INDIVIDUAL	.	.	0	0	497387

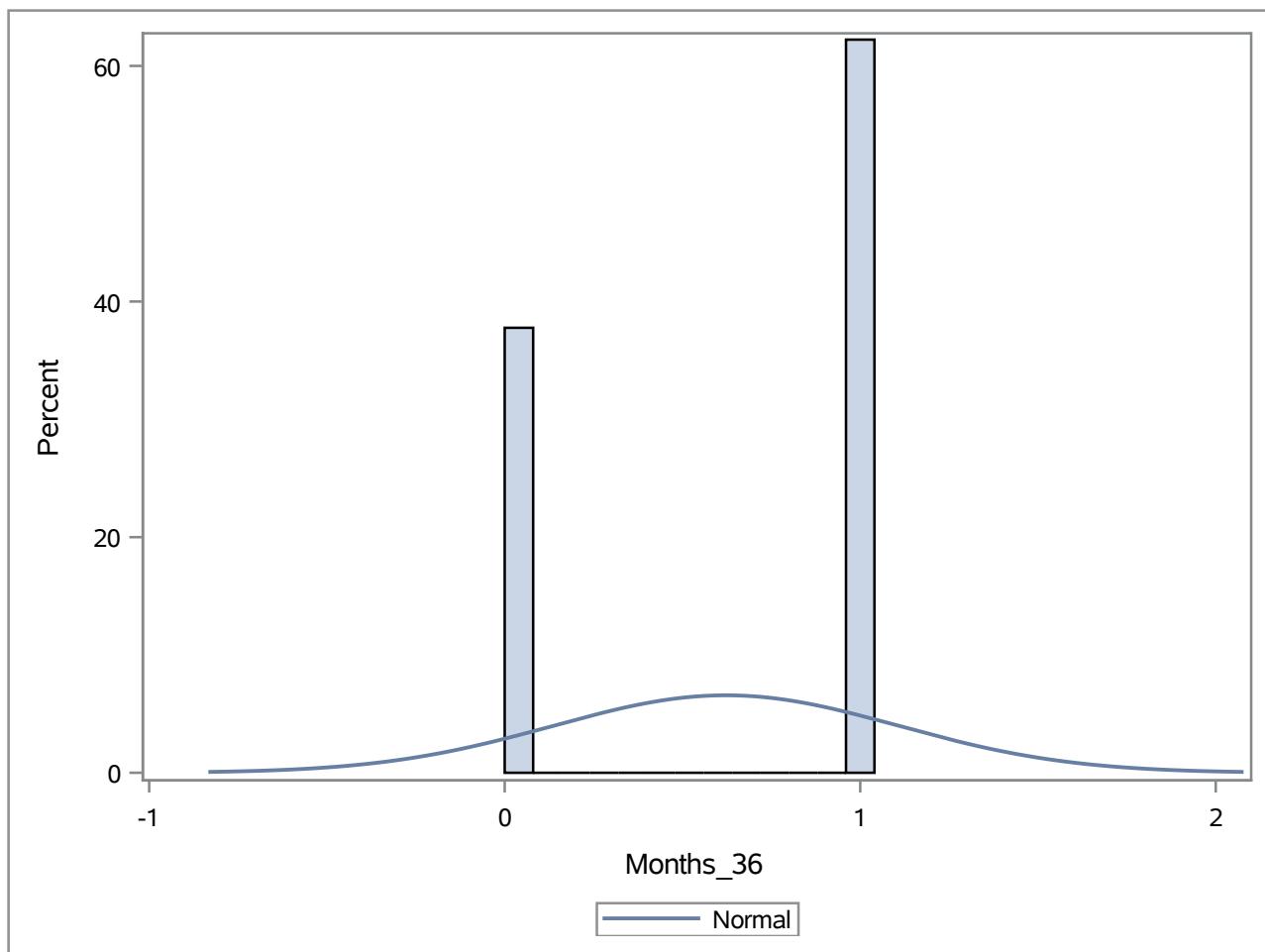
Obs	total_rev_hi_lim	VAR51	Months_36	Months_60
9	40613		1	0
10	38300		0	1

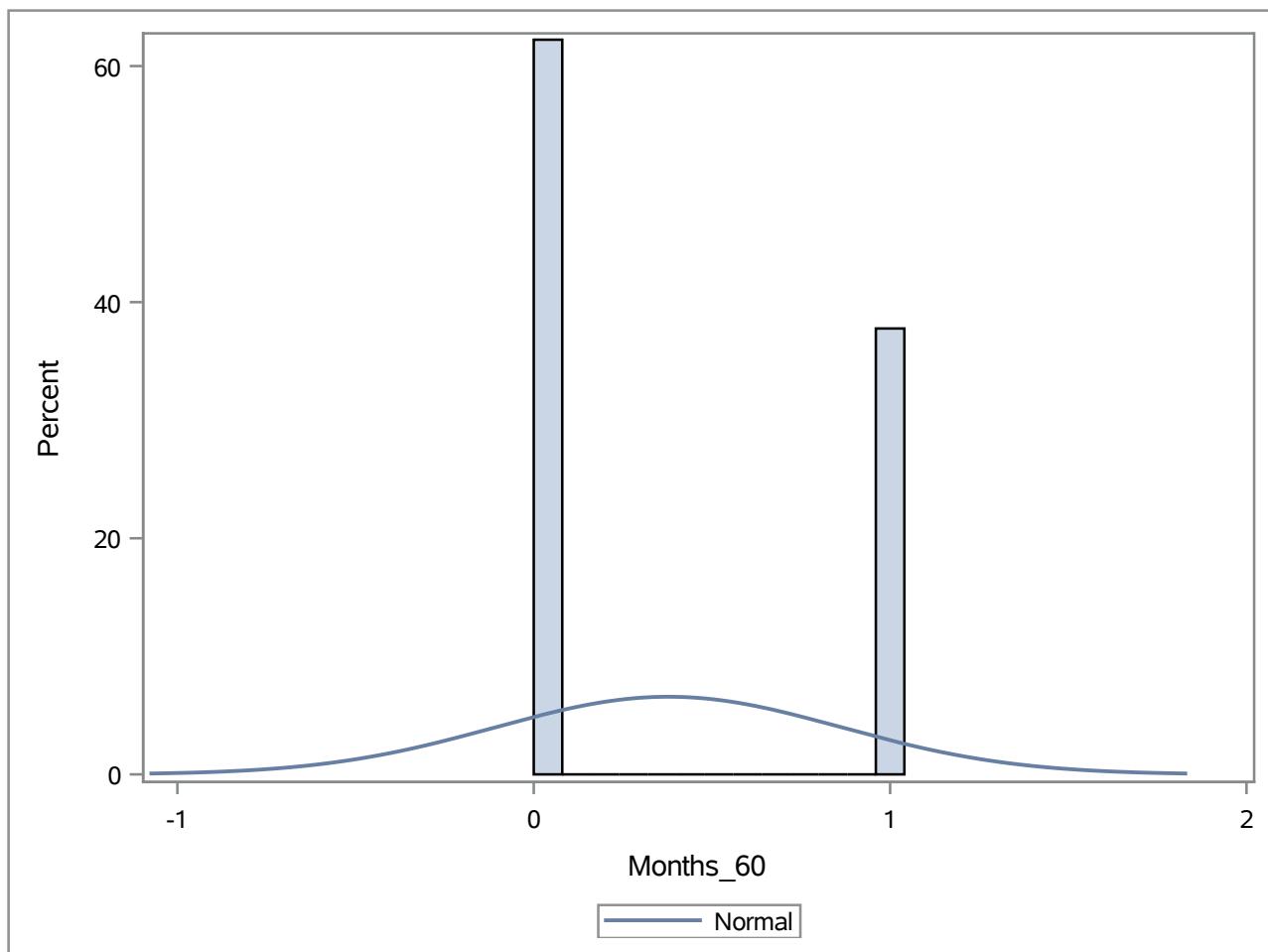
The MEANS Procedure

Analysis Variable : Months_36				
N	Mean	Std Dev	Minimum	Maximum
511	0.6223092	0.4852848	0	1.0000000

The MEANS Procedure

Analysis Variable : Months_60				
N	Mean	Std Dev	Minimum	Maximum
511	0.3776908	0.4852848	0	1.0000000





The MEANS Procedure

Variable	N	Mean	Std Dev	Minimum	Maximum
loan_amnt	212999	15257.97	8611.71	1000.00	35000.00
funded_amnt	212999	15257.97	8611.71	1000.00	35000.00
int_rate	212999	12.4016576	4.2493648	5.3200000	28.9900000
installment	212999	440.8429211	245.8586458	30.1200000	1445.46
annual_inc	212999	77800.71	81880.65	0	9000000.00
dti	212999	19.3608173	31.9258707	0	9999.00
delinq_2yrs	212999	0.3474617	0.9212092	0	30.0000000
inq_last_6mths	212999	0.5648008	0.8617289	0	5.0000000
mths_since_last_delinq	109628	34.1694914	22.0319579	0	171.0000000
open_acc	212999	11.9748825	5.6636042	1.0000000	82.0000000
pub_rec	212999	0.2343720	0.6624389	0	86.0000000
revol_bal	212999	17988.71	24596.27	0	1630818.00
revol_util	212917	53.3432563	23.9035060	0	193.0000000
total_acc	212999	25.3146118	12.0352251	4.0000000	169.0000000
out_prncp	212999	14181.63	8347.95	0	49372.86
total_pymnt	212999	1364.08	1301.88	0	35773.70
total_rec_prncp	212999	891.4041106	996.9272039	0	34963.28
total_rec_int	212999	468.1524201	479.8952770	0	4722.36
total_rec_late_fee	212999	0.0471657	1.2306098	0	124.7600000
recoveries	212999	4.4744188	156.6425551	0	26308.47
collection_recovery_fee	212999	0.7157440	22.8938055	0	2037.49
last_pymnt_amnt	212999	436.1595345	450.6807816	0	35330.49
collections_12_mths_ex_med	212999	0.0216433	0.1615110	0	7.0000000
mths_since_last_major_derog	62365	45.4683556	22.6456746	0	171.0000000
annual_inc_joint	441	107574.10	47921.06	17950.00	410000.00
dti_joint	439	18.3201139	7.2300125	3.0500000	43.8600000
acc_now_delinq	212999	0.0057183	0.0810451	0	5.0000000
tot_coll_amt	212999	261.9516524	2215.19	0	380757.00
tot_cur_bal	212999	141653.74	156876.61	0	4127799.00
total_rev_hi_lim	212999	34444.25	35318.27	0	1641300.00
Months_36	511	0.6223092	0.4852848	0	1.0000000
Months_60	511	0.3776908	0.4852848	0	1.0000000

The UNIVARIATE Procedure
Variable: loan_amnt

Moments			
N	212999	Sum Weights	212999
Mean	15257.9655	Sum Observations	3249931400
Std Deviation	8611.71338	Variance	74161607.3
Skewness	0.61750148	Kurtosis	-0.4026062
Uncorrected SS	6.53836E13	Corrected SS	1.57963E13
Coeff Variation	56.440771	Std Error Mean	18.6595336

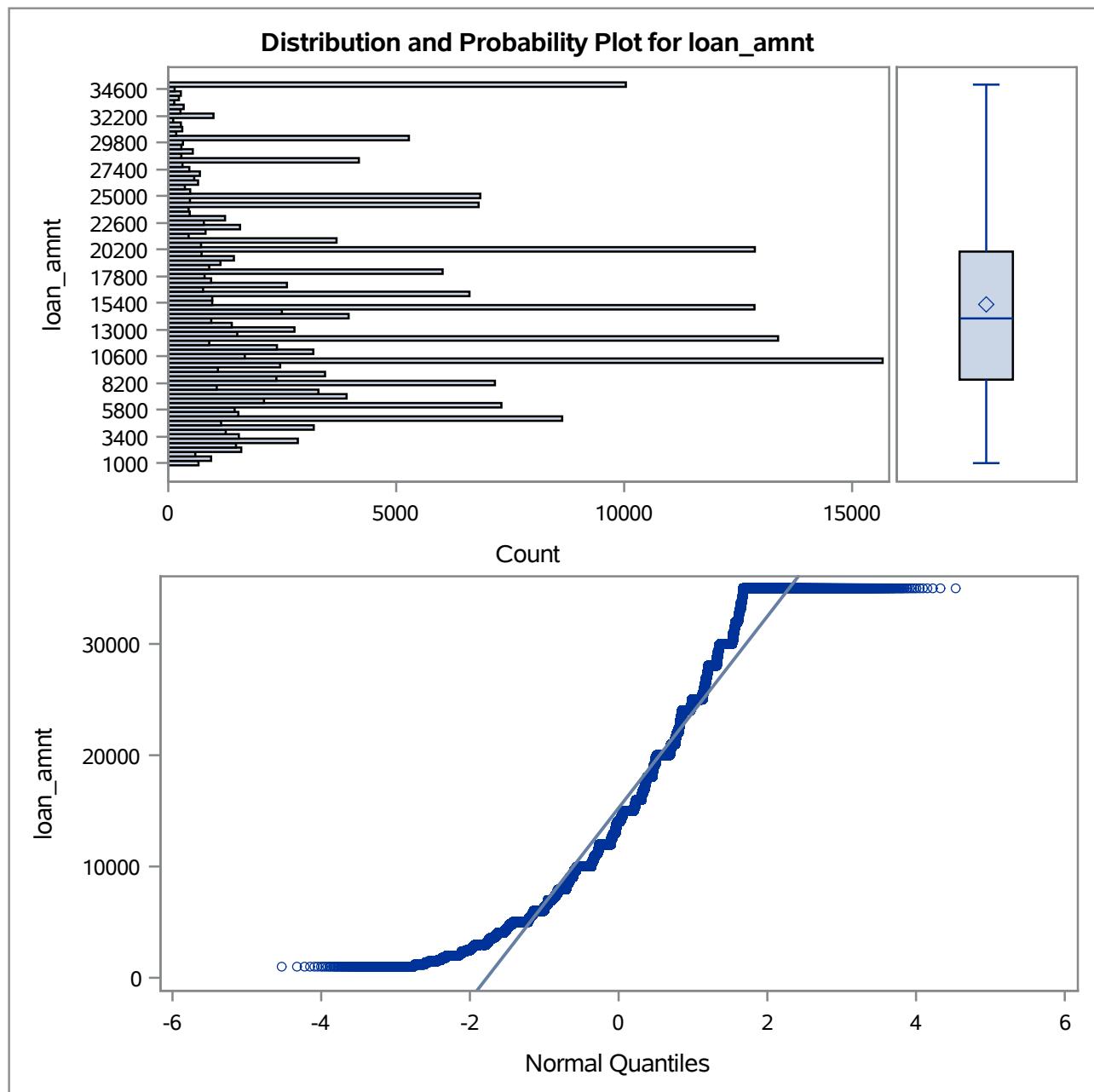
Basic Statistical Measures			
Location		Variability	
Mean	15257.97	Std Deviation	8612
Median	14000.00	Variance	74161607
Mode	10000.00	Range	34000
		Interquartile Range	11500

Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	817.7035	Pr > t 	<.0001
Sign	M	106499.5	Pr >= M 	<.0001
Signed Rank	S	1.134E10	Pr >= S 	<.0001

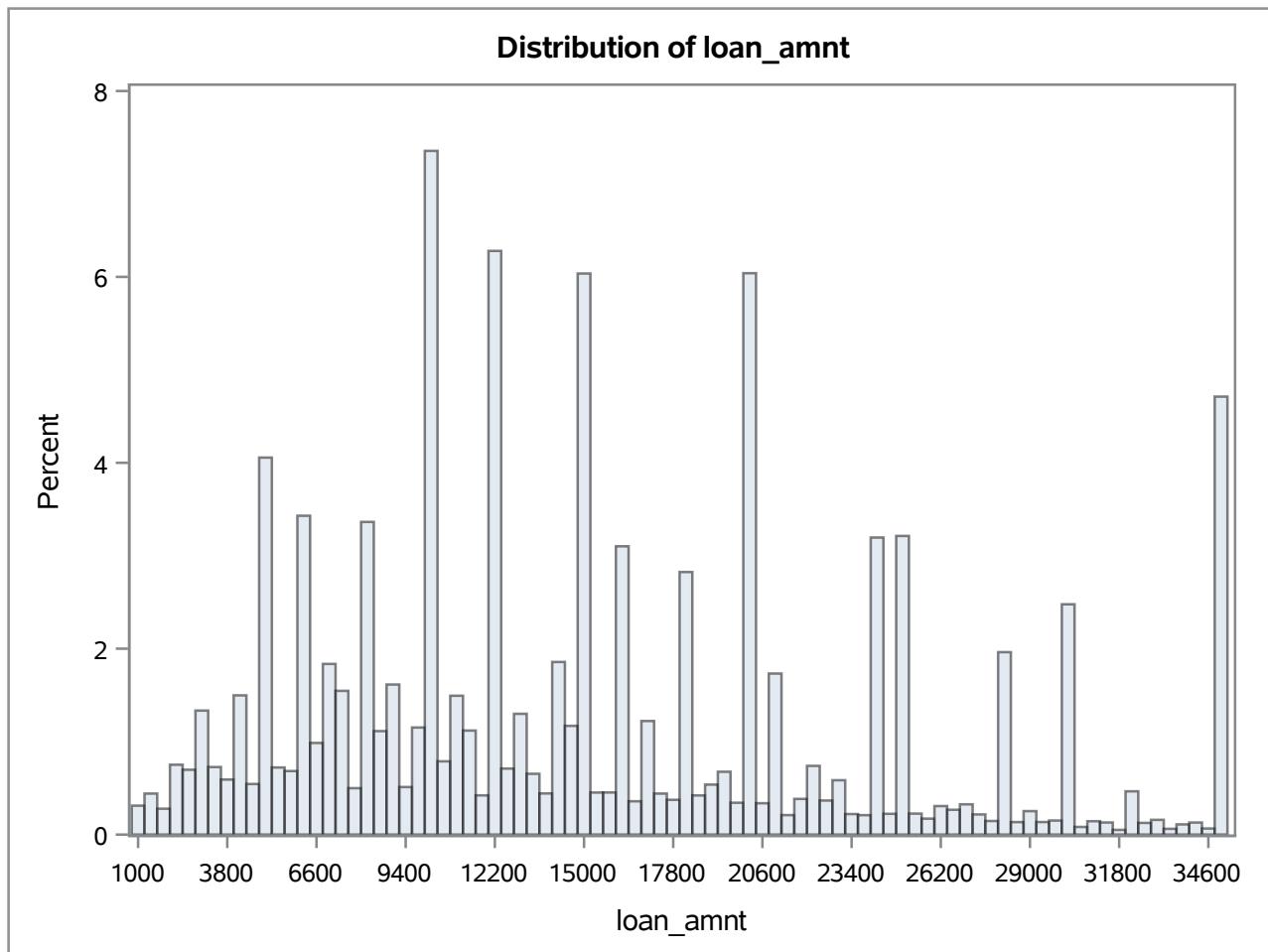
Quantiles (Definition 5)	
Level	Quantile
100% Max	35000
99%	35000
95%	33600
90%	28000
75% Q3	20000
50% Median	14000
25% Q1	8500
10%	5000
5%	3800
1%	1900
0% Min	1000

The UNIVARIATE Procedure
Variable: loan_amnt

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
1000	212498	35000	212895
1000	211707	35000	212898
1000	211504	35000	212926
1000	211335	35000	212933
1000	210793	35000	212987



The UNIVARIATE Procedure



Loan_amnt outliers (Yes/No) using IQR method**The FREQ Procedure**

outlier	Frequency	Percent	Cumulative Frequency	Cumulative Percent
No	212999	100.00	212999	100.00

Loan_amnt outliers (Yes/No) using IQR method

The UNIVARIATE Procedure
Variable: funded_amnt

Moments			
N	212999	Sum Weights	212999
Mean	15257.9655	Sum Observations	3249931400
Std Deviation	8611.71338	Variance	74161607.3
Skewness	0.61750148	Kurtosis	-0.4026062
Uncorrected SS	6.53836E13	Corrected SS	1.57963E13
Coeff Variation	56.440771	Std Error Mean	18.6595336

Basic Statistical Measures			
Location		Variability	
Mean	15257.97	Std Deviation	8612
Median	14000.00	Variance	74161607
Mode	10000.00	Range	34000
		Interquartile Range	11500

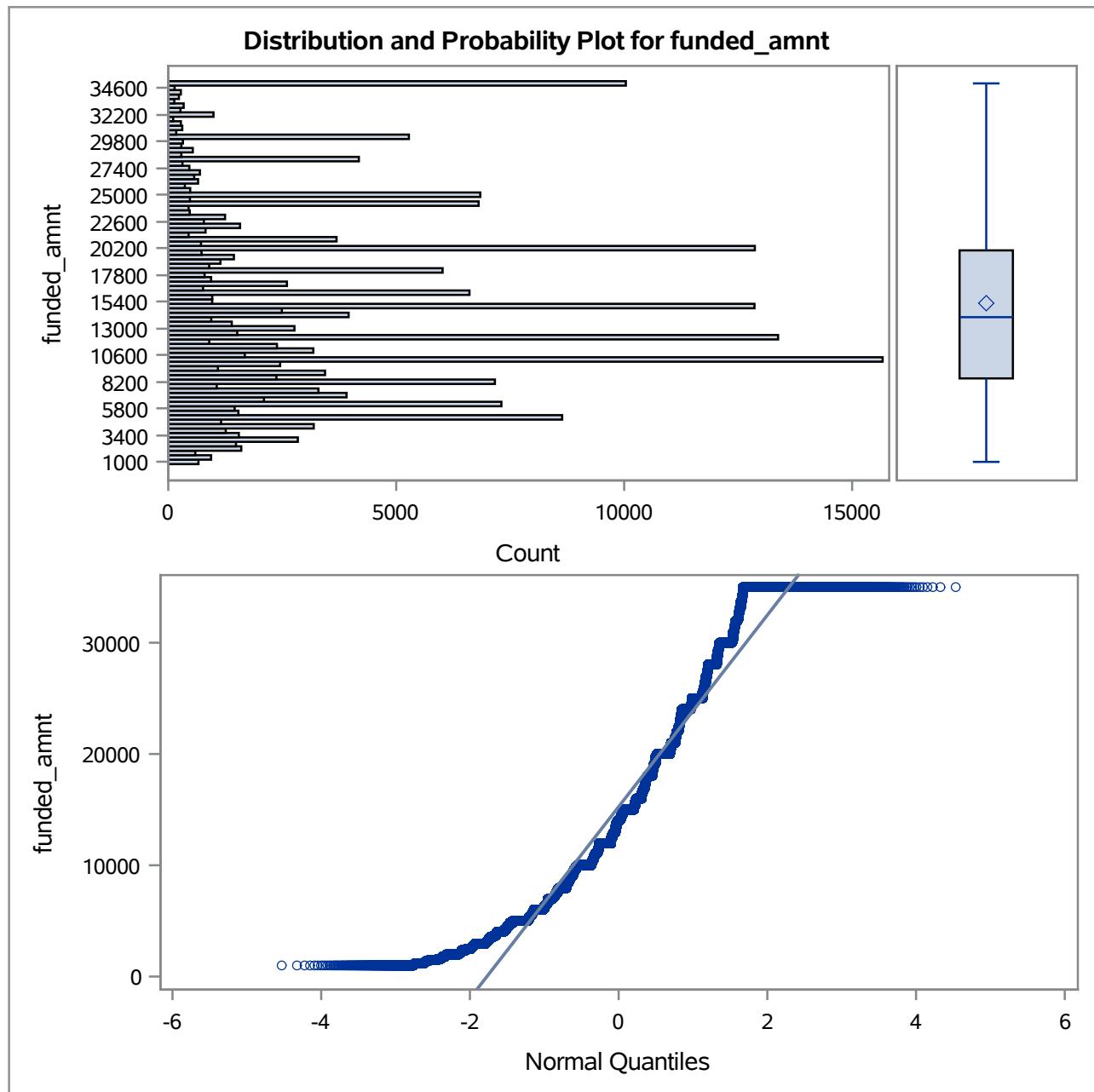
Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	817.7035	Pr > t 	<.0001
Sign	M	106499.5	Pr >= M 	<.0001
Signed Rank	S	1.134E10	Pr >= S 	<.0001

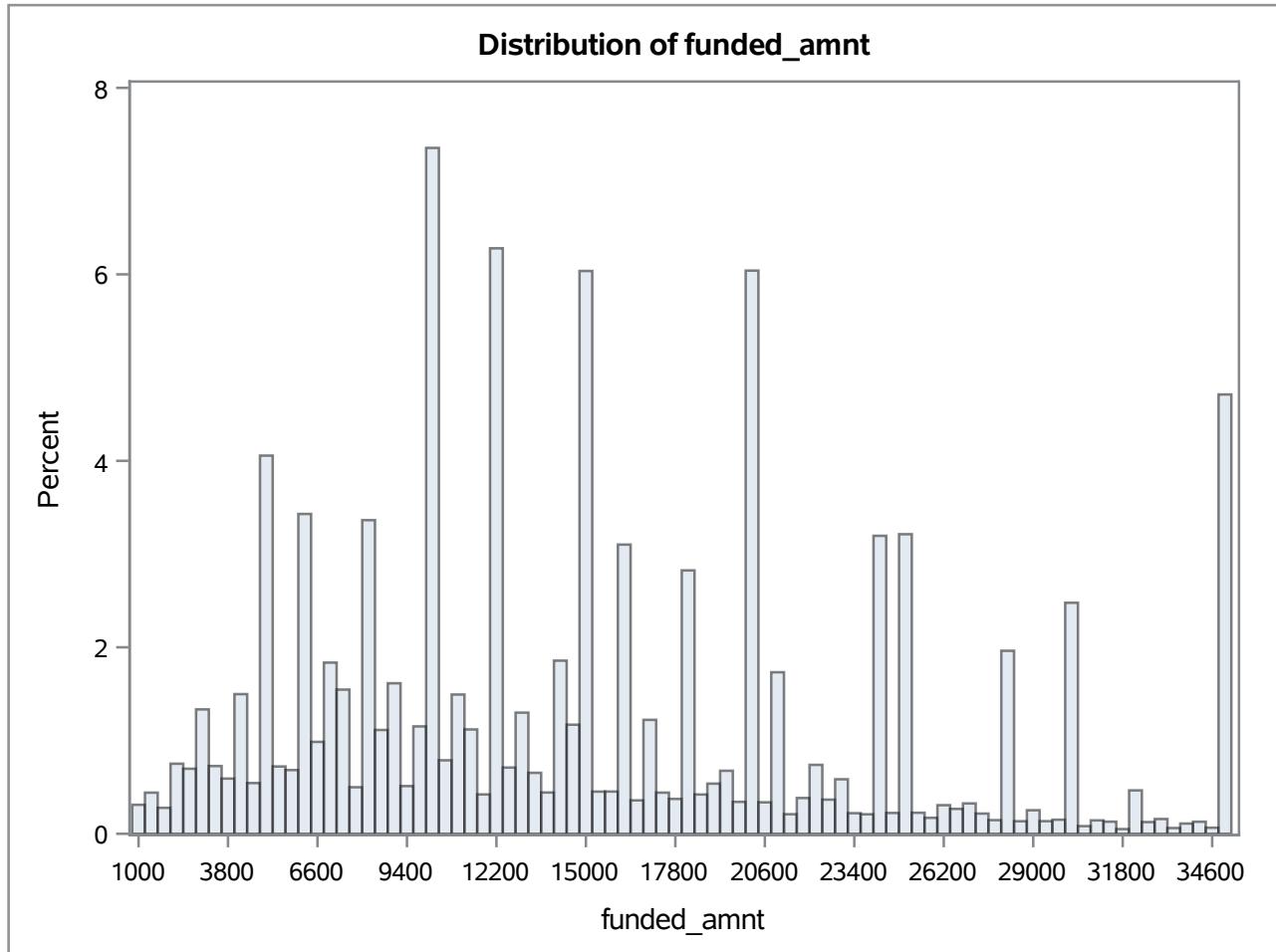
Quantiles (Definition 5)	
Level	Quantile
100% Max	35000
99%	35000
95%	33600
90%	28000
75% Q3	20000
50% Median	14000
25% Q1	8500
10%	5000
5%	3800
1%	1900
0% Min	1000

Loan_amnt outliers (Yes/No) using IQR method

The UNIVARIATE Procedure
Variable: funded_amnt

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
1000	212498	35000	212895
1000	211707	35000	212898
1000	211504	35000	212926
1000	211335	35000	212933
1000	210793	35000	212987



Loan_amnt outliers (Yes/No) using IQR method**The UNIVARIATE Procedure**

Loan_amnt outliers (Yes/No) using IQR method

The UNIVARIATE Procedure
Variable: int_rate

Moments			
N	212999	Sum Weights	212999
Mean	12.4016576	Sum Observations	2641540.66
Std Deviation	4.24936479	Variance	18.0571011
Skewness	0.57286927	Kurtosis	0.1671509
Uncorrected SS	36605609.1	Corrected SS	3846126.43
Coeff Variation	34.2644906	Std Error Mean	0.00920736

Basic Statistical Measures			
Location		Variability	
Mean	12.40166	Std Deviation	4.24936
Median	12.29000	Variance	18.05710
Mode	9.17000	Range	23.67000
		Interquartile Range	5.48000

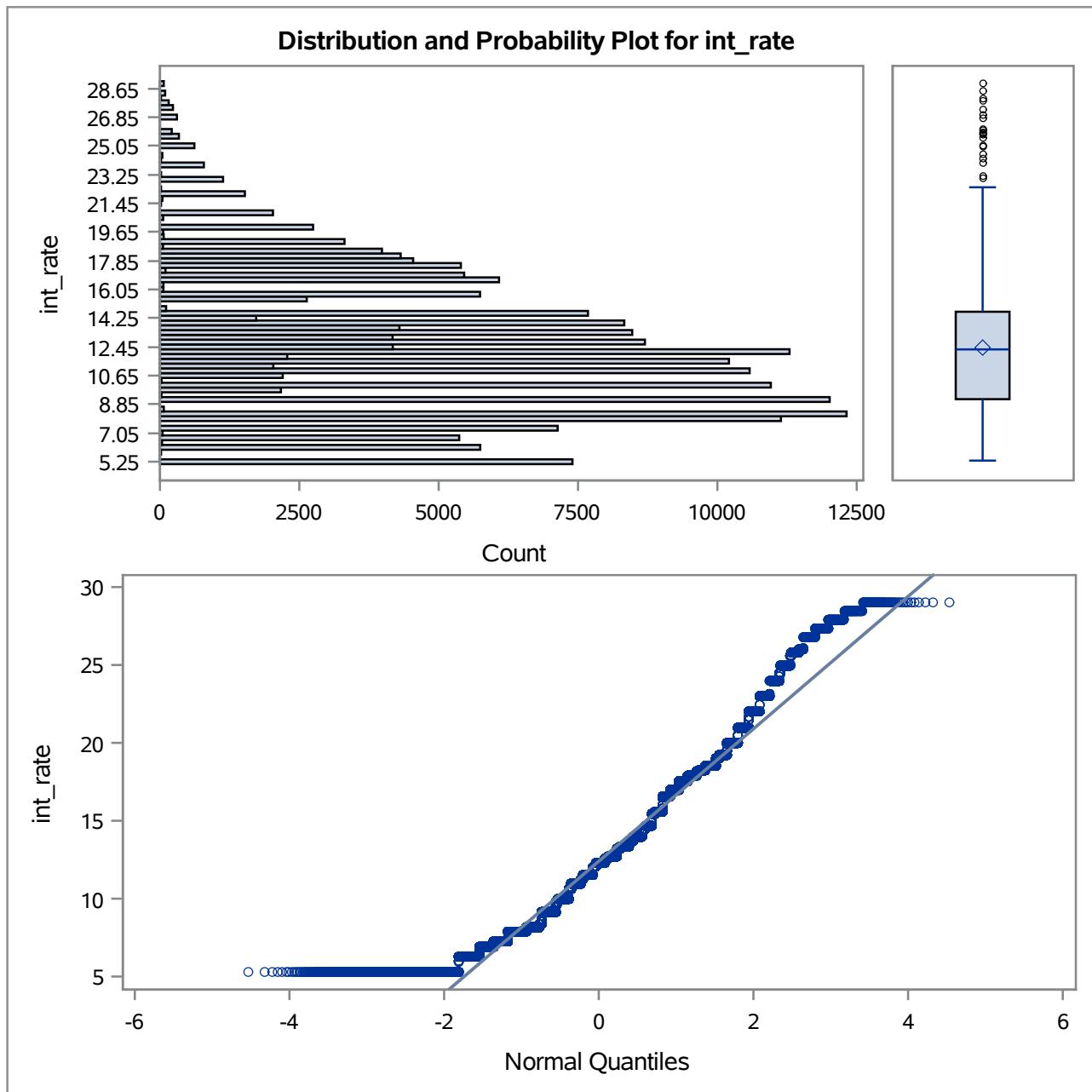
Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	1346.928	Pr > t 	<.0001
Sign	M	106499.5	Pr >= M 	<.0001
Signed Rank	S	1.134E10	Pr >= S 	<.0001

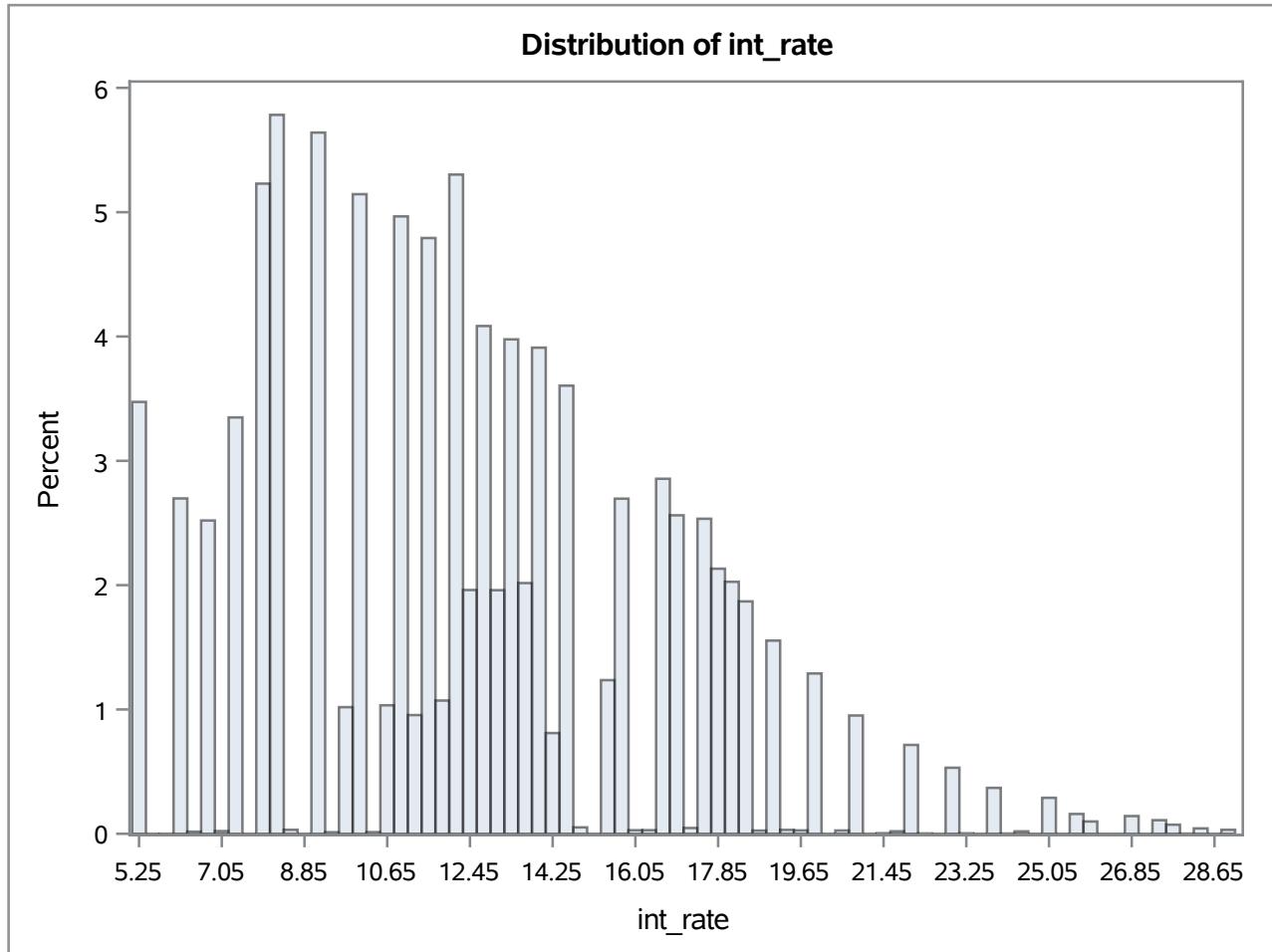
Quantiles (Definition 5)	
Level	Quantile
100% Max	28.99
99%	23.99
95%	19.19
90%	18.20
75% Q3	14.65
50% Median	12.29
25% Q1	9.17
10%	7.26
5%	6.24
1%	5.32
0% Min	5.32

Loan_amnt outliers (Yes/No) using IQR method

The UNIVARIATE Procedure
Variable: int_rate

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
5.32	212993	28.99	197166
5.32	212971	28.99	198333
5.32	212955	28.99	199001
5.32	212901	28.99	206173
5.32	212886	28.99	212274



Loan_amnt outliers (Yes/No) using IQR method**The UNIVARIATE Procedure**

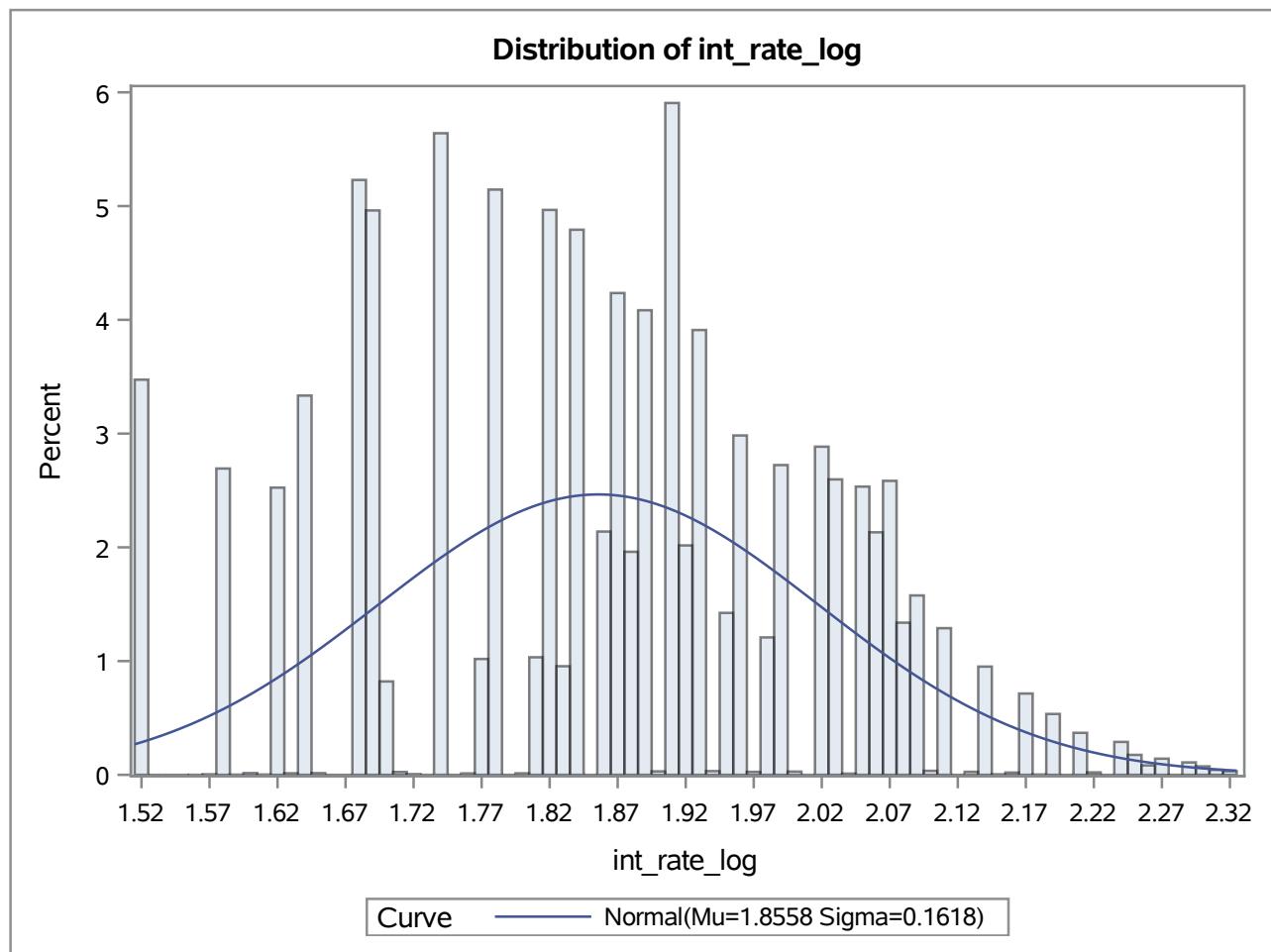
int_rate outliers (Yes/No) using IQR method**The FREQ Procedure**

outlier	Frequency	Percent	Cumulative Frequency	Cumulative Percent
No	209001	98.12	209001	98.12
Yes	3998	1.88	212999	100.00

The UNIVARIATE Procedure
Variable: int_rate_log

Moments			
N	212999	Sum Weights	212999
Mean	1.85575591	Sum Observations	395274.153
Std Deviation	0.16183551	Variance	0.02619073
Skewness	-0.0380959	Kurtosis	-0.4996109
Uncorrected SS	739110.918	Corrected SS	5578.57336
Coeff Variation	8.72073239	Std Error Mean	0.00035066

The UNIVARIATE Procedure



The UNIVARIATE Procedure
Variable: installment

Moments			
N	212999	Sum Weights	212999
Mean	440.842921	Sum Observations	93899101.4
Std Deviation	245.858646	Variance	60446.4737
Skewness	0.92016211	Kurtosis	0.55694629
Uncorrected SS	5.42697E10	Corrected SS	1.2875E10
Coeff Variation	55.7701245	Std Error Mean	0.53271718

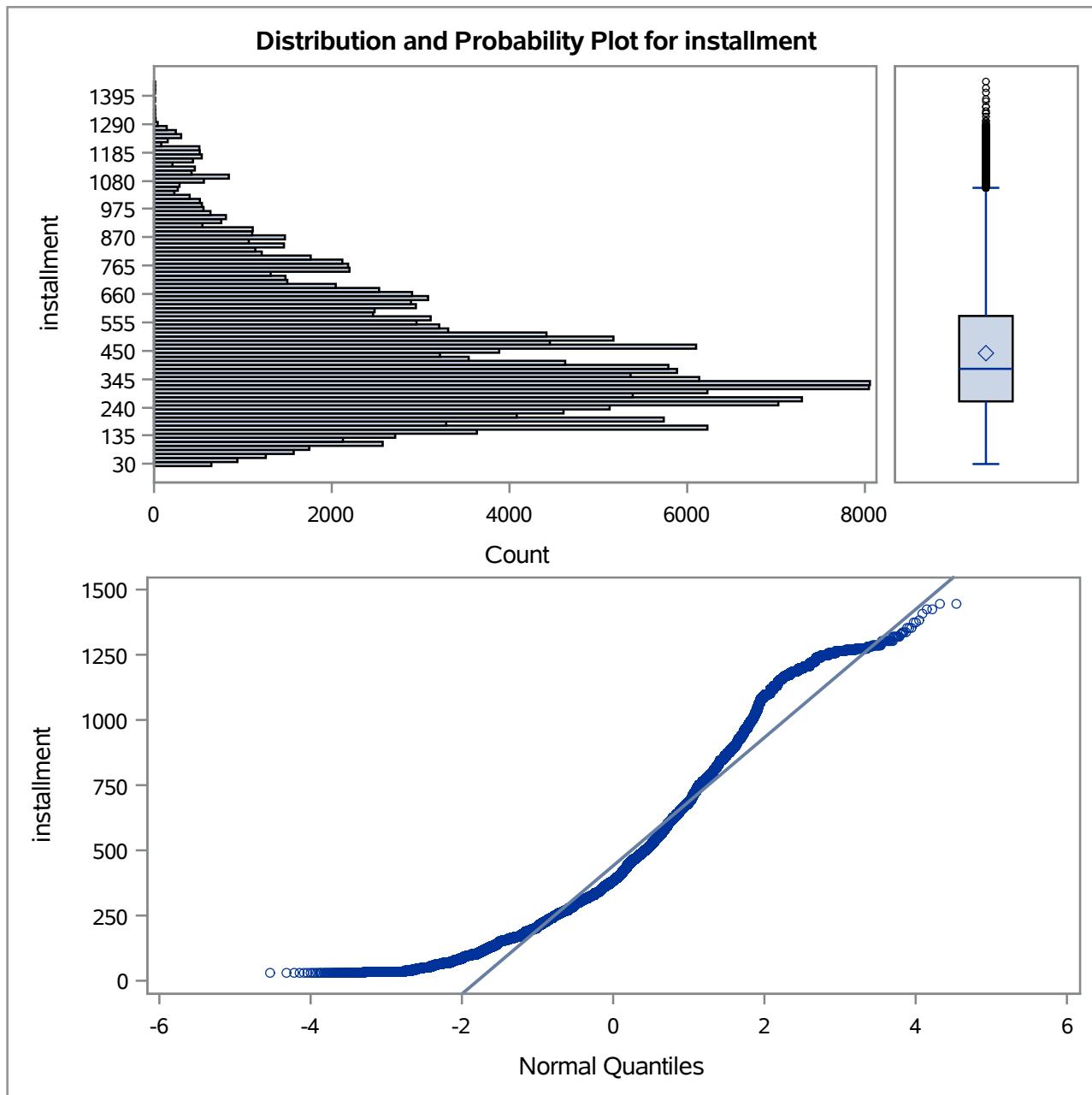
Basic Statistical Measures			
Location		Variability	
Mean	440.8429	Std Deviation	245.85865
Median	382.8700	Variance	60446
Mode	318.7900	Range	1415
		Interquartile Range	316.56000

Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	827.5365	Pr > t 	<.0001
Sign	M	106499.5	Pr >= M 	<.0001
Signed Rank	S	1.134E10	Pr >= S 	<.0001

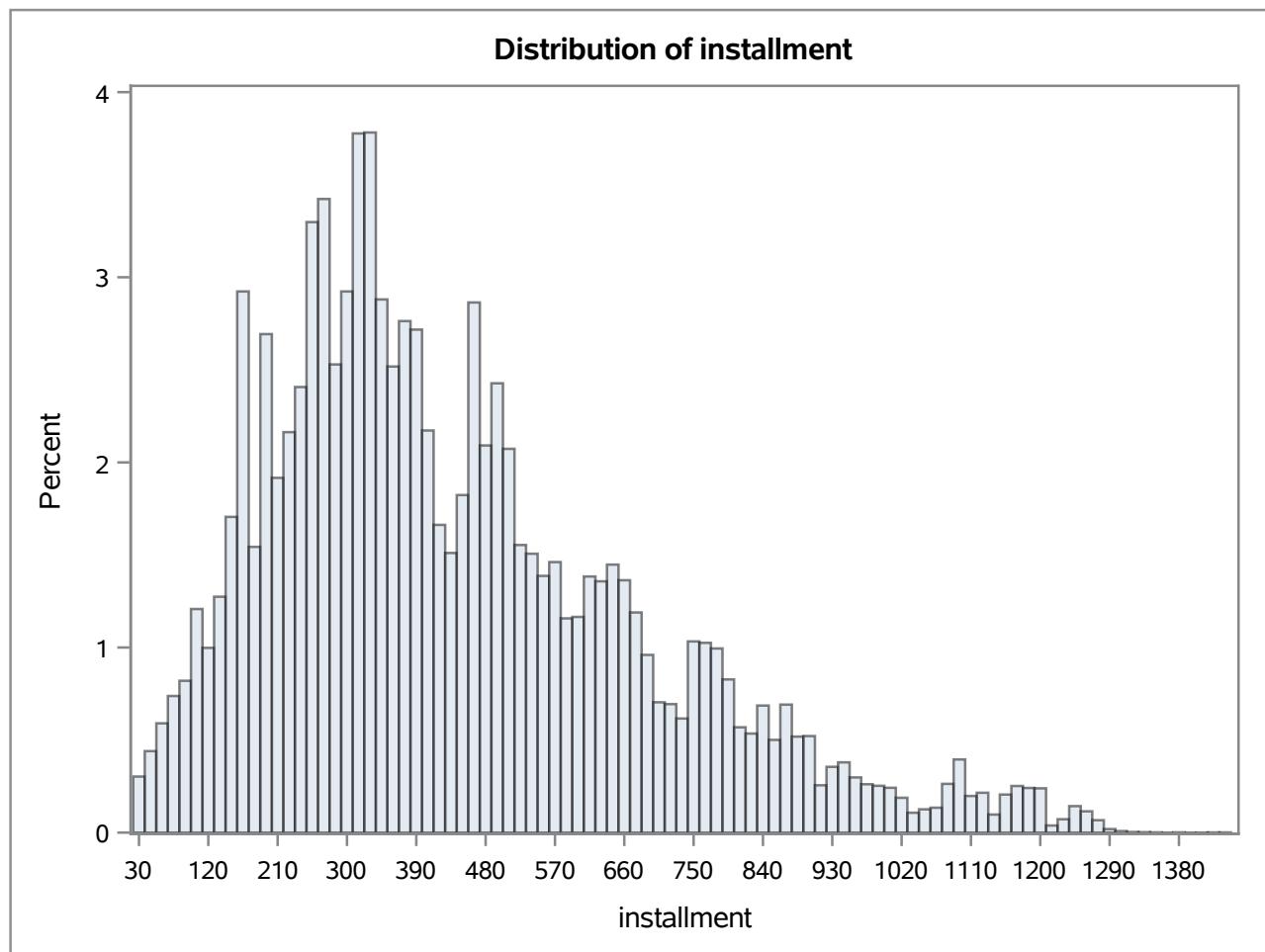
Quantiles (Definition 5)	
Level	Quantile
100% Max	1445.46
99%	1174.07
95%	915.93
90%	788.46
75% Q3	578.79
50% Median	382.87
25% Q1	262.23
10%	166.77
5%	125.68
1%	62.58
0% Min	30.12

The UNIVARIATE Procedure
Variable: installment

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
30.12	133432	1406.08	125866
30.12	78315	1424.57	245
30.12	47034	1424.57	150841
30.54	169642	1445.46	97357
30.54	134891	1445.46	104371



The UNIVARIATE Procedure



The UNIVARIATE Procedure
Variable: installment

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.09459	Pr > D	<0.0100
Cramer-von Mises	W-Sq	576.4303	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	3453.577	Pr > A-Sq	<0.0050

The FREQ Procedure

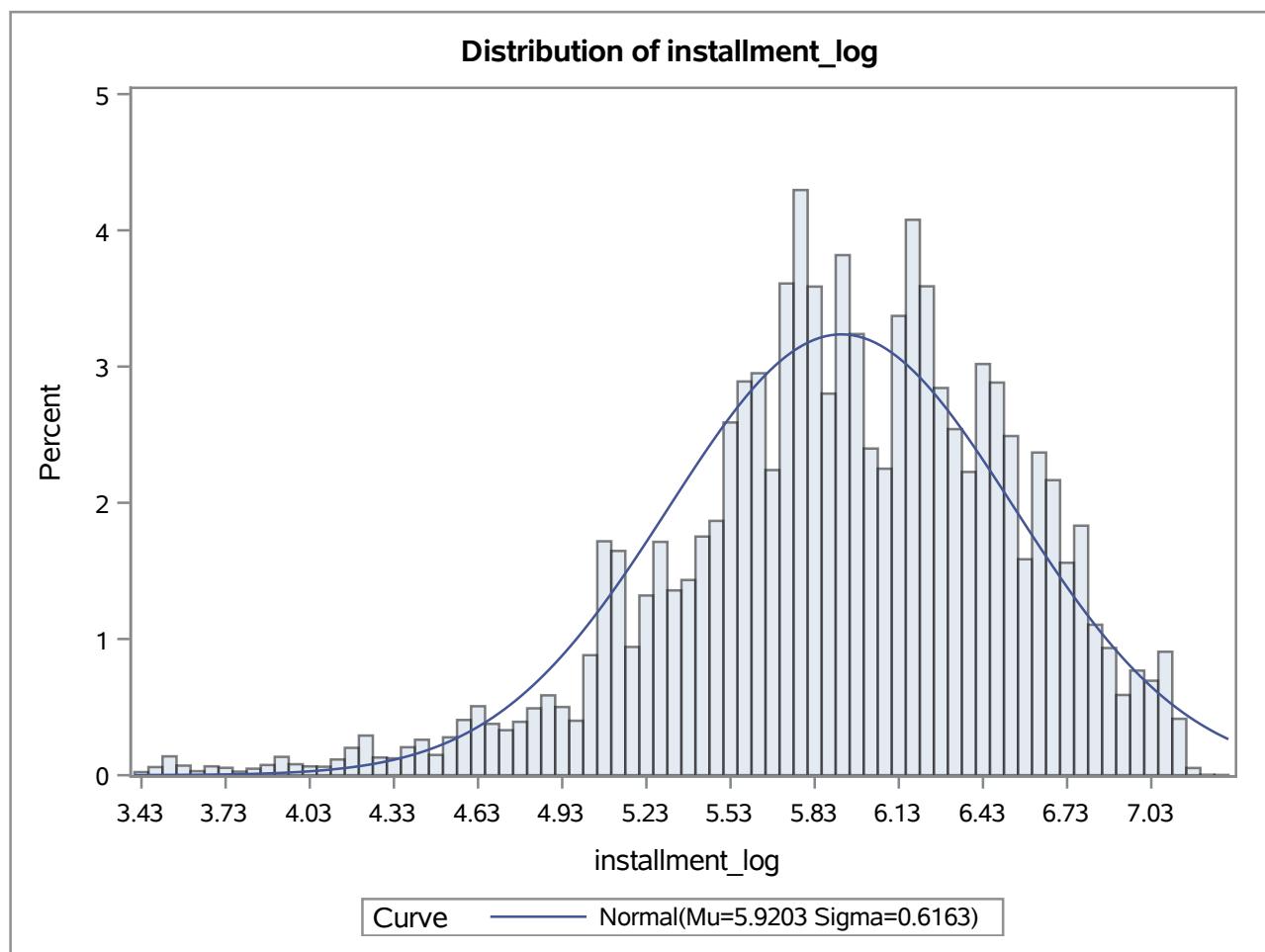
outlier	Frequency	Percent	Cumulative Frequency	Cumulative Percent
No	207150	97.25	207150	97.25
Yes	5849	2.75	212999	100.00

The UNIVARIATE Procedure
Variable: installment_log

Moments			
N	212999	Sum Weights	212999
Mean	5.92033914	Sum Observations	1261026.32
Std Deviation	0.61633296	Variance	0.37986631
Skewness	-0.6519646	Kurtosis	0.76779517
Uncorrected SS	7546614.23	Corrected SS	80910.7653
Coeff Variation	10.4104333	Std Error Mean	0.00133545

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.042368	Pr > D	<0.0100
Cramer-von Mises	W-Sq	105.0752	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	785.6566	Pr > A-Sq	<0.0050

The UNIVARIATE Procedure

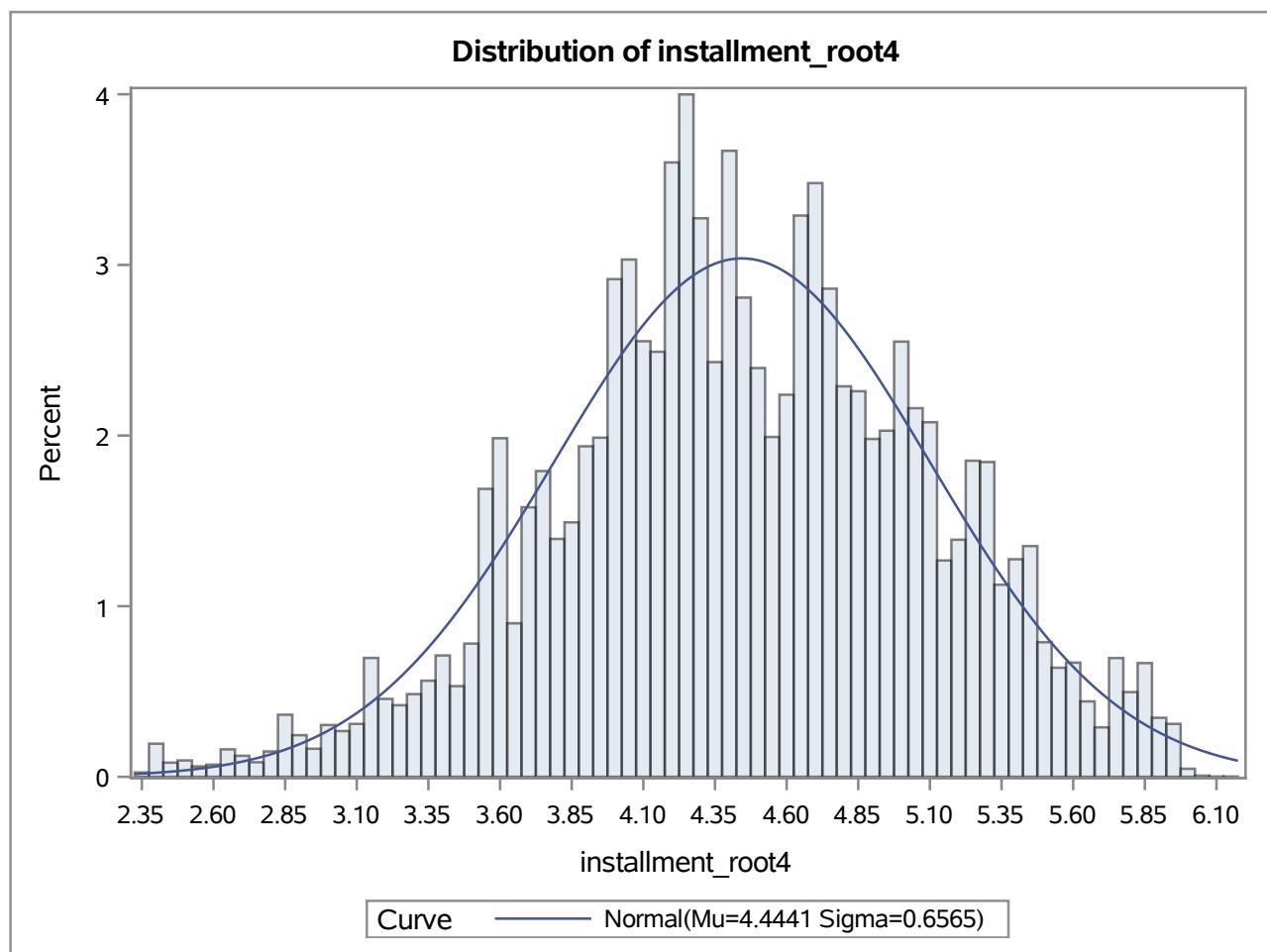


The UNIVARIATE Procedure
Variable: installment_root4

Moments			
N	212999	Sum Weights	212999
Mean	4.44409106	Sum Observations	946586.952
Std Deviation	0.65648655	Variance	0.43097459
Skewness	-0.1646511	Kurtosis	-0.0895997
Uncorrected SS	4298515.33	Corrected SS	91796.7248
Coeff Variation	14.7721219	Std Error Mean	0.00142245

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.017071	Pr > D	<0.0100
Cramer-von Mises	W-Sq	13.88742	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	110.4615	Pr > A-Sq	<0.0050

The UNIVARIATE Procedure



The UNIVARIATE Procedure
Variable: annual_inc

Moments			
N	212999	Sum Weights	212999
Mean	77800.7136	Sum Observations	1.65715E10
Std Deviation	81880.6469	Variance	6704440331
Skewness	50.3519419	Kurtosis	4471.15181
Uncorrected SS	2.7173E15	Corrected SS	1.42803E15
Coeff Variation	105.244082	Std Error Mean	177.415877

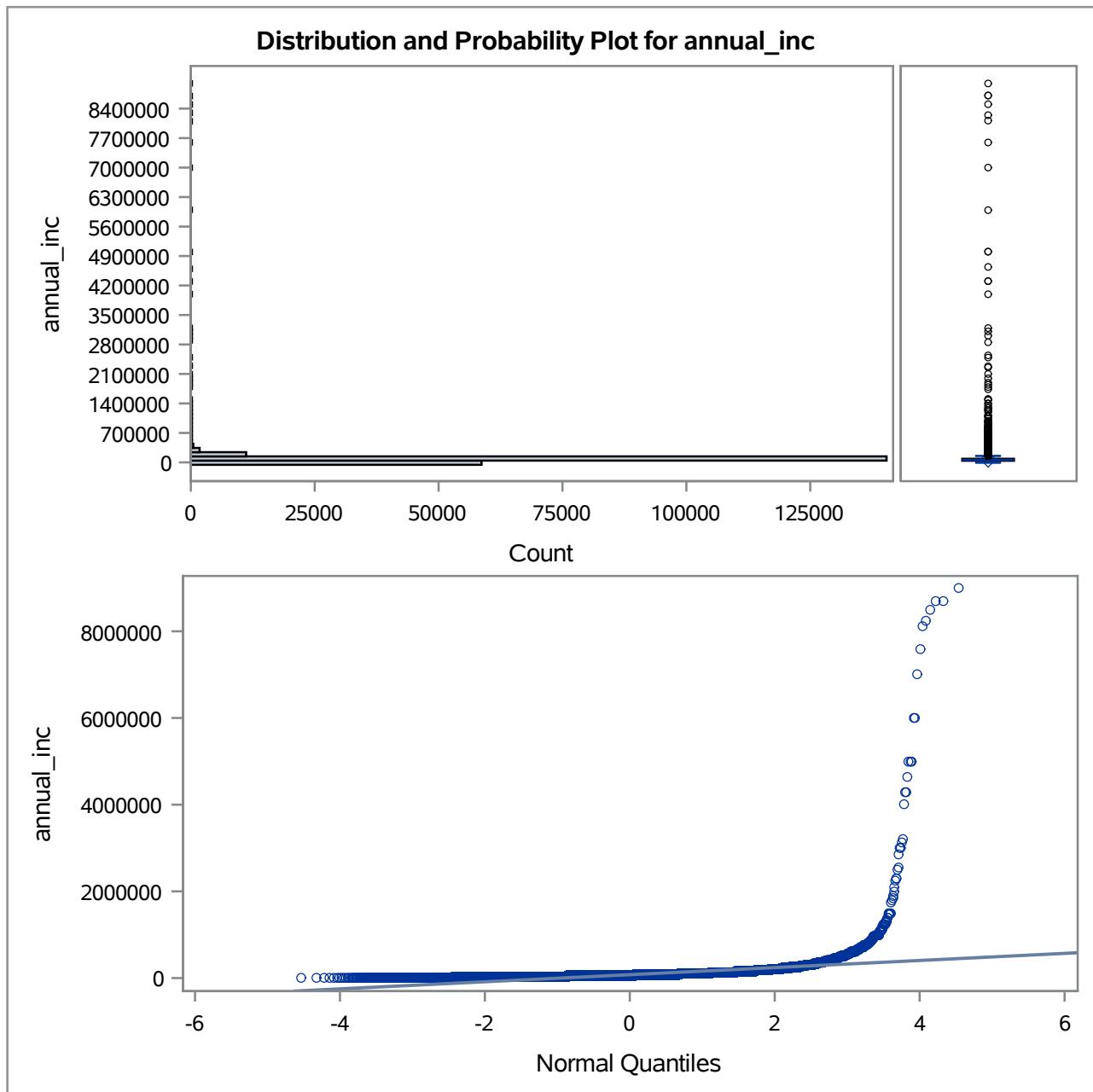
Basic Statistical Measures				
Location		Variability		
Mean	77800.71	Std Deviation	81881	
Median	65000.00	Variance	6704440331	
Mode	60000.00	Range	9000000	
		Interquartile Range	45500	

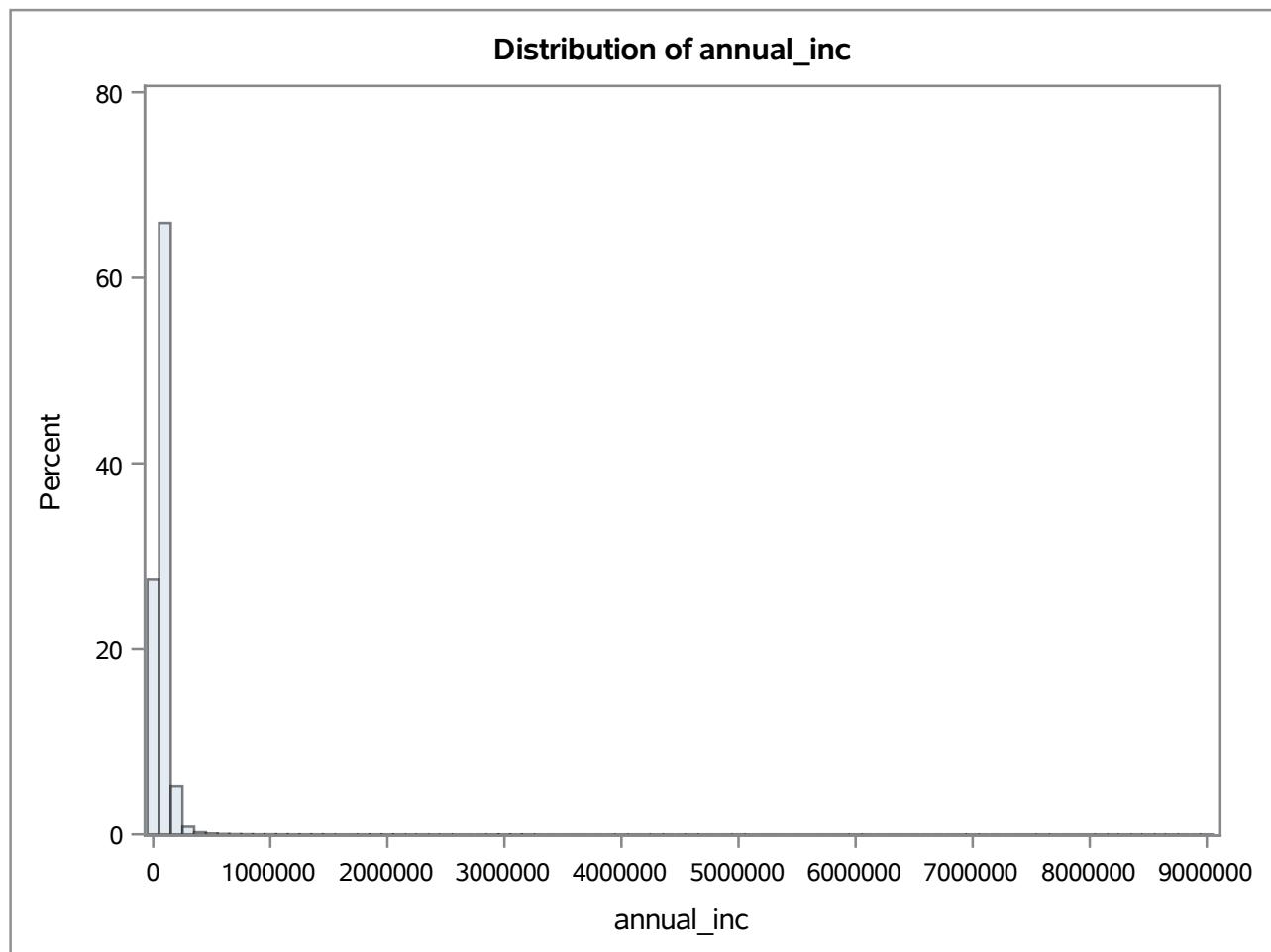
Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	438.5217	Pr > t 	<.0001
Sign	M	106498.5	Pr >= M 	<.0001
Signed Rank	S	1.134E10	Pr >= S 	<.0001

Quantiles (Definition 5)	
Level	Quantile
100% Max	9000000
99%	260000
95%	157800
90%	128000
75% Q3	92500
50% Median	65000
25% Q1	47000
10%	35000
5%	28896
1%	19000
0% Min	0

The UNIVARIATE Procedure
Variable: annual_inc

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	58865	8253000	78688
0	12969	8500021	41646
1200	67235	8700000	18892
1770	4950	8706582	2174
3800	5749	9000000	34233



The UNIVARIATE Procedure

The UNIVARIATE Procedure
Variable: annual_inc

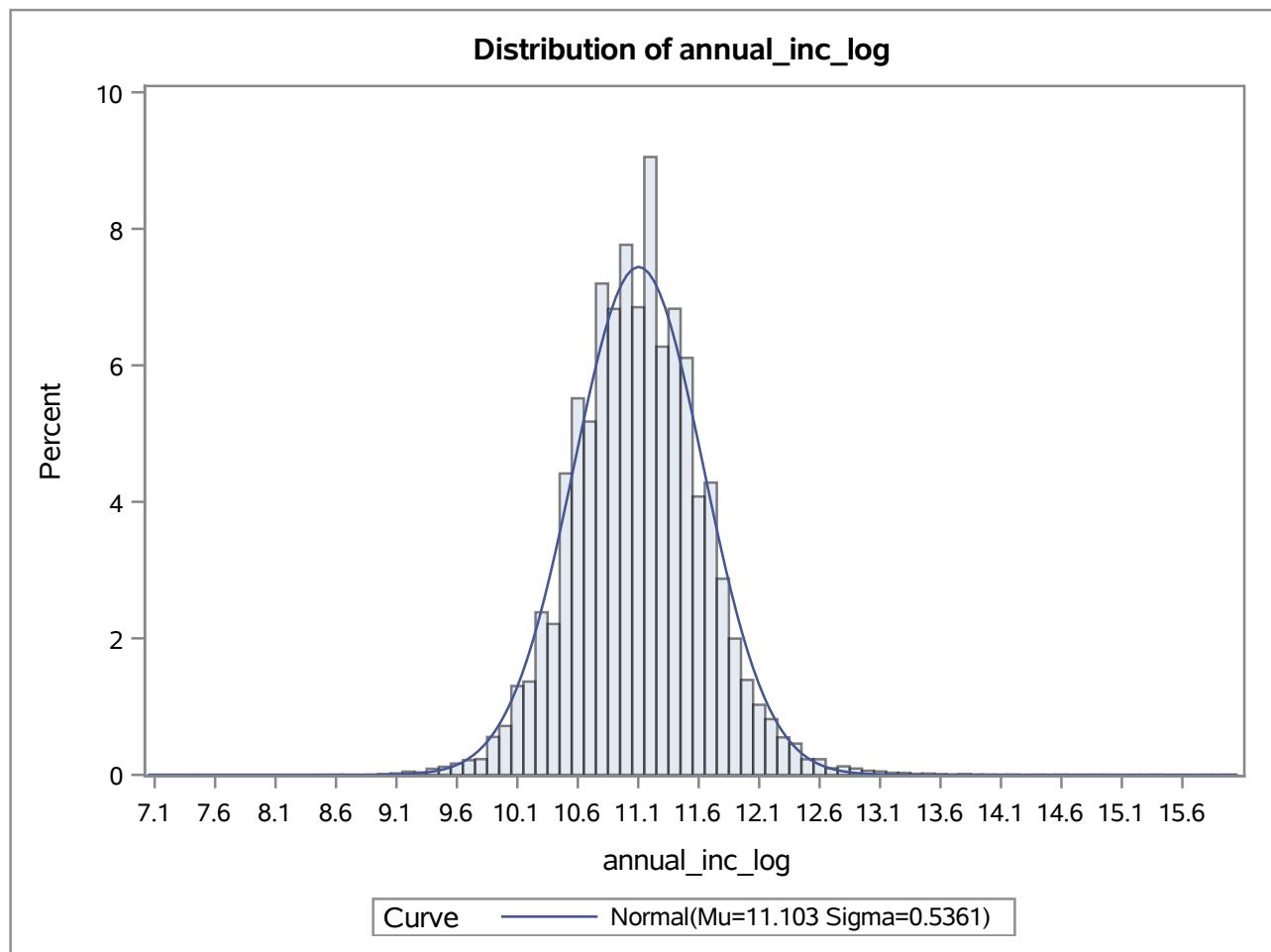
Trimmed Means								
Percent Trimmed in Tail	Number Trimmed in Tail	Trimmed Mean	Std Error Trimmed Mean	95% Confidence Limits		DF	t for H0: Mu0=0.00	Pr > t
10.00	21300	69716.71	80.97746	69557.99	69875.42	170398	860.9397	<.0001

The UNIVARIATE Procedure
Variable: annual_inc_log

Moments			
N	212997	Sum Weights	212997
Mean	11.1029858	Sum Observations	2364902.67
Std Deviation	0.53609086	Variance	0.28739341
Skewness	0.24558928	Kurtosis	1.41418641
Uncorrected SS	26318694.4	Corrected SS	61213.6473
Coeff Variation	4.82834862	Std Error Mean	0.00116159

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.028712	Pr > D	<0.0100
Cramer-von Mises	W-Sq	31.29999	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	207.9291	Pr > A-Sq	<0.0050

The UNIVARIATE Procedure



The UNIVARIATE Procedure
Variable: dti

Moments			
N	212999	Sum Weights	212999
Mean	19.3608173	Sum Observations	4123834.73
Std Deviation	31.9258707	Variance	1019.26122
Skewness	287.026708	Kurtosis	89654.8936
Uncorrected SS	296941412	Corrected SS	217100601
Coeff Variation	164.899395	Std Error Mean	0.06917576

Basic Statistical Measures			
Location		Variability	
Mean	19.36082	Std Deviation	31.92587
Median	18.72000	Variance	1019
Mode	18.00000	Range	9999
		Interquartile Range	12.86000

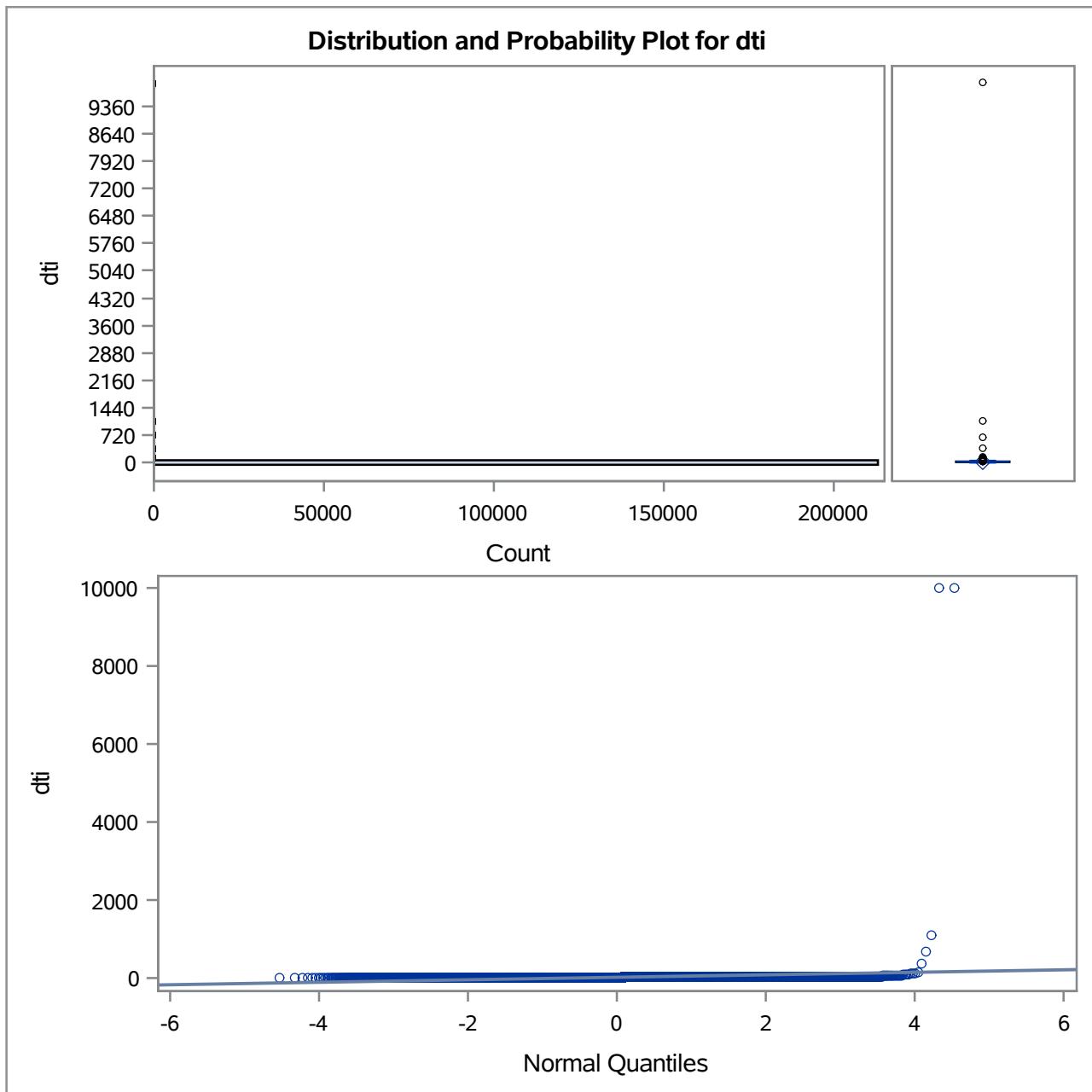
Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	279.8786	Pr > t 	<.0001
Sign	M	106480	Pr >= M 	<.0001
Signed Rank	S	1.134E10	Pr >= S 	<.0001

Quantiles (Definition 5)	
Level	Quantile
100% Max	9999.00
99%	38.41
95%	34.41
90%	31.49
75% Q3	25.52
50% Median	18.72
25% Q1	12.66
10%	8.03
5%	5.69
1%	2.42
0% Min	0.00

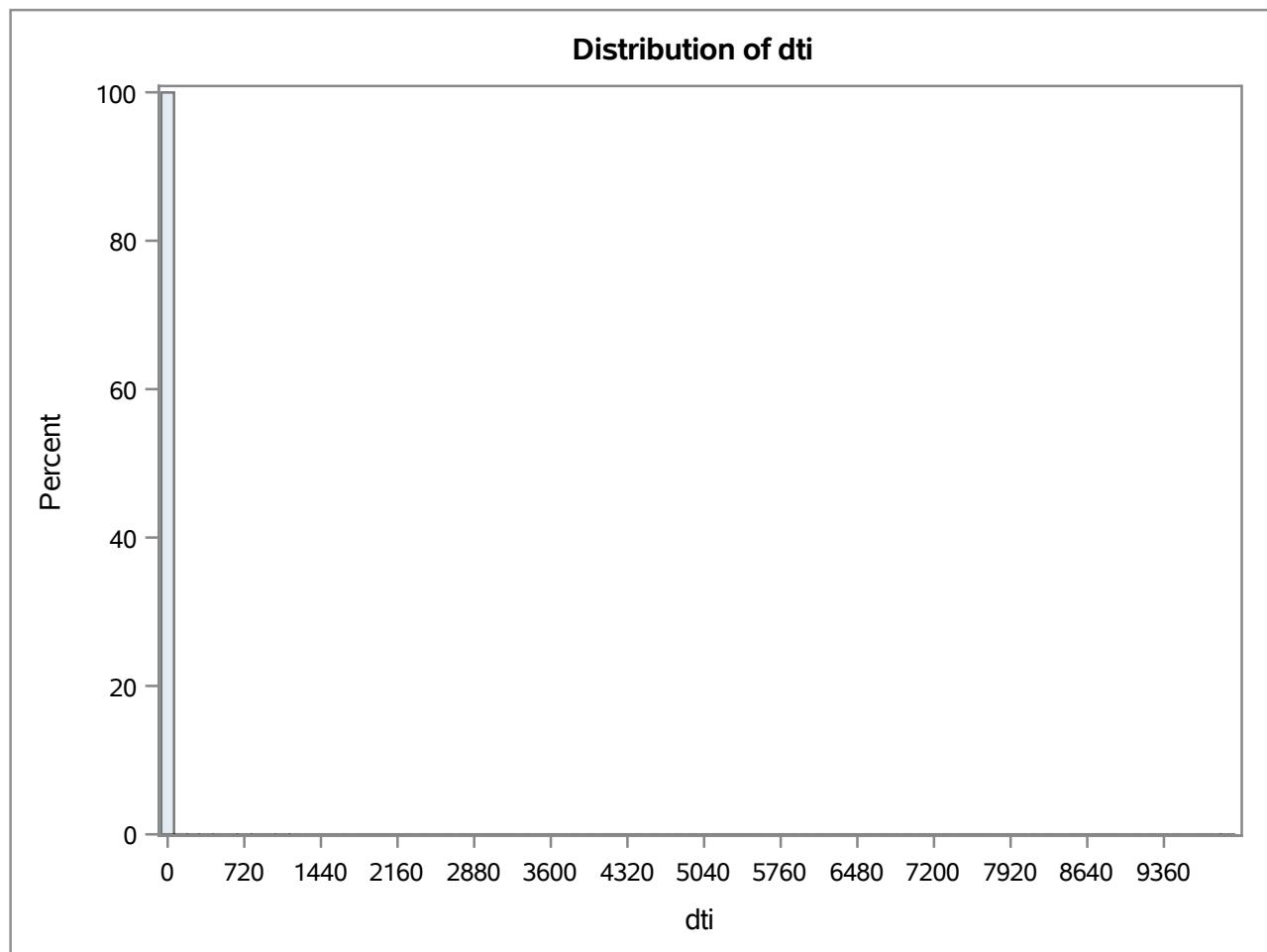
The UNIVARIATE Procedure
Variable: dti

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	206336	380.53	59662
0	200289	672.52	67235
0	198082	1092.52	4950
0	191464	9999.00	12969
0	180859	9999.00	58865

Distribution and Probability Plot for dti



The UNIVARIATE Procedure



After log transformation on annual_inc

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Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade
2290		38700063	41484906	3000	3000	36 months	15.99	105.46	D	D2
7057		67616099	72479825	6000	6000	36 months	15.41	209.2	D	D1

Obs	emp_title	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose
2290	dishwasher	< 1 year	RENT	25000	Source Verified	15-Jan	Charged Off	debt consolidation
7057	Machine Operator	3 years	RENT	18000	Verified	15-Dec	Current	debt consolidation

Obs	title	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal
2290	Debt consolidation	0	0	8-Aug	0	.	4	0	0
7057	Debt consolidation	0	0	4-Jan	0	32	16	0	0

Obs	revol_util	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee
2290	0	9	w	0	723.96	131.84	72.42	0
7057	0	20	w	6000	0	0	0	0

Obs	recoveries	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d
2290	519.7	93.546	15-Mar	105.46	.	15-Aug
7057	0	0	.	0	1	16-Jan

Obs	collections_12_mths_ex_med	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq
2290	0	.	INDIVIDUAL	.	.	0
7057	0	32	INDIVIDUAL	.	.	0

Obs	tot_coll_amt	tot_cur_bal	total_rev_hi_lim	VAR51	Months_36	Months_60
2290	0	5250	5300	.	.	.
7057	0	187820	13400	.	.	.

After log transformation on annual_inc

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Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade
11569		67277551	72079305	2700	2700	36 months	7.89	84.48	A	A5
17728		66614807	71340637	30000	30000	36 months	11.22	985.29	B	B5

Obs	emp_title	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose
11569	Account Manager	1 year	MORTGAGE	37000	Source Verified	15-Dec	Current	vacation
17728	licensed engineer	< 1 year	OWN	90000	Source Verified	15-Dec	Current	home_improvement

Obs	title	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal
11569	Vacation	0	0	Oct-00	0	.	4	0	0
17728	Home improvement	0	0	Oct-95	0	.	1	0	0

Obs	revol_util	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee
11569	0	14	w	2700	0	0	0	0
17728	.	11	w	30000	0	0	0	0

Obs	recoveries	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d
11569	0	0	.	0	1	16-Jan
17728	0	0	16-Jan	985.29	1	16-Jan

Obs	collections_12_mths_ex_med	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq
11569	0	.	INDIVIDUAL	.	.	0
17728	0	.	INDIVIDUAL	.	.	0

Obs	tot_coll_amt	tot_cur_bal	total_rev_hi_lim	VAR51	Months_36	Months_60
11569	0	100248	26000	.	.	.
17728	0	99021	0	.	.	.

After log transformation on annual_inc

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Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade
21747		66603419	71329241	16000	16000	36 months	15.41	557.87	D	D1
23659		66490374	71216096	20000	20000	36 months	7.89	625.72	A	A5

Obs	emp_title	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose
21747	welder/ fitter	10+ years	MORTGAGE	43000	Not Verified	15-Dec	Current	home_improvement
23659	Clerk	10+ years	MORTGAGE	52000	Not Verified	15-Dec	Current	home_improvement

Obs	title	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal
21747	Home improvement	0	0	4-Oct	0	47	3	0	0
23659	Home improvement	0	0	May-00	1	7	0	0	0

Obs	revol_util	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee
21747	0	7	w	15647.6	544.17	352.4	191.77	0
23659	0	26	w	19505.78	616.95	494.22	122.73	0

Obs	recoveries	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d
21747	0	0	16-Jan	557.87	1	16-Jan
23659	0	0	16-Jan	625.72	1	16-Jan

Obs	collections_12_mths_ex_med	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq
21747	0	57	INDIVIDUAL	.	.	0
23659	0	.	INDIVIDUAL	.	.	0

Obs	tot_coll_amt	tot_cur_bal	total_rev_hi_lim	VAR51	Months_36	Months_60
21747	0	28312	1300	.	.	.
23659	0	0	37700	.	.	.

After log transformation on annual_inc

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Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade
26822		66410911	71136643	4000	4000	36 months	11.22	131.38	B	B5
26867		66500892	71226619	1800	1800	36 months	9.17	57.39	B	B2

Obs	emp_title	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose
26822			MORTGAGE	22000	Source Verified	15-Dec	Current	car
26867	Buyer	4 years	RENT	88000	Source Verified	15-Dec	Current	other

Obs	title	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal
26822	Car financing	0	1	Jan-95	0	23	3	1	0
26867	Other	0	1	Jul-99	0	22	1	0	0

Obs	revol_util	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee
26822	0	25	w	3906.02	128.89	93.98	34.91	0
26867	0	11	w	1756.37	56.47	43.63	12.84	0

Obs	recoveries	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d
26822	0	0	16-Jan	131.38	1	16-Jan
26867	0	0	16-Jan	57.39	1	16-Jan

Obs	collections_12_mths_ex_med	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq
26822	0	.	INDIVIDUAL	.	.	0
26867	0	51	INDIVIDUAL	.	.	0

Obs	tot_coll_amt	tot_cur_bal	total_rev_hi_lim	VAR51	Months_36	Months_60
26822	0	74717	1500	.	.	.
26867	0	0	2600	.	.	.

After log transformation on annual_inc

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Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade
30977		65854446	70549158	35000	35000	60 months	11.99	778.38	C	C1
39957		63997779	68428515	18600	18600	36 months	9.17	592.95	B	B2

Obs	emp_title	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose
30977	Labor	< 1 year	MORTGAGE	75000	Verified	15-Dec	Current	debt consolidation
39957	Attorney	2 years	MORTGAGE	97000	Source Verified	15-Nov	Current	medical

Obs	title	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal
30977	Debt consolidation	0	0	Jan-95	0	.	3	0	0
39957	Medical expenses	0	0	Apr-95	0	24	7	0	0

Obs	revol_util	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee
30977	0	7	w	34571.33	755.07	428.67	326.4	0
39957	0	18	w	9149.18	9574	9450.82	123.18	0

Obs	recoveries	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d
30977	0	0	16-Jan	778.38	1	16-Jan
39957	0	0	15-Dec	9592.95	1	16-Jan

Obs	collections_12_mths_ex_med	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq
30977	0	.	INDIVIDUAL	.	.	0
39957	0	.	INDIVIDUAL	.	.	0

Obs	tot_coll_amt	tot_cur_bal	total_rev_hi_lim	VAR51	Months_36	Months_60
30977	0	0	15500	.	.	.
39957	0	392278	29500	.	.	.

After log transformation on annual_inc

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Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade
43000		65784344	70417110	2400	2400	36 months	16.99	85.56	D	D3
46209		65702574	70335306	15000	15000	60 months	18.2	382.54	E	E1

Obs	emp_title	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose
43000			OWN	10000	Verified	15-Dec	Current	other
46209	SUPPLY CHAIN & SOP MANAGE	2 years	MORTGAGE	150000	Not Verified	15-Nov	Current	home_improvement

Obs	title	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal
43000	Other	0	0	3-Oct	0	.	8	0	0
46209	Home improvement	0	0	8-Apr	1	.	4	0	0

Obs	revol_util	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee
43000	0	15	f	2348.42	83.29	51.58	31.71	0
46209	0	6	w	14844.96	352.21	155.04	197.17	0

Obs	recoveries	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d
43000	0	0	16-Jan	85.56	1	16-Jan
46209	0	0	16-Jan	382.54	1	16-Jan

Obs	collections_12_mths_ex_med	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq
43000	0	.	INDIVIDUAL	.	.	0
46209	0	.	INDIVIDUAL	.	.	0

Obs	tot_coll_amt	tot_cur_bal	total_rev_hi_lim	VAR51	Months_36	Months_60
43000	0	0	18800	.	.	.
46209	0	336378	51000	.	.	.

After log transformation on annual_inc

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Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade
49577		64999281	69526064	10000	10000	36 months	10.99	327.34	B	B4
52667		65463287	70050044	7150	7150	36 months	16.99	254.89	D	D3

Obs	emp_title	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose
49577	Server	1 year	MORTGAGE	22000	Source Verified	15-Nov	Current	home_improvement
52667	Administrative assistant	10+ years	MORTGAGE	38000	Source Verified	15-Dec	Current	home_improvement

Obs	title	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal
49577	Home improvement	0	0	7-Mar	1	.	4	0	0
52667	Home improvement	0	0	6-May	0	28	6	0	0

Obs	revol_util	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee
49577	0	17	w	9526.33	642.47	473.67	168.8	0
52667	0	14	f	6996.34	248.14	153.66	94.48	0

Obs	recoveries	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d
49577	0	0	16-Jan	327.34	1	16-Jan
52667	0	0	16-Jan	254.89	1	16-Jan

Obs	collections_12_mths_ex_med	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq
49577	0	.	INDIVIDUAL	.	.	0
52667	0	.	INDIVIDUAL	.	.	0

Obs	tot_coll_amt	tot_cur_bal	total_rev_hi_lim	VAR51	Months_36	Months_60
49577	0	104634	11500	.	.	.
52667	0	0	12200	.	.	.

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Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade
53657		65512784	70099517	8400	8400	36 months	9.99	271.01	B	B3
55970		65201158	69727934	6025	6025	36 months	10.99	197.23	B	B4

Obs	emp_title	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose
53657	Hvac technician	5 years	MORTGAGE	80000	Source Verified	15-Nov	Current	major_purchase
55970	HVAC Technician	5 years	MORTGAGE	108000	Source Verified	15-Nov	Current	home_improvement

Obs	title	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal
53657	Major purchase	0	0	2-Oct	1	63	2	0	0
55970	Home improvement	0	0	Oct-94	0	3	1	0	

Obs	revol_util	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee
53657	0	14	f	7996.17	537.36	403.83	133.53	0
55970	0	5	f	5739.6	390.78	285.4	105.38	0

Obs	recoveries	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d
53657	0	0	16-Jan	271.01	1	16-Jan
55970	0	0	16-Jan	197.23	1	16-Jan

Obs	collections_12_mths_ex_med	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq
53657	0	63	INDIVIDUAL	.	.	0
55970	0	.	INDIVIDUAL	.	.	0

Obs	tot_coll_amt	tot_cur_bal	total_rev_hi_lim	VAR51	Months_36	Months_60
53657	0	40012	9100	.	.	.
55970	0	0	27000	.	.	.

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Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade
58197		64691962	69202699	10000	10000	60 months	15.41	240.06	D	D1
64891		64109731	68540528	15000	15000	36 months	6.89	462.41	A	A3

Obs	emp_title	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose
58197	Rural Carrier	10+ years	OWN	49500	Not Verified	15-Nov	Current	home_improvement
64891	Fire alarm technician	10+ years	RENT	105000	Verified	15-Nov	Current	credit_card

Obs	title	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal
58197	Home improvement	0	0	Nov-98	0	61	4	1	0
64891	Credit card refinancing	0	0	Sep-00	0	40	1	0	0

Obs	revol_util	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee
58197	0	16	f	9775.28	463	224.72	238.28	0
64891	0	9	w	14245.27	913.34	754.73	158.61	0

Obs	recoveries	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d
58197	0	0	16-Jan	240.06	1	16-Jan
64891	0	0	16-Jan	462.41	1	16-Jan

Obs	collections_12_mths_ex_med	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq
58197	0	61	INDIVIDUAL	.	.	0
64891	0	40	INDIVIDUAL	.	.	0

Obs	tot_coll_amt	tot_cur_bal	total_rev_hi_lim	VAR51	Months_36	Months_60
58197	0	134877	4800	.	.	.
64891	0	0	5000	.	.	.

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Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade
68542		63898038	68328776	5000	5000	36 months	6.24	152.66	A	A2
74091		63509625	67852473	3500	3500	36 months	16.55	124.01	D	D2

Obs	emp_title	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose
68542	a la carte server	8 years	RENT	42000	Verified	15-Nov	Current	major_purchase
74091	Network Administrator	6 years	RENT	42000	Verified	15-Oct	Current	credit_card

Obs	title	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal
68542	Major purchase	0	0	Jan-96	0	.	12	0	1917
74091	Credit card refinancing	0	0	8-Aug	0	31	5	0	0

Obs	revol_util	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee
68542	5.8	16	w	4746.02	303.59	253.98	49.61	0
74091	0	6	w	3347.48	241.58	152.52	89.06	0

Obs	recoveries	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d
68542	0	0	16-Jan	152.66	1	16-Jan
74091	0	0	16-Jan	124.01	1	16-Jan

Obs	collections_12_mths_ex_med	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq
68542	0	.	INDIVIDUAL	.	.	0
74091	0	.	INDIVIDUAL	.	.	0

Obs	tot_coll_amt	tot_cur_bal	total_rev_hi_lim	VAR51	Months_36	Months_60
68542	0	1917	32800	.	.	.
74091	0	0	19300	.	.	.

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Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade
85772		63434561	67777283	12000	12000	60 months	13.33	275.07	C	C3
87465		63244119	67595831	27000	27000	60 months	8.18	549.8	B	B1

Obs	emp_title	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose
85772	Truck driver	< 1 year	MORTGAGE	65000	Source Verified	15-Oct	Current	major_purchase
87465	Physician (Hospitalist)	2 years	RENT	280000	Source Verified	15-Oct	Current	major_purchase

Obs	title	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal
85772	Major purchase	0	0	4-Apr	0	29	6	0	0
87465	Major purchase	0	0	10-Aug	0	5	0	0	0

Obs	revol_util	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee
85772	0	16	w	11714.89	541.25	285.11	256.14	0
87465	0	8	w	26266.01	1087.33	733.99	353.34	0

Obs	recoveries	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d
85772	0	0	15-Dec	275.07	1	16-Jan
87465	0	0	16-Jan	549.8	1	16-Jan

Obs	collections_12_mths_ex_med	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq
85772	0	.	INDIVIDUAL	.	.	0
87465	0	.	INDIVIDUAL	.	.	0

Obs	tot_coll_amt	tot_cur_bal	total_rev_hi_lim	VAR51	Months_36	Months_60
85772	1591	0	6800	.	.	.
87465	0	0	27100	.	.	.

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Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade
96412		62155806	66352530	25200	25200	60 months	12.29	564.27	C	C1
107548		60885109	64926960	15000	15000	36 months	12.69	503.18	C	C2

Obs	emp_title	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose
96412	Owner/CEO	2 years	MORTGAGE	69600	Not Verified	15-Oct	Current	home_improvement
107548	Waiter	5 years	RENT	50000	Not Verified	15-Oct	Current	home_improvement

Obs	title	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal
96412	Home improvement	0	0	3-Jan	0	38	5	2	0
107548	Home improvement	0	0	11-Feb	0	7	0	0	0

Obs	revol_util	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee
96412	0	26	w	24272.02	1658.4	927.98	730.42	0
107548	0	7	w	13955.37	1498.96	1044.63	454.33	0

Obs	recoveries	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d
96412	0	0	16-Jan	564.27	1	16-Jan
107548	0	0	16-Jan	503.18	1	16-Jan

Obs	collections_12_mths_ex_med	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq
96412	0	38	INDIVIDUAL	.	.	0
107548	0	.	INDIVIDUAL	.	.	0

Obs	tot_coll_amt	tot_cur_bal	total_rev_hi_lim	VAR51	Months_36	Months_60
96412	0	0	13900	.	.	.
107548	0	0	22400	.	.	.

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Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade
111979		61310026	65428783	3000	3000	36 months	14.65	103.49	C	C5
113105		61358949	65477686	21000	21000	36 months	6.24	641.15	A	A2

Obs	emp_title	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose
111979	Manager	< 1 year	RENT	48000	Source Verified	15-Oct	Current	moving
113105	Water Treatment Operator	5 years	MORTGAGE	100000	Verified	15-Oct	Current	home_improvement

Obs	title	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal
111979	Moving and relocation	0	0	9-Nov	1	55	3	0	0
113105	Home improvement	0	0	Apr-98	0	6	0	0	0

Obs	revol_util	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee
111979	0	5	f	2865.46	215.52	134.54	80.98	0
113105	0	17	w	19395.84	1916.17	1604.16	312.01	0

Obs	recoveries	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d
111979	0	0	16-Jan	103.49	1	16-Jan
113105	0	0	16-Jan	641.15	1	16-Jan

Obs	collections_12_mths_ex_med	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq
111979	0	55	INDIVIDUAL	.	.	0
113105	0	.	INDIVIDUAL	.	.	0

Obs	tot_coll_amt	tot_cur_bal	total_rev_hi_lim	VAR51	Months_36	Months_60
111979	0	0	8200	.	.	.
113105	0	236370	39100	.	.	.

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Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade
131860		60705217	64725931	8000	8000	36 months	9.17	255.04	B	B2
134189		60266212	64242958	24000	24000	36 months	16.55	850.31	D	D2

Obs	emp_title	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose
131860	Print Machine Especialist	2 years	RENT	30000	Verified	15-Sep	Current	major_purchase
134189	General Sales Manager	2 years	MORTGAGE	170000	Source Verified	15-Sep	Current	home_improvement

Obs	title	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal
131860	Major purchase	0	0	5-Feb	0	65	5	1	0
134189	Home improvement	0	1	3-Oct	1	15	4	0	0

Obs	revol_util	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee
131860	0	24	f	7413.82	756.97	586.18	170.79	0
134189	0	17	f	21879.39	3379.17	2120.61	1258.56	0

Obs	recoveries	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d
131860	0	0	15-Dec	255.04	1	16-Jan
134189	0	0	16-Jan	850.31	1	16-Jan

Obs	collections_12_mths_ex_med	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq
131860	0	65	INDIVIDUAL	.	.	0
134189	0	.	INDIVIDUAL	.	.	0

Obs	tot_coll_amt	tot_cur_bal	total_rev_hi_lim	VAR51	Months_36	Months_60
131860	486	41233	15000	.	.	.
134189	0	377895	2100	.	.	.

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Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade
138039		60105113	64049825	12000	12000	60 months	12.29	268.7	C	C1
139507		59502822	63436613	10000	10000	36 months	12.69	335.45	C	C2

Obs	emp_title	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose
138039	coach	10+ years	MORTGAGE	64500	Verified	15-Sep	Current	debt_consolidation
139507	Teacher	10+ years	OWN	53000	Source Verified	15-Sep	Current	home_improvement

Obs	title	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal
138039	Debt consolidation	0	0	Feb-99	0	63	2	0	0
139507	Home improvement	0	0	Sep-94	1	70	7	0	0

Obs	revol_util	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee
138039	0	22	w	11407.78	1054.32	592.22	462.1	0
139507	0	28	w	9303.59	999.3	696.41	302.89	0

Obs	recoveries	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d
138039	0	0	16-Jan	268.7	1	16-Jan
139507	0	0	15-Dec	335.45	1	16-Jan

Obs	collections_12_mths_ex_med	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq
138039	0	63	INDIVIDUAL	.	.	0
139507	0	.	INDIVIDUAL	.	.	0

Obs	tot_coll_amt	tot_cur_bal	total_rev_hi_lim	VAR51	Months_36	Months_60
138039	0	0	3100	.	.	.
139507	327	0	24500	.	.	.

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Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade
149684		59289846	63177590	6675	6675	36 months	26.77	271.69	G	G1
149794		59250014	63137758	25000	25000	60 months	10.99	543.44	B	B4

Obs	emp_title	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose
149684	Customer Service Rep	< 1 year	RENT	30000	Verified	15-Aug	Current	medical
149794	President	10+ years	MORTGAGE	125000	Not Verified	15-Sep	Current	medical

Obs	title	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal
149684	Medical expenses	0	1	4-Oct	0	12	6	0	0
149794	Medical expenses	0	0	Jun-98	0	42	5	0	0

Obs	revol_util	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee
149684	0	13	f	6167.19	1076.83	507.81	569.02	0
149794	0	23	w	1211.67	24140.18	23788.33	351.85	0

Obs	recoveries	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d
149684	0	0	16-Jan	271.69	1	16-Jan
149794	0	0	16-Jan	543.44	1	16-Jan

Obs	collections_12_mths_ex_med	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq
149684	0	49	INDIVIDUAL	.	.	0
149794	0	.	INDIVIDUAL	.	.	0

Obs	tot_coll_amt	tot_cur_bal	total_rev_hi_lim	VAR51	Months_36	Months_60
149684	330	12500	7100	.	.	.
149794	0	77912	28000	.	.	.

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Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade
151890		57305399	61008133	15000	15000	60 months	12.29	335.87	C	C1
157220		58271381	62090120	30000	30000	36 months	11.53	989.71	B	B5

Obs	emp_title	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose
151890	Dispatcher	< 1 year	MORTGAGE	40000	Verified	15-Aug	Current	debt consolidation
157220	Senior Software Engineer	3 years	MORTGAGE	140000	Verified	15-Aug	Current	other

Obs	title	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal
151890	Debt consolidation	0	0	2-May	0	.	6	0	0
157220	Other	0	0	2-Aug	0	.	2	0	0

Obs	revol_util	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee
151890	0	15	w	14259.74	1323	740.26	582.74	0
157220	0	12	w	27153.46	3939.62	2846.54	1093.08	0

Obs	recoveries	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d
151890	0	0	15-Dec	335.87	1	16-Jan
157220	0	0	15-Dec	989.71	1	16-Jan

Obs	collections_12_mths_ex_med	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq
151890	0	.	INDIVIDUAL	.	.	0
157220	0	.	INDIVIDUAL	.	.	0

Obs	tot_coll_amt	tot_cur_bal	total_rev_hi_lim	VAR51	Months_36	Months_60
151890	0	34544	30500	.	.	.
157220	0	234921	10500	.	.	.

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Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade
180859		56080651	59742451	4800	4800	36 months	6.89	147.97	A	A3
191464		55998722	59660469	2000	2000	36 months	15.61	69.93	D	D1

Obs	emp_title	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose
180859	Insurance agent	3 years	MORTGAGE	140000	Source Verified	15-Aug	Current	major_purchase
191464	Dispatcher	3 years	RENT	35000	Verified	15-Jul	Current	debt_consolidation

Obs	title	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal
180859	Major purchase	0	1	3-Mar	0	5	3	0	0
191464	Debt consolidation	0	2	Aug-83	0	23	2	0	0

Obs	revol_util	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee
180859	0	17	w	4191	736.18	609	127.18	0
191464	0	18	w	1774.65	347.92	225.35	122.57	0

Obs	recoveries	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d
180859	0	0	16-Jan	147.97	1	16-Jan
191464	0	0	15-Dec	69.93	1	16-Jan

Obs	collections_12_mths_ex_med	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq
180859	0	.	INDIVIDUAL	.	.	0
191464	0	.	INDIVIDUAL	.	.	0

Obs	tot_coll_amt	tot_cur_bal	total_rev_hi_lim	VAR51	Months_36	Months_60
180859	0	232391	10700	.	.	.
191464	0	0	9300	.	.	.

After log transformation on annual_inc

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Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade
198082		55462200	59063948	30000	30000	60 months	13.99	697.9	C	C4
200289		55491714	59093444	24000	24000	36 months	16.99	855.55	D	D3

Obs	emp_title	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose
198082	RN	10+ years	MORTGAGE	65000	Source Verified	15-Jul	Current	major_purchase
200289	Store Manager	3 years	OWN	65000	Source Verified	15-Jul	Current	home_improvement

Obs	title	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal
198082	Major purchase	0	1	1-Dec	1	19	4	0	0
200289	Home improvement	0	0	6-Jun	0	3	0	0	0

Obs	revol_util	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee
198082	0	24	w	28218.19	3442.87	1781.81	1661.06	0
200289	0	4	f	21347.19	4255.1	2652.81	1602.29	0

Obs	recoveries	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d
198082	0	0	15-Dec	697.9	1	16-Jan
200289	0	0	16-Jan	855.55	1	16-Jan

Obs	collections_12_mths_ex_med	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq
198082	0	19	INDIVIDUAL	.	.	0
200289	0	.	INDIVIDUAL	.	.	0

Obs	tot_coll_amt	tot_cur_bal	total_rev_hi_lim	VAR51	Months_36	Months_60
198082	0	203221	11300	.	.	.
200289	0	0	10200	.	.	.

After log transformation on annual_inc

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Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade
206336		54384806	57965560	22225	22225	60 months	9.99	472.11	B	B3

Obs	emp_title	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose
206336	Head Athletic Trainer	9 years	MORTGAGE	55000	Verified	15-Jul	Current	debt consolidation

Obs	title	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal
206336	Debt consolidation	0	0	Aug-00	0	.	5	0	0

Obs	revol_util	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee
206336	0	27	w	20466.23	2820.33	1758.77	1061.56	0

Obs	recoveries	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d
206336	0	0	16-Jan	472.11	1	16-Jan

Obs	collections_12_mths_ex_med	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq
206336	0	.	INDIVIDUAL	.	.	0

Obs	tot_coll_amt	tot_cur_bal	total_rev_hi_lim	VAR51	Months_36	Months_60
206336	0	240027	11200	.	.	.

After log transformation on annual_inc

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Obs	Row_ID	id	member_id	loan_amnt	funded_amnt	term	int_rate	installment	grade	sub_grade	emp_title
12969		66415476	71141331	20000	20000	36 months	16.99	712.96	D	D3	
58865		65199509	69726237	3700	3700	36 months	12.59	123.94	C	C2	

Obs	emp_length	home_ownership	annual_inc	verification_status	issue_d	loan_status	purpose	title
12969		MORTGAGE	0	Not Verified	15-Dec	Current	debt_consolidation	Debt consolidation
58865		MORTGAGE	0	Not Verified	15-Nov	Current	credit_card	Credit card refinancing

Obs	dti	delinq_2yrs	earliest_cr_line	inq_last_6mths	mths_since_last_delinq	open_acc	pub_rec	revol_bal	revol_util
12969	9999	0	1-Jul		1	.	7	0	7161
58865	9999	2	Aug-78		1	10	8	0	10649

Obs	total_acc	initial_list_status	out_prncp	total_pymnt	total_rec_prncp	total_rec_int	total_rec_late_fee	recoveries
12969	11	w	19570.21	694.08	429.79	264.29	0	0
58865	20	f	3528.87	242.7	171.13	71.57	0	0

Obs	collection_recovery_fee	last_pymnt_d	last_pymnt_amnt	next_pymnt_d	last_credit_pull_d	collections_12_mths_ex_med
12969	0	16-Jan	712.96	1	16-Jan	0
58865	0	16-Jan	123.94	1	16-Jan	0

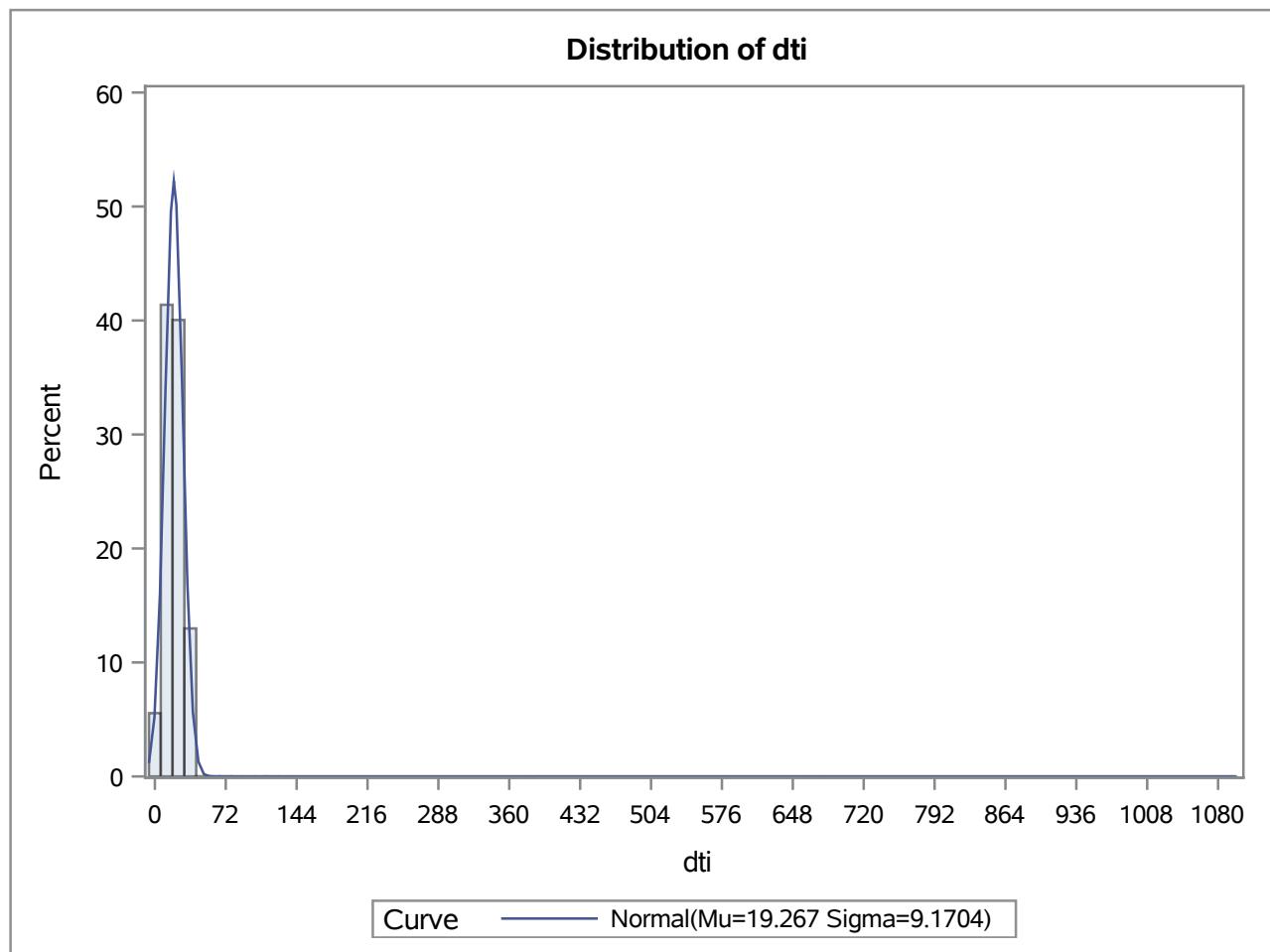
Obs	mths_since_last_major_derog	application_type	annual_inc_joint	dti_joint	acc_now_delinq	tot_coll_amt	tot_cur_bal
12969	.	JOINT	*	5	0	0	8715
58865	10	JOINT	*	*	0	0	24521

Obs	total_rev_hi_lim	VAR51	Months_36	Months_60
12969	8100		.	.
58865	18700		.	.

The UNIVARIATE Procedure
Variable: dti

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.025339	Pr > D	<0.0100
Cramer-von Mises	W-Sq	51.05169	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	430.1922	Pr > A-Sq	<0.0050

The UNIVARIATE Procedure



The FREQ Procedure

outlier	Frequency	Percent	Cumulative Frequency	Cumulative Percent
No	212947	99.98	212947	99.98
Yes	52	0.02	212999	100.00

List of 52 outliers detected for dti

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Obs	id	installment	annual_inc	dti	outlier
2792	68586213	320.7	29524.32	46.71	Yes
4950	67405134	236.34	1770	1092.52	Yes
6410	67555887	531.44	20000	137.4	Yes
7495	67575819	741.68	22246.8	89.83	Yes
11939	67467306	482.09	12000	52.8	Yes
12695	66406049	156.86	70000	48.48	Yes
12969	66415476	712.96	0	.	Yes
13530	66471535	418.4	20239	46.92	Yes
14298	67295955	880.61	63800	58.54	Yes
14535	66524296	296.33	46000	46.67	Yes
14582	67395755	688.23	38000	45.58	Yes
14875	67295579	303.81	50000	45.78	Yes
17176	66495833	510.05	27000	100.09	Yes
18906	66404856	526.61	37000	68.41	Yes
19545	66414202	646.87	65000	45.32	Yes
20506	66413852	334.94	24000	52.45	Yes
21920	66593126	402.57	30000	90	Yes
23297	66612447	503.21	58000	44.86	Yes
42644	65822381	441.82	28000	46.89	Yes
45528	65662159	374.25	18240	72.3	Yes
45820	65702903	329.65	25000	46.28	Yes
46442	65692654	272.15	28000	69.35	Yes
47852	65067781	286.08	8160	77.06	Yes
48667	65631187	81.65	27800	54.1	Yes
49008	65571637	523	8700	120.66	Yes
49355	65364802	563.7	30000	54.36	Yes
49644	65334513	778.06	38500	48.91	Yes
50304	65474103	303.67	52000	54.19	Yes
50457	65294365	952.08	43000	47.61	Yes
50538	65404415	814.54	36000	64.5	Yes
50596	65454555	170.09	25000	61.21	Yes
50767	65494295	256.56	12000	67.5	Yes
58756	64957868	686.05	31449.6	44.89	Yes
58865	65199509	123.94	0	.	Yes
59662	64957302	472.1	5000	380.53	Yes
59793	65189234	318.12	8435	59.26	Yes
67235	64078746	445.91	1200	672.52	Yes
68455	63877889	539.96	18572	71.82	Yes

List of 52 outliers detected for dti

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Obs	id	installment	annual_inc	dti	outlier
69444	63917640	576.14	44000	63.64	Yes
70816	63671798	303.81	9745	125.25	Yes
71751	63600341	363.26	47136	46.28	Yes
76581	63528339	946.68	40000	64.99	Yes
77688	63447862	693.1	38500	74.48	Yes
78641	63218191	850.31	20000	60.08	Yes
80734	63526598	584.41	43976	46.92	Yes
81942	63406199	575.51	16404	71.4	Yes
86287	63394642	552.27	12000	68.3	Yes
89854	62206500	170.87	12000	104	Yes
95878	62245964	390.68	26000	54.43	Yes
96584	61873305	1006.68	61140	45.77	Yes
97545	62245231	321.68	9000	55.1	Yes
99012	62062839	462.49	21559	59.19	Yes

After replacing outliers of dti with calculated values

The UNIVARIATE Procedure
Variable: dti_updated

Moments			
N	212997	Sum Weights	212997
Mean	19.2429578	Sum Observations	4098692.28
Std Deviation	8.69490463	Variance	75.6013665
Skewness	0.19021328	Kurtosis	-0.6643477
Uncorrected SS	94973751.1	Corrected SS	16102788.7
Coeff Variation	45.1848657	Std Error Mean	0.01883988

Basic Statistical Measures				
Location		Variability		
Mean	19.24296	Std Deviation	8.69490	
Median	18.72000	Variance	75.60137	
Mode	18.00000	Range	44.51217	
		Interquartile Range	12.87000	

Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	1021.395	Pr > t 	<.0001
Sign	M	106498.5	Pr >= M 	<.0001
Signed Rank	S	1.134E10	Pr >= S 	<.0001

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.032157	Pr > D	<0.0100
Cramer-von Mises	W-Sq	82.14266	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	564.1586	Pr > A-Sq	<0.0050

Quantiles (Definition 5)	
Level	Quantile
100% Max	44.52000000
99%	38.38000000
95%	34.40000000
90%	31.48000000
75% Q3	25.52000000
50% Median	18.72000000
25% Q1	12.65000000

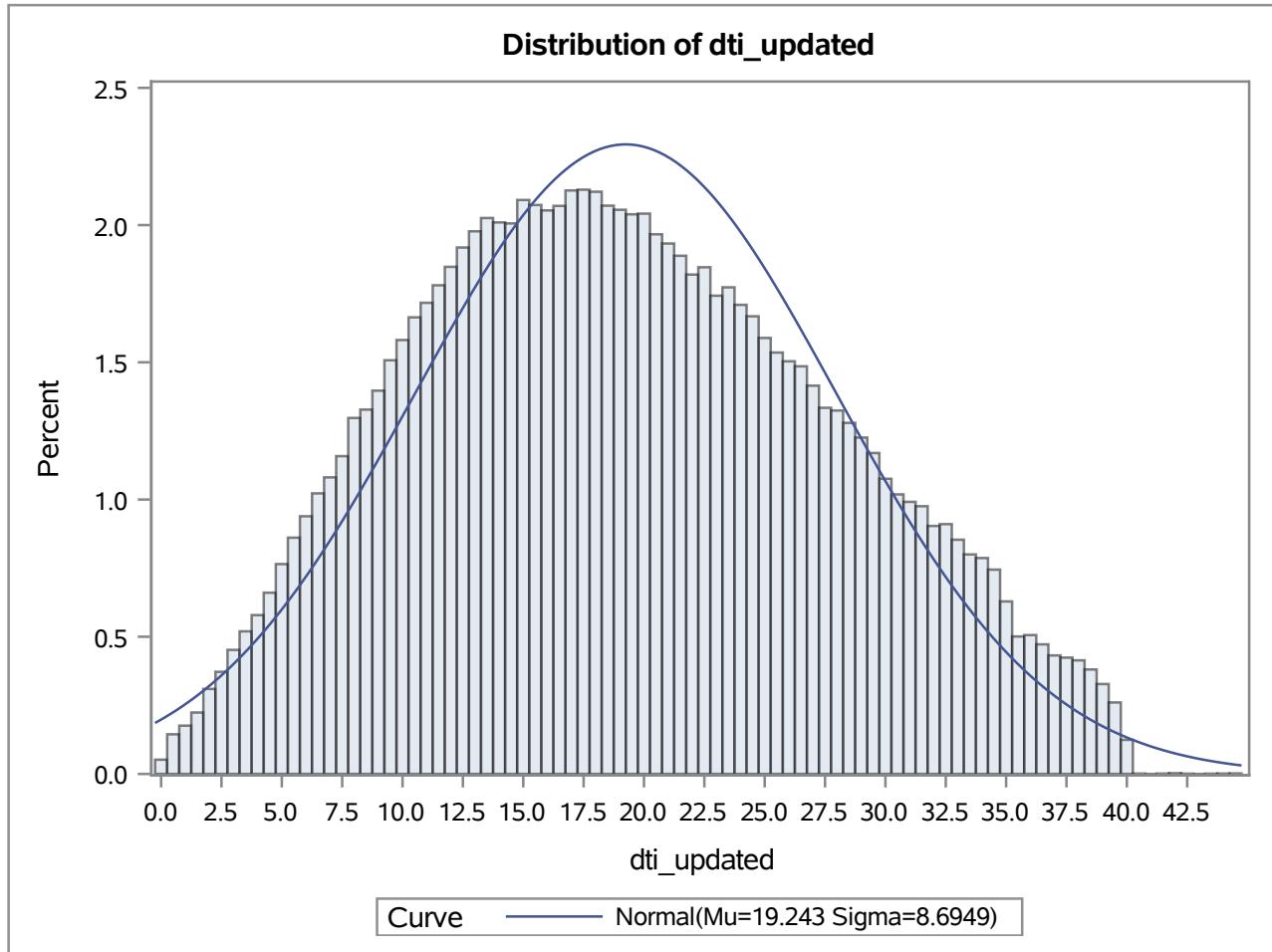
After replacing outliers of dti with calculated values

The UNIVARIATE Procedure
Variable: dti_updated

Quantiles (Definition 5)	
Level	Quantile
10%	8.03000000
5%	5.68000000
1%	2.40000000
0% Min	0.00782591

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0.00782591	26867	44.24	75967
0.01268314	180859	44.33	46388
0.02000000	15325	44.40	51481
0.02191444	55970	44.43	53601
0.02356286	87465	44.52	46994

Missing Values			
Missing Value	Count	Percent Of	
		All Obs	Missing Obs
.	2	0.00	100.00

After replacing outliers of dti with calculated values**The UNIVARIATE Procedure**

After replacing outliers of dti with calculated values

The UNIVARIATE Procedure
Fitted Normal Distribution for dti_updated

Parameters for Normal Distribution		
Parameter	Symbol	Estimate
Mean	Mu	19.24296
Std Dev	Sigma	8.694905

Goodness-of-Fit Tests for Normal Distribution				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.032157	Pr > D	<0.010
Cramer-von Mises	W-Sq	82.142659	Pr > W-Sq	<0.005
Anderson-Darling	A-Sq	564.158556	Pr > A-Sq	<0.005

Quantiles for Normal Distribution		
Percent	Quantile	
	Observed	Estimated
1.0	2.40000	-0.98442
5.0	5.68000	4.94111
10.0	8.03000	8.09999
25.0	12.65000	13.37833
50.0	18.72000	19.24296
75.0	25.52000	25.10758
90.0	31.48000	30.38593
95.0	34.40000	33.54480
99.0	38.38000	39.47033

After replacing outliers of dti with calculated values

The UNIVARIATE Procedure
Variable: delinq_2yrs

Moments			
N	212999	Sum Weights	212999
Mean	0.34746173	Sum Observations	74009
Std Deviation	0.92120915	Variance	0.8486263
Skewness	5.28259555	Kurtosis	50.9513304
Uncorrected SS	206471	Corrected SS	180755.705
Coeff Variation	265.125361	Std Error Mean	0.00199604

Basic Statistical Measures			
Location		Variability	
Mean	0.347462	Std Deviation	0.92121
Median	0.000000	Variance	0.84863
Mode	0.000000	Range	30.00000
		Interquartile Range	0

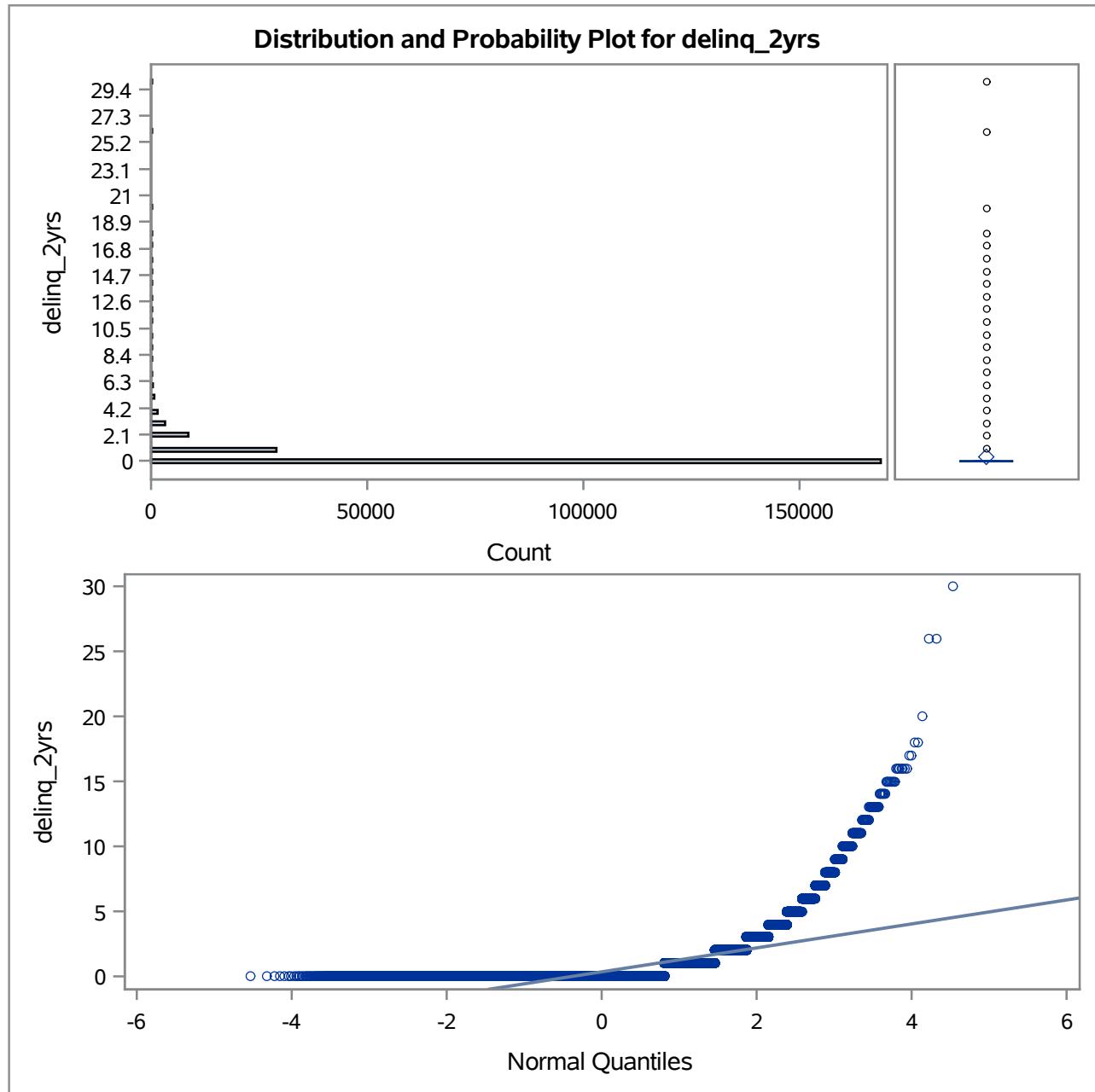
Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	174.0754	Pr > t 	<.0001
Sign	M	22098	Pr >= M 	<.0001
Signed Rank	S	4.8833E8	Pr >= S 	<.0001

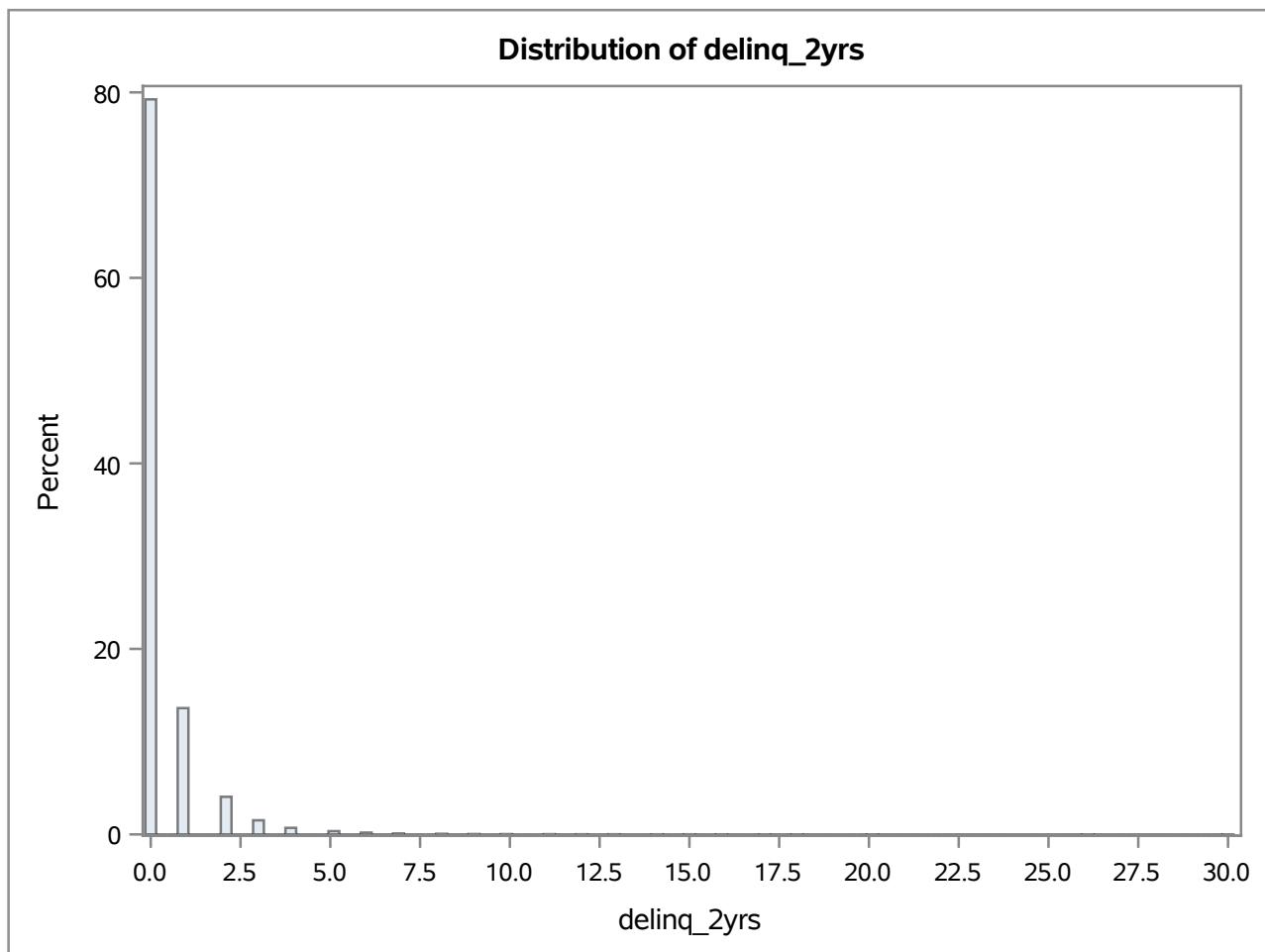
Quantiles (Definition 5)	
Level	Quantile
100% Max	30
99%	4
95%	2
90%	1
75% Q3	0
50% Median	0
25% Q1	0
10%	0
5%	0
1%	0
0% Min	0

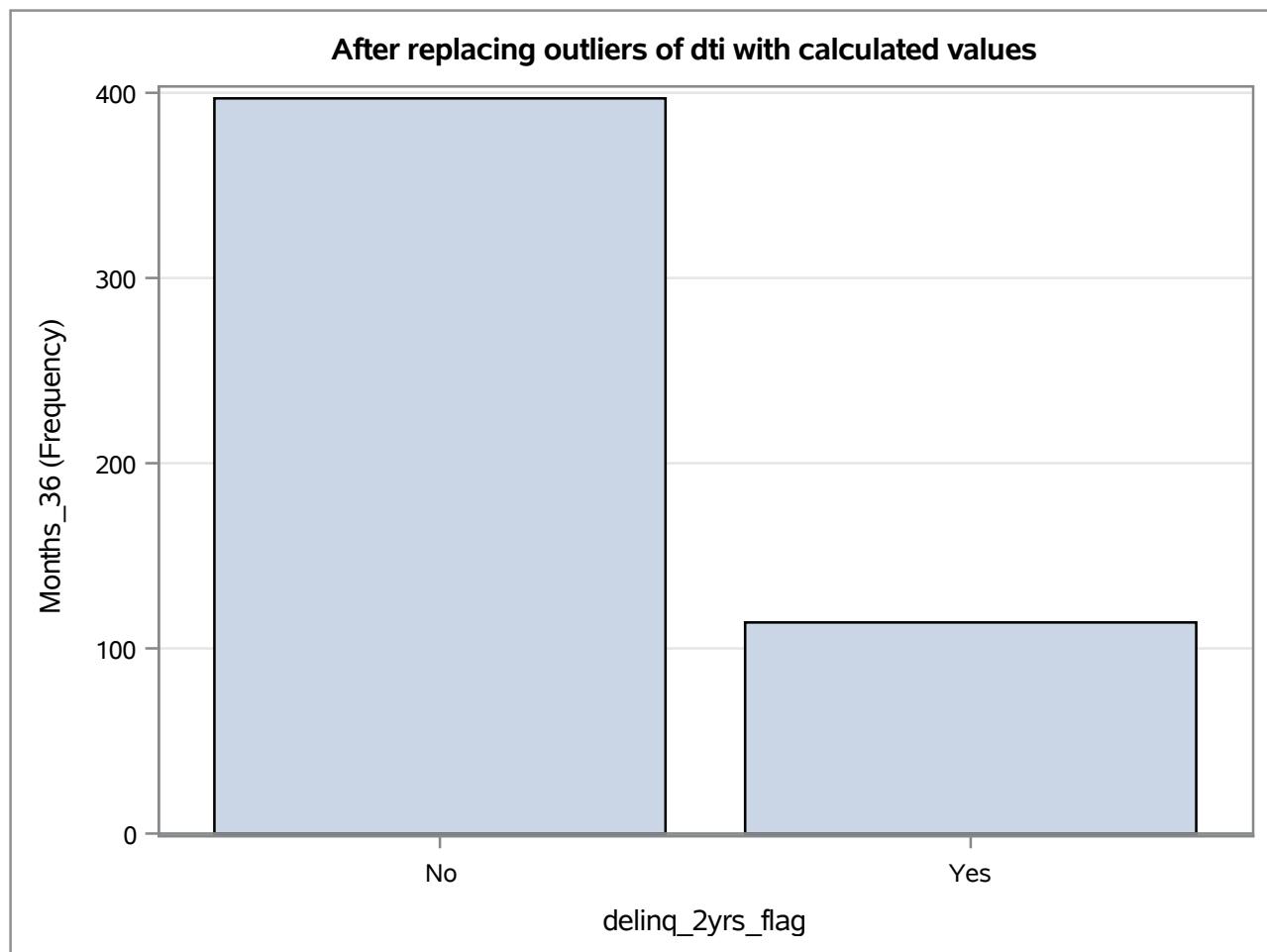
After replacing outliers of dti with calculated values

The UNIVARIATE Procedure
Variable: delinq_2yrs

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	212999	18	84424
0	212997	20	202980
0	212996	26	191411
0	212995	26	212501
0	212994	30	51278



After replacing outliers of dti with calculated values**The UNIVARIATE Procedure**



After replacing outliers of dti with calculated values

The CONTENTS Procedure

Data Set Name	WORK.LOAN	Observations	212999
Member Type	DATA	Variables	53
Engine	V9	Indexes	0
Created	05/02/2023 15:18:52	Observation Length	456
Last Modified	05/02/2023 15:18:52	Deleted Observations	0
Protection		Compressed	NO
Data Set Type		Sorted	NO
Label			
Data Representation	SOLARIS_X86_64, LINUX_X86_64, ALPHA_TRU64, LINUX_IA64		
Encoding	utf-8 Unicode (UTF-8)		

Engine/Host Dependent Information	
Data Set Page Size	131072
Number of Data Set Pages	743
First Data Page	1
Max Obs per Page	287
Obs in First Data Page	267
Number of Data Set Repairs	0
Filename	/saswork/SAS_workCCA10000C0F1_odaws02-usw2-2.oda.sas.com/SAS_work7D800000C0F1_odaws02-usw2-2.oda.sas.com/loan.sas7bdat
Release Created	9.0401M7
Host Created	Linux
Inode Number	469769324
Access Permission	rw-r--r--
Owner Name	u63053896
File Size	93MB
File Size (bytes)	97517568

After replacing outliers of dti with calculated values

The CONTENTS Procedure

Variables in Creation Order					
#	Variable	Type	Len	Format	Informat
1	Row_ID	Char	15	\$BEST12.	\$15.
2	id	Char	15	\$BEST12.	\$15.
3	member_id	Char	15	\$BEST12.	\$15.
4	loan_amnt	Num	8	BEST12.	BEST32.
5	funded_amnt	Num	8	BEST12.	BEST32.
6	term	Char	9	\$9.	\$9.
7	int_rate	Num	8	BEST12.	BEST32.
8	installment	Num	8	BEST12.	BEST32.
9	grade	Char	1	\$1.	\$1.
10	sub_grade	Char	2	\$2.	\$2.
11	emp_title	Char	25	\$25.	\$25.
12	emp_length	Char	9	\$9.	\$9.
13	home_ownership	Char	8	\$8.	\$8.
14	annual_inc	Num	8	BEST12.	BEST32.
15	verification_status	Char	15	\$15.	\$15.
16	issue_d	Char	6	\$6.	\$6.
17	loan_status	Char	11	\$11.	\$11.
18	purpose	Char	18	\$18.	\$18.
19	title	Char	23	\$23.	\$23.
20	dti	Num	8	BEST12.	BEST32.
21	earliest_cr_line	Char	6	\$6.	\$6.
22	inq_last_6mths	Num	8	BEST12.	BEST32.
23	mths_since_last_delinq	Num	8	BEST12.	BEST32.
24	open_acc	Num	8	BEST12.	BEST32.
25	pub_rec	Num	8	BEST12.	BEST32.
26	revol_bal	Num	8	BEST12.	BEST32.
27	revol_util	Num	8	BEST12.	BEST32.
28	total_acc	Num	8	BEST12.	BEST32.
29	initial_list_status	Char	1	\$1.	\$1.
30	out_prncp	Num	8	BEST12.	BEST32.
31	total_pymnt	Num	8	BEST12.	BEST32.
32	total_rec_prncp	Num	8	BEST12.	BEST32.
33	total_rec_int	Num	8	BEST12.	BEST32.
34	total_rec_late_fee	Num	8	BEST12.	BEST32.
35	recoveries	Num	8	BEST12.	BEST32.

After replacing outliers of dti with calculated values

The CONTENTS Procedure

Variables in Creation Order					
#	Variable	Type	Len	Format	Informat
36	collection_recovery_fee	Num	8	BEST12.	BEST32.
37	last_pymnt_d	Char	6	\$6.	\$6.
38	last_pymnt_amnt	Num	8	BEST12.	BEST32.
39	next_pymnt_d	Char	1	\$1.	\$1.
40	last_credit_pull_d	Char	6	\$6.	\$6.
41	collections_12_mths_ex_med	Num	8	BEST12.	BEST32.
42	mths_since_last_major_derog	Num	8	BEST12.	BEST32.
43	application_type	Char	10	\$10.	\$10.
44	annual_inc_joint	Num	8	1.	1.
45	dti_joint	Num	8	1.	1.
46	acc_now_delinq	Num	8	BEST12.	BEST32.
47	tot_coll_amt	Num	8	BEST12.	BEST32.
48	tot_cur_bal	Num	8	BEST12.	BEST32.
49	total_rev_hi_lim	Num	8	BEST12.	BEST32.
50	VAR51	Char	1	\$1.	\$1.
51	Months_36	Num	8	BEST12.	1.
52	Months_60	Num	8	BEST12.	1.
53	delinq_2yrs_flag	Char	3		

After replacing outliers of dti with calculated values

The UNIVARIATE Procedure
Variable: inq_last_6mths

Moments			
N	212999	Sum Weights	212999
Mean	0.56480077	Sum Observations	120302
Std Deviation	0.86172886	Variance	0.74257663
Skewness	1.79898475	Kurtosis	3.62227649
Uncorrected SS	226114	Corrected SS	158167.337
Coeff Variation	152.572182	Std Error Mean	0.00186716

Basic Statistical Measures			
Location		Variability	
Mean	0.564801	Std Deviation	0.86173
Median	0.000000	Variance	0.74258
Mode	0.000000	Range	5.00000
		Interquartile Range	1.00000

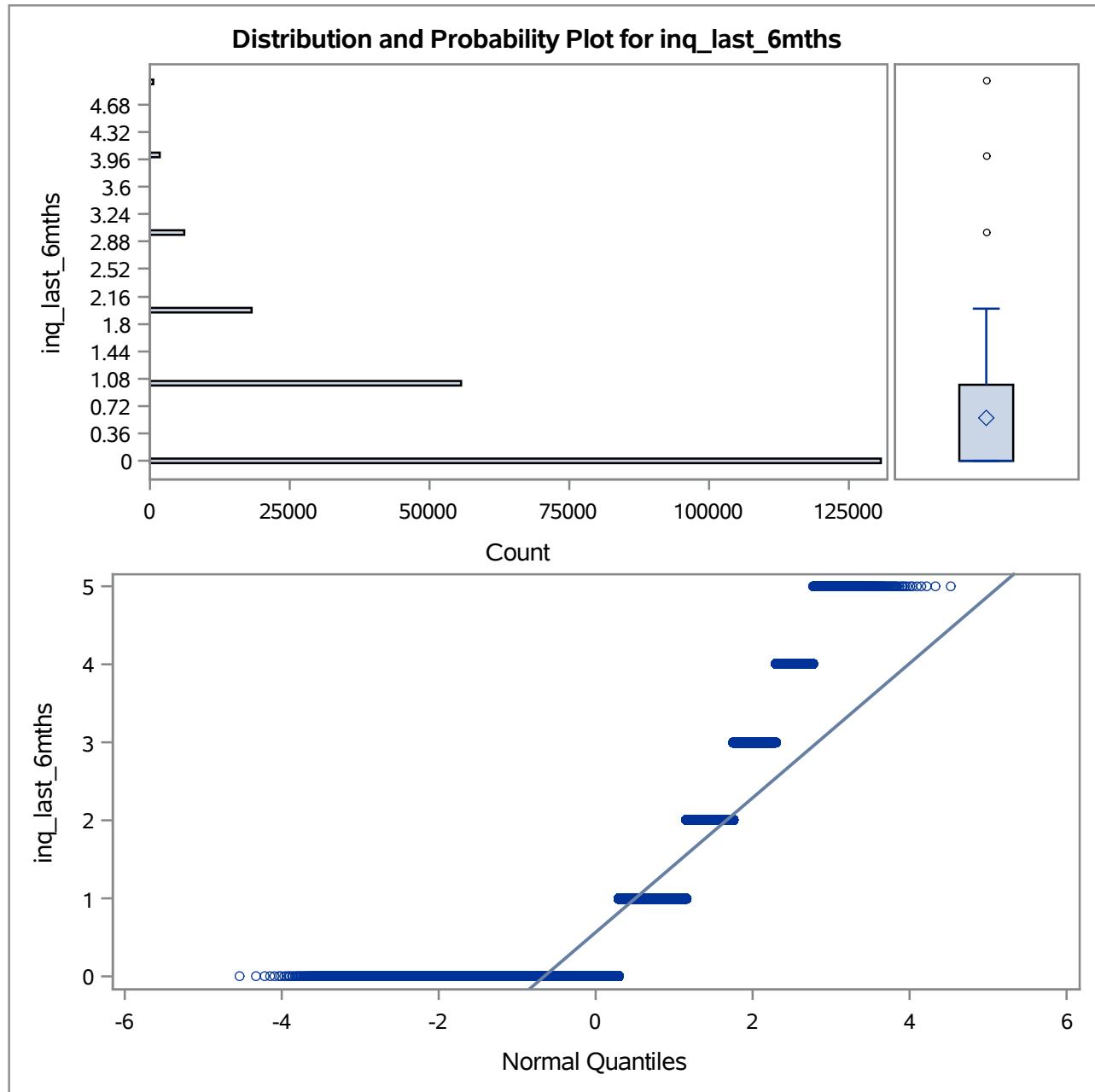
Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	302.4917	Pr > t 	<.0001
Sign	M	41140	Pr >= M 	<.0001
Signed Rank	S	1.6925E9	Pr >= S 	<.0001

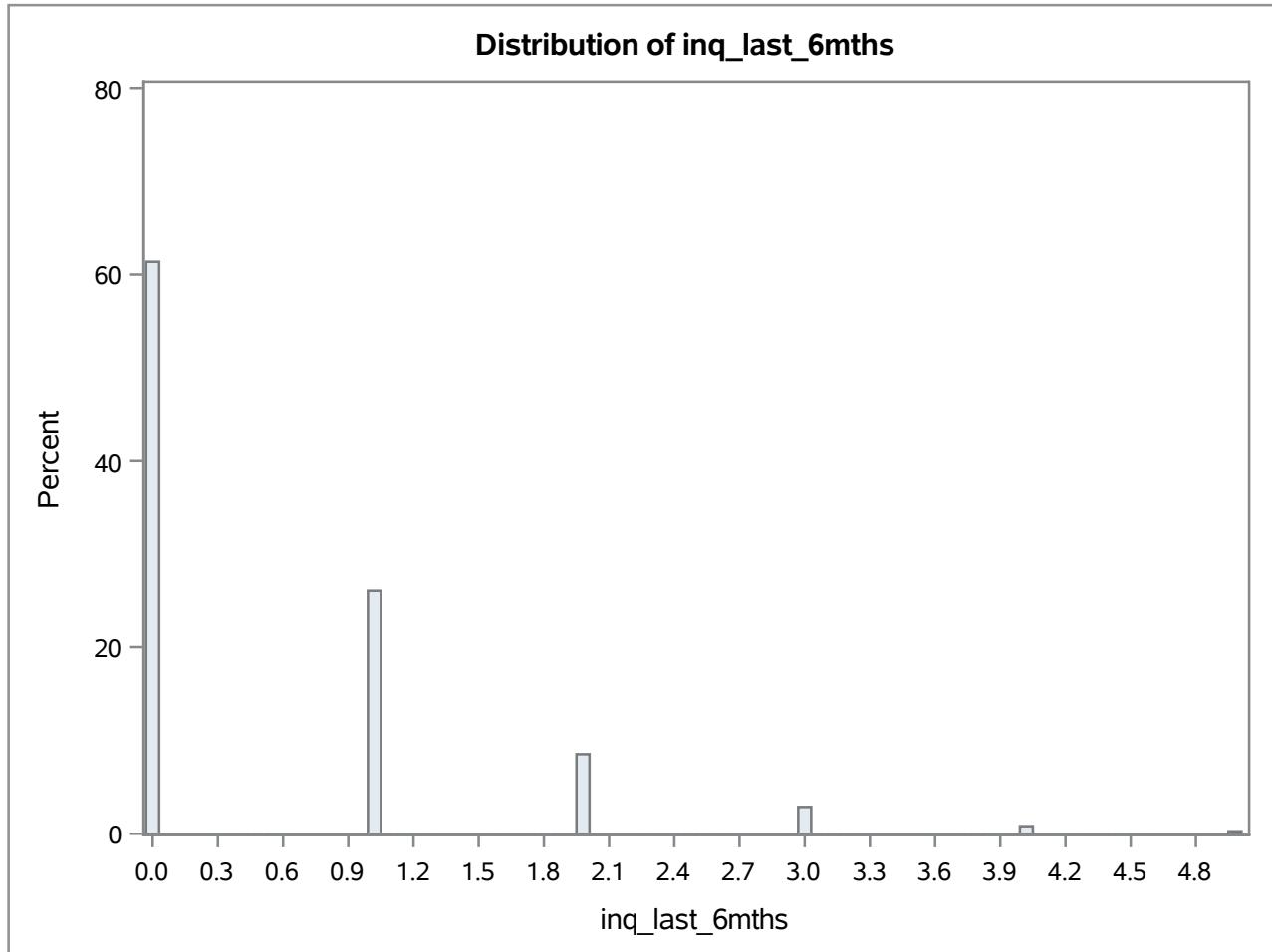
Quantiles (Definition 5)	
Level	Quantile
100% Max	5
99%	4
95%	2
90%	2
75% Q3	1
50% Median	0
25% Q1	0
10%	0
5%	0
1%	0
0% Min	0

After replacing outliers of dti with calculated values

The UNIVARIATE Procedure
Variable: inq_last_6mths

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	212997	5	210993
0	212996	5	211544
0	212995	5	211697
0	212994	5	212382
0	212993	5	212419

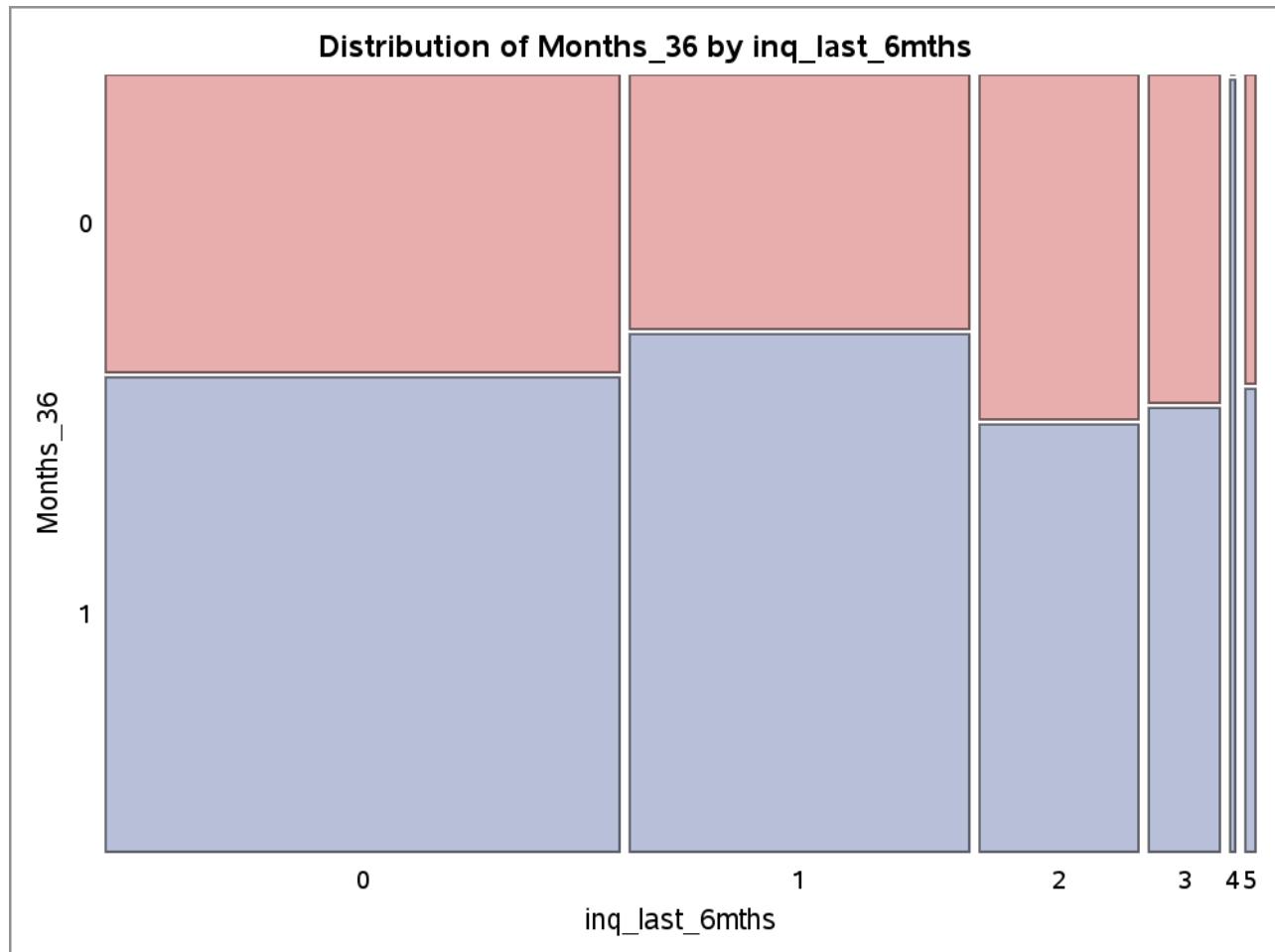


After replacing outliers of dti with calculated values**The UNIVARIATE Procedure**

After replacing outliers of dti with calculated values

The FREQ Procedure

	Frequency	Percent	Row Pct	Col Pct	Table of Months_36 by inq_last_6mths						
Months_36	inq_last_6mths								Total		
	0	1	2	3	4	5					
0	92 18.00 47.67 38.49	52 10.18 26.94 32.91	33 6.46 17.10 44.59	14 2.74 7.25 42.42	0 0.00 0.00 0.00	2 0.39 1.04 40.00			193 37.77		
1	147 28.77 46.23 61.51	106 20.74 33.33 67.09	41 8.02 12.89 55.41	19 3.72 5.97 57.58	2 0.39 0.63 100.00	3 0.59 0.94 60.00			318 62.23		
Total	239 46.77	158 30.92	74 14.48	33 6.46	2 0.39	5 0.98			511 100.00		
Frequency Missing = 212488											



After replacing outliers of dti with calculated values

The UNIVARIATE Procedure
Variable: mths_since_last_delinq

Moments			
N	109628	Sum Weights	109628
Mean	34.1694914	Sum Observations	3745933
Std Deviation	22.0319579	Variance	485.407169
Skewness	0.44653468	Kurtosis	-0.7995902
Uncorrected SS	181210357	Corrected SS	53213731.7
Coeff Variation	64.4784485	Std Error Mean	0.06654146

Basic Statistical Measures			
Location		Variability	
Mean	34.16949	Std Deviation	22.03196
Median	31.00000	Variance	485.40717
Mode	9.00000	Range	171.00000
		Interquartile Range	35.00000

Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	513.5068	Pr > t 	<.0001
Sign	M	54698	Pr >= M 	<.0001
Signed Rank	S	2.9919E9	Pr >= S 	<.0001

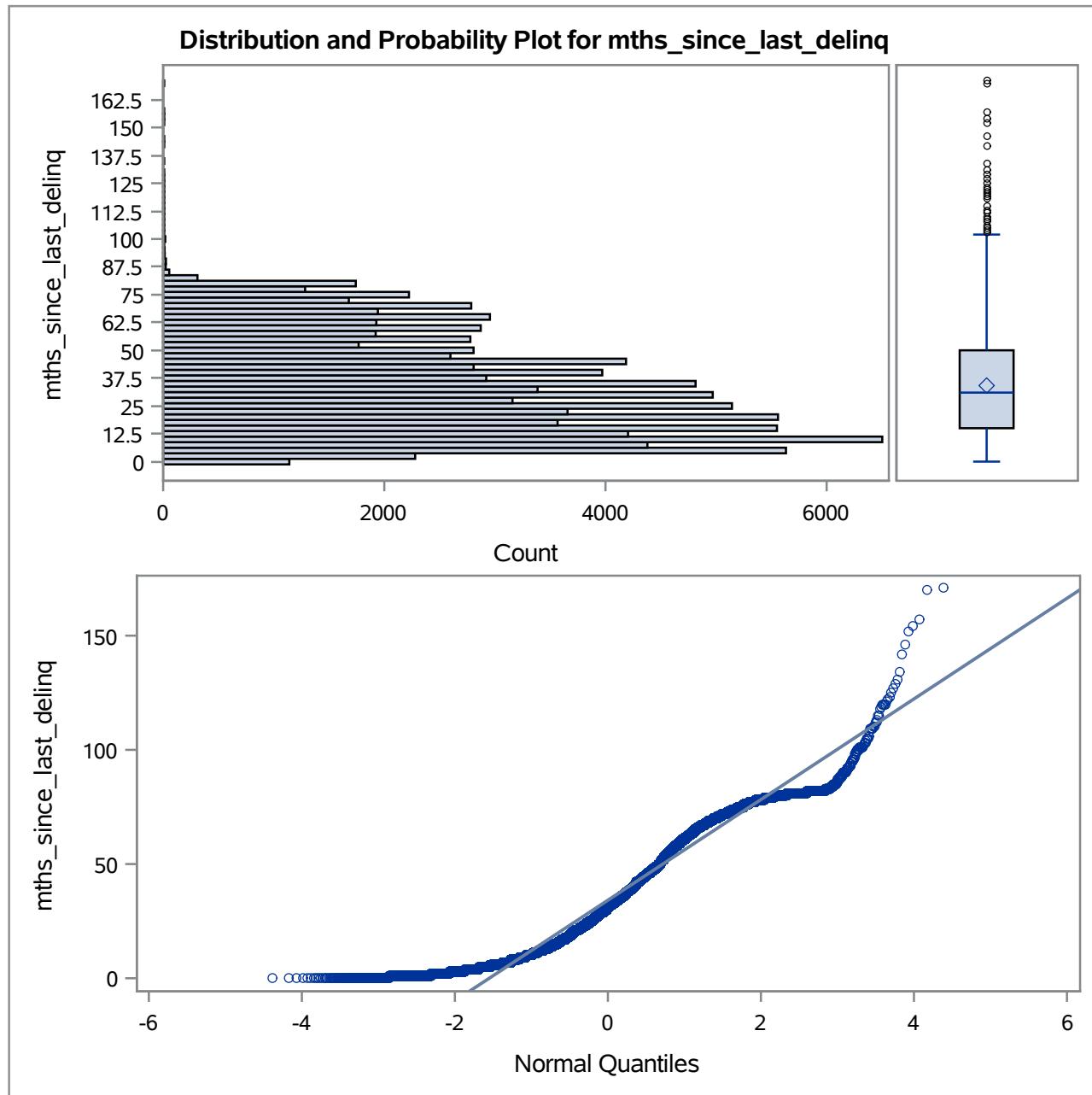
Quantiles (Definition 5)	
Level	Quantile
100% Max	171
99%	80
95%	74
90%	68
75% Q3	50
50% Median	31
25% Q1	15
10%	7
5%	5
1%	1
0% Min	0

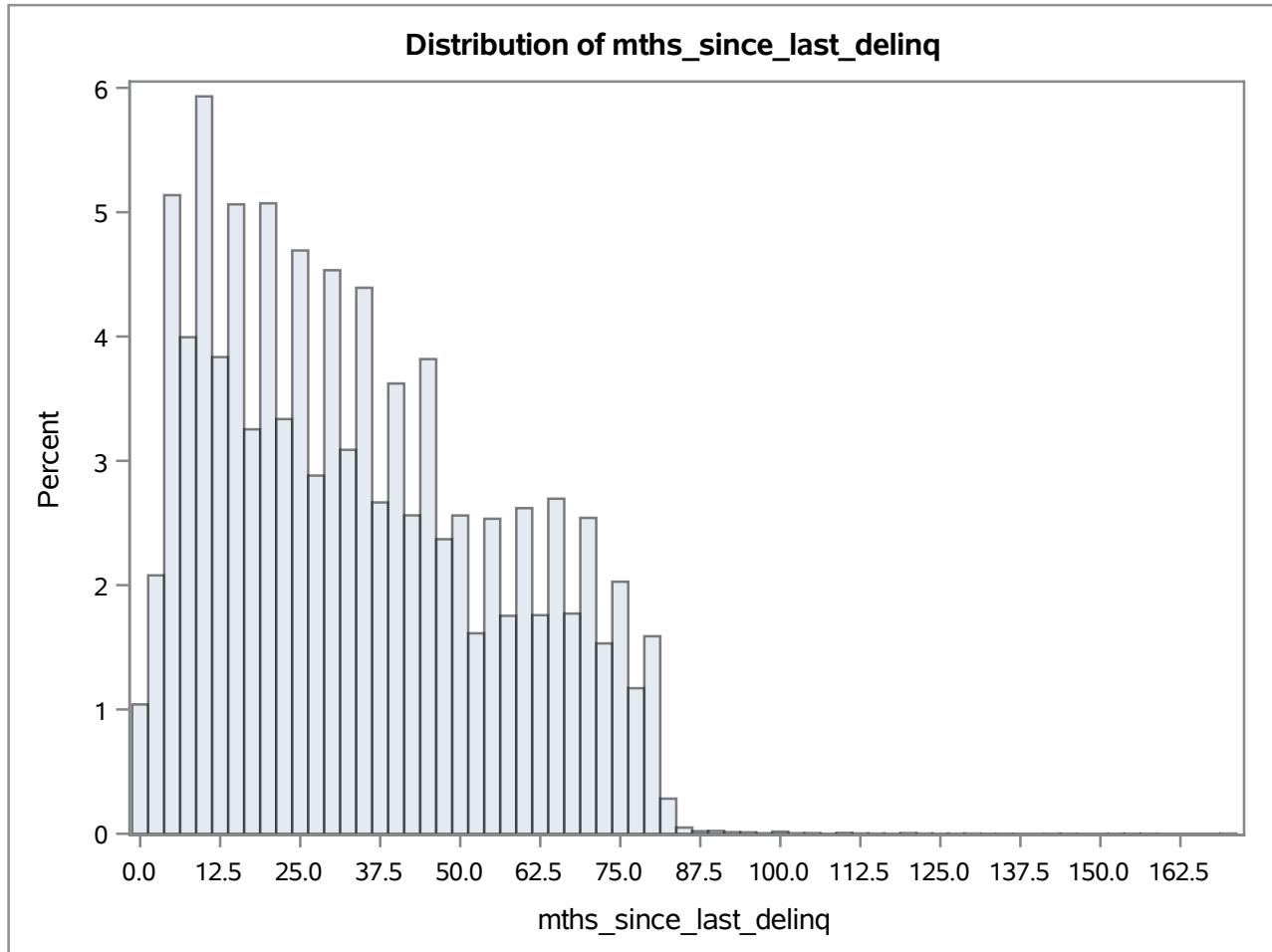
After replacing outliers of dti with calculated values

The UNIVARIATE Procedure
Variable: mths_since_last_delinq

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	212484	152	183714
0	208517	154	88644
0	207133	157	131364
0	206989	170	72062
0	206880	171	54643

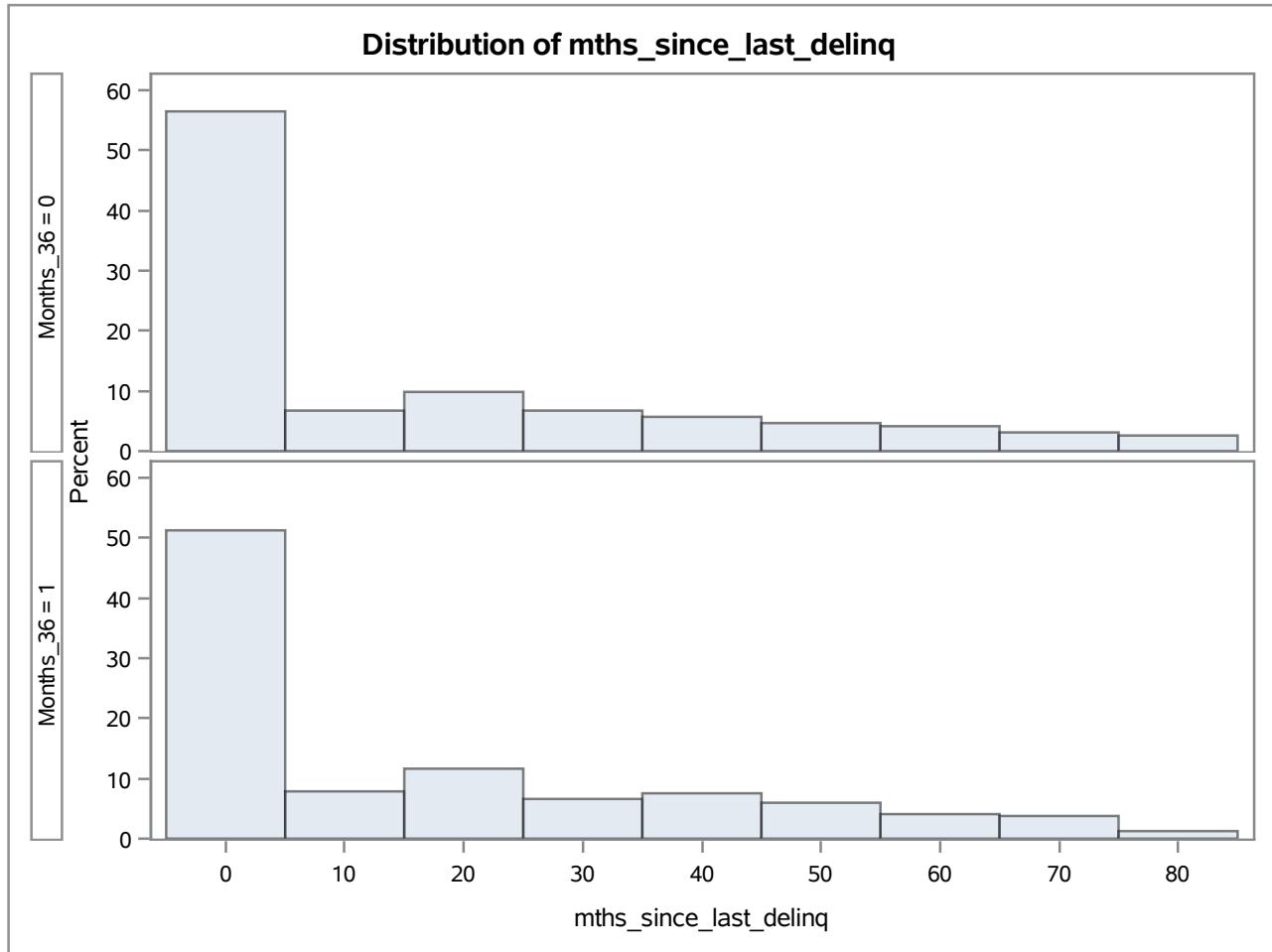
Missing Values			
Missing Value	Count	Percent Of	
		All Obs	Missing Obs
.	103371	48.53	100.00

After replacing outliers of dti with calculated values**The UNIVARIATE Procedure**

After replacing outliers of dti with calculated values**The UNIVARIATE Procedure**

mths_since_last_delinq distribution by target var

The UNIVARIATE Procedure



mths_since_last_delinq_group vs. target var**The FREQ Procedure**

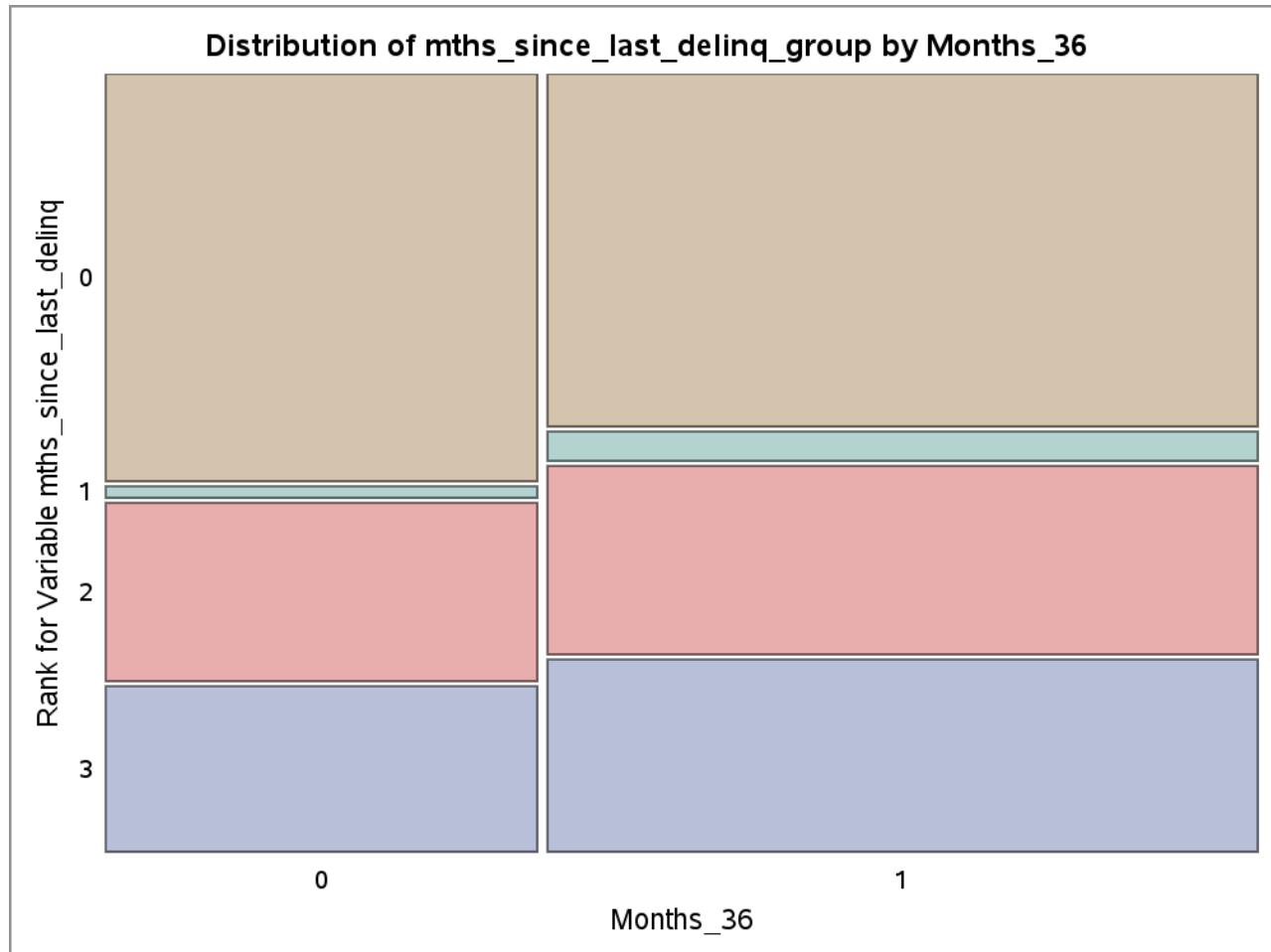
Rank for Variable mths_since_last_delinq				
mths_since_last_delinq_group	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	103603	48.64	103603	48.64
1	3188	1.50	106791	50.14
2	52326	24.57	159117	74.70
3	53882	25.30	212999	100.00

Frequency
Percent
Row Pct
Col Pct

Table of mths_since_last_delinq_group by Months_36				
mths_since_last_delinq_group(Rank for Variable mths_since_last_delinq)	Months_36			Total
	0	1	Total	
0	103 20.16 41.20 53.37	147 28.77 58.80 46.23	250 48.92	
1	3 0.59 20.00 1.55	12 2.35 80.00 3.77	15 2.94	
2	45 8.81 36.29 23.32	79 15.46 63.71 24.84	124 24.27	
3	42 8.22 34.43 21.76	80 15.66 65.57 25.16	122 23.87	
Total	193 37.77	318 62.23	511 100.00	
Frequency Missing = 212488				

mths_since_last_delinq_group vs. target var

The FREQ Procedure



mths_since_last_delinq_group vs. target var**The UNIVARIATE Procedure**
Variable: open_acc

Moments			
N	212999	Sum Weights	212999
Mean	11.9748825	Sum Observations	2550638
Std Deviation	5.66360416	Variance	32.0764121
Skewness	1.26924507	Kurtosis	3.04248798
Uncorrected SS	37375802	Corrected SS	6832211.62
Coeff Variation	47.2956971	Std Error Mean	0.01227168

Basic Statistical Measures			
Location		Variability	
Mean	11.97488	Std Deviation	5.66360
Median	11.00000	Variance	32.07641
Mode	9.00000	Range	81.00000
		Interquartile Range	7.00000

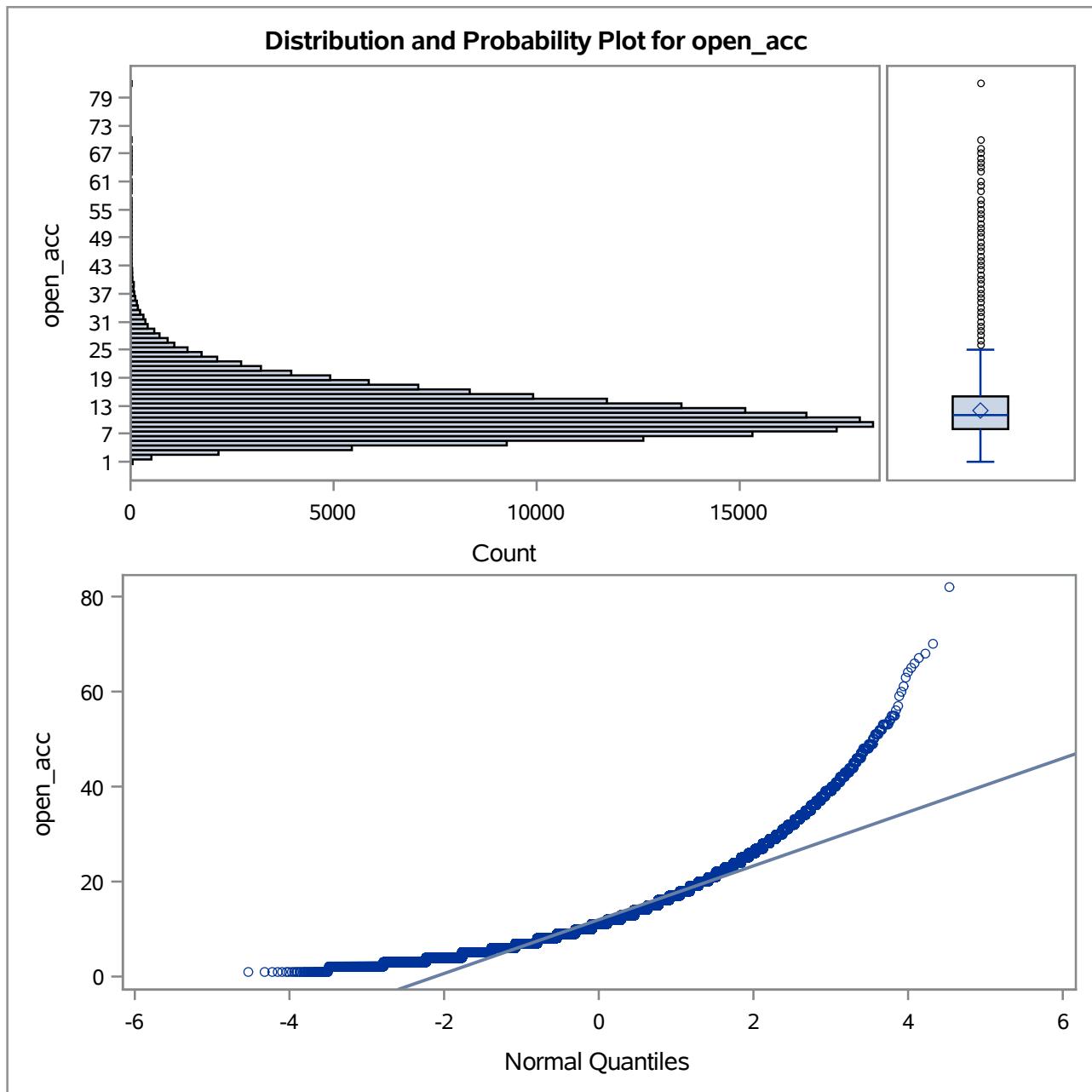
Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	975.8142	Pr > t	<.0001
Sign	M	106499.5	Pr >= M	<.0001
Signed Rank	S	1.134E10	Pr >= S	<.0001

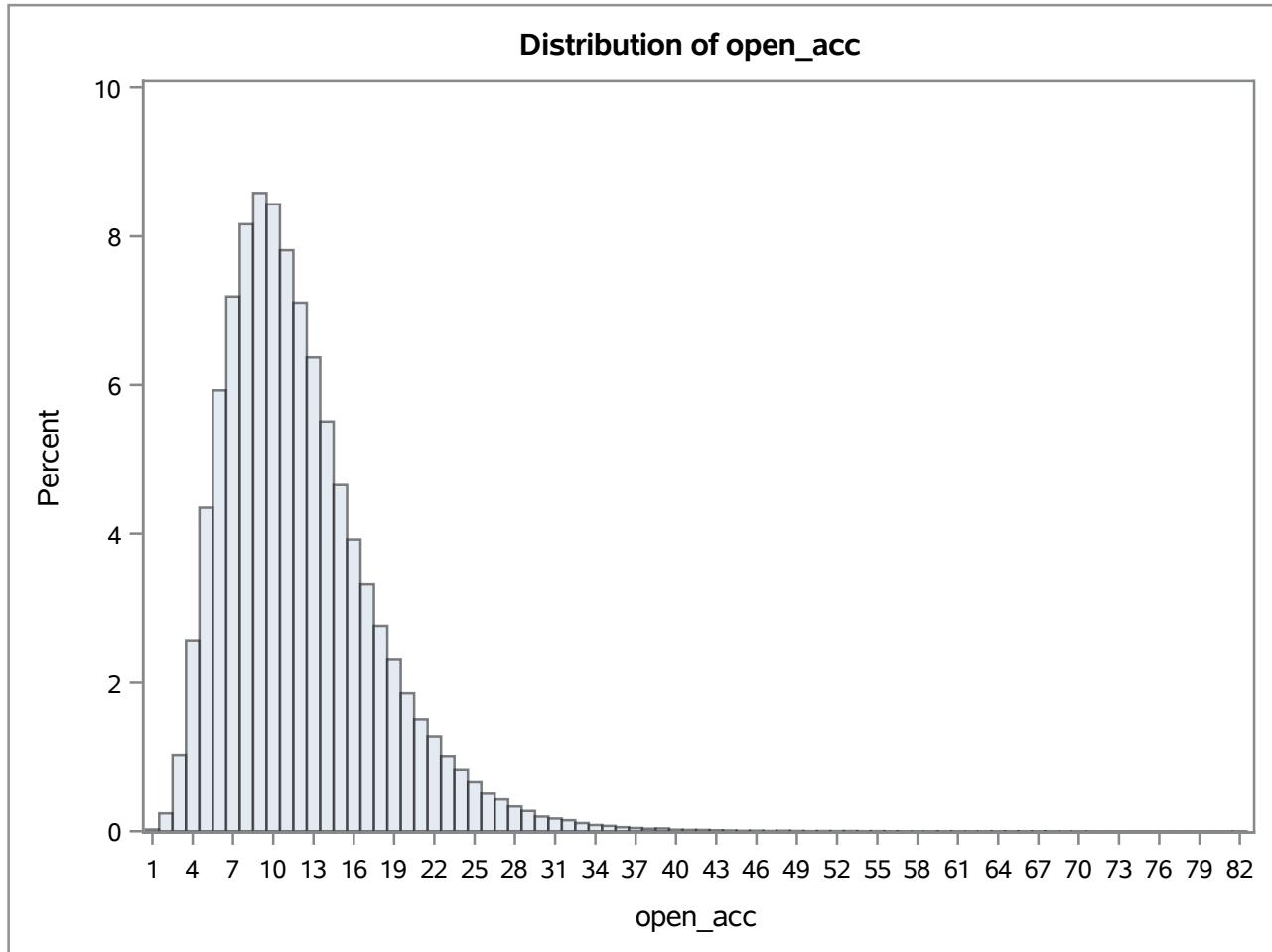
Quantiles (Definition 5)	
Level	Quantile
100% Max	82
99%	30
95%	23
90%	19
75% Q3	15
50% Median	11
25% Q1	8
10%	6
5%	5
1%	3
0% Min	1

mths_since_last_delinq_group vs. target var

The UNIVARIATE Procedure
Variable: open_acc

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
1	205440	66	105633
1	203678	67	195908
1	199189	68	91194
1	194340	70	80522
1	188520	82	60539

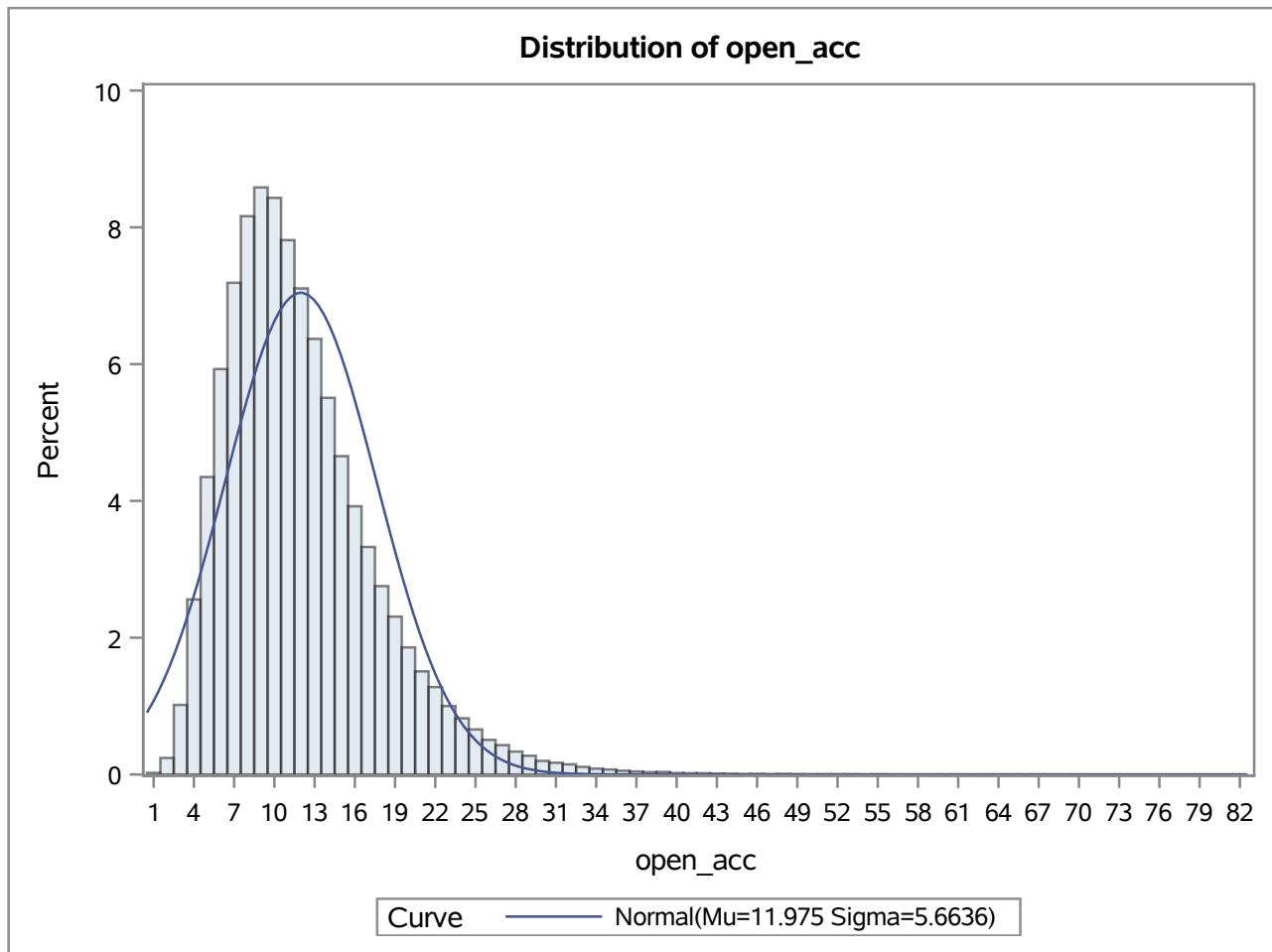


mths_since_last_delinq_group vs. target var**The UNIVARIATE Procedure**

The UNIVARIATE Procedure
Variable: open_acc

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.112271	Pr > D	<0.0100
Cramer-von Mises	W-Sq	572.5239	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	3458.486	Pr > A-Sq	<0.0050

The UNIVARIATE Procedure



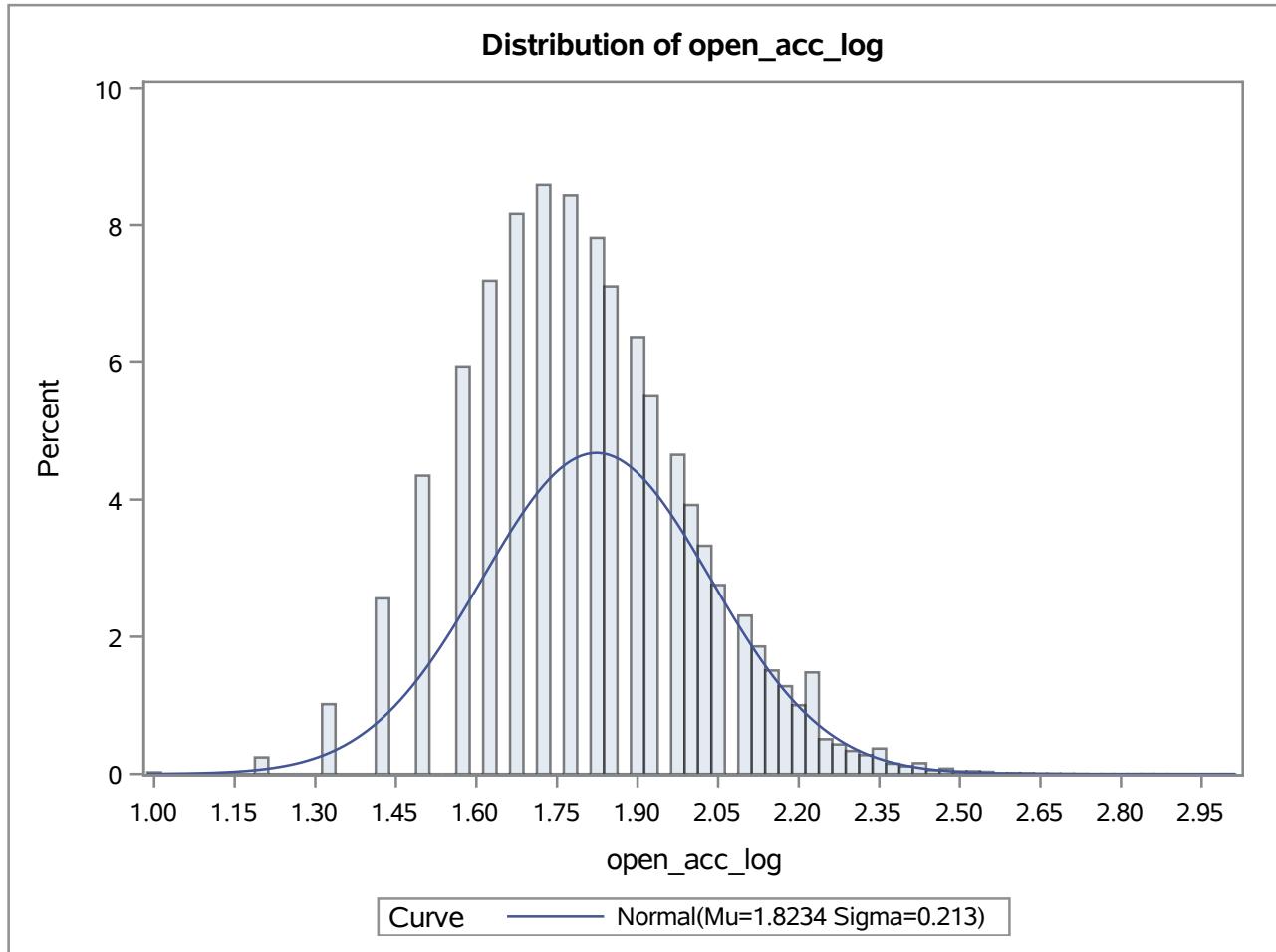
The FREQ Procedure

outlier	Frequency	Percent	Cumulative Frequency	Cumulative Percent
No	207393	97.37	207393	97.37
Yes	5606	2.63	212999	100.00

The UNIVARIATE Procedure
Variable: open_acc_log

Moments			
N	212999	Sum Weights	212999
Mean	1.8234239	Sum Observations	388387.468
Std Deviation	0.21304298	Variance	0.04538731
Skewness	0.11717818	Kurtosis	0.10103703
Uncorrected SS	717862.4	Corrected SS	9667.40654
Coeff Variation	11.6836781	Std Error Mean	0.00046161

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.048751	Pr > D	<0.0100
Cramer-von Mises	W-Sq	75.29678	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	422.3666	Pr > A-Sq	<0.0050

After root4 transformation on open_acc**The UNIVARIATE Procedure**

After root4 transformation on open_acc

The UNIVARIATE Procedure
Variable: pub_rec

Moments			
N	212999	Sum Weights	212999
Mean	0.23437199	Sum Observations	49921
Std Deviation	0.66243892	Variance	0.43882532
Skewness	15.79982	Kurtosis	1406.35818
Uncorrected SS	105169	Corrected SS	93468.9158
Coeff Variation	282.644232	Std Error Mean	0.00143535

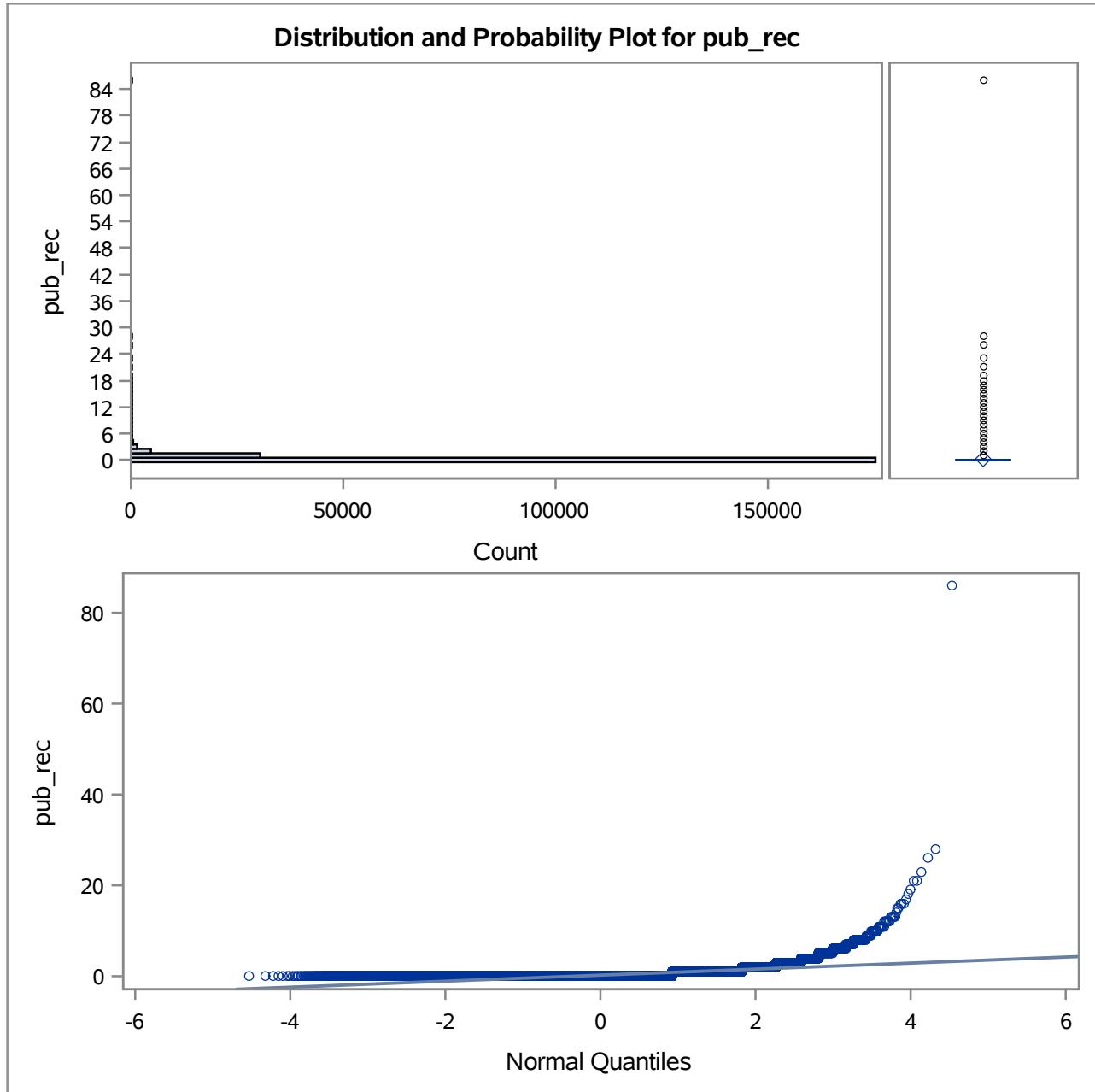
Basic Statistical Measures			
Location		Variability	
Mean	0.234372	Std Deviation	0.66244
Median	0.000000	Variance	0.43883
Mode	0.000000	Range	86.00000
		Interquartile Range	0

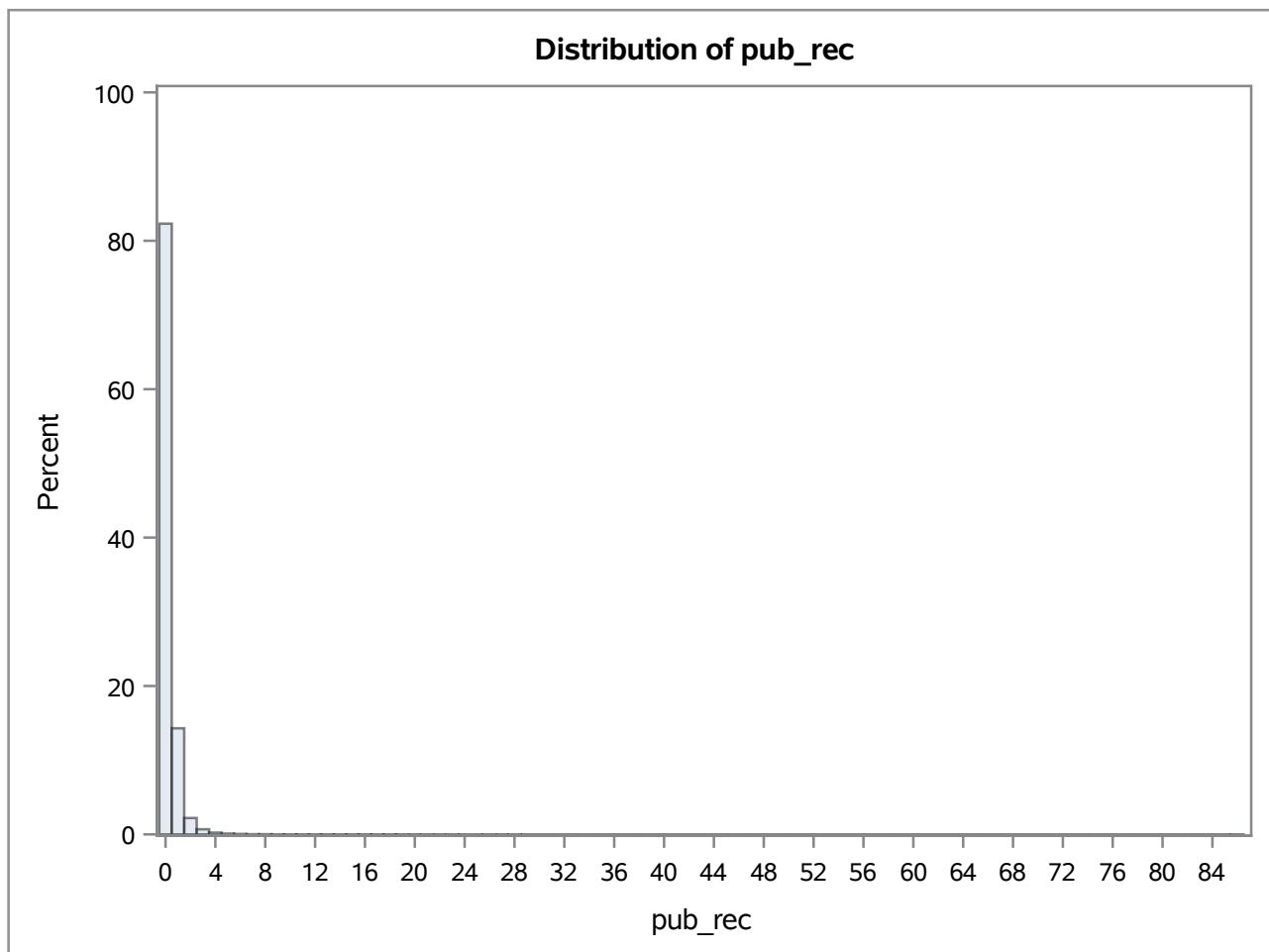
Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	163.2859	Pr > t 	<.0001
Sign	M	18841.5	Pr >= M 	<.0001
Signed Rank	S	3.5501E8	Pr >= S 	<.0001

Quantiles (Definition 5)	
Level	Quantile
100% Max	86
99%	3
95%	1
90%	1
75% Q3	0
50% Median	0
25% Q1	0
10%	0
5%	0
1%	0
0% Min	0

After root4 transformation on open_acc**The UNIVARIATE Procedure**
Variable: pub_rec

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	212999	21	126857
0	212998	23	211716
0	212997	26	186130
0	212996	28	159050
0	212995	86	154219



After root4 transformation on open_acc**The UNIVARIATE Procedure**

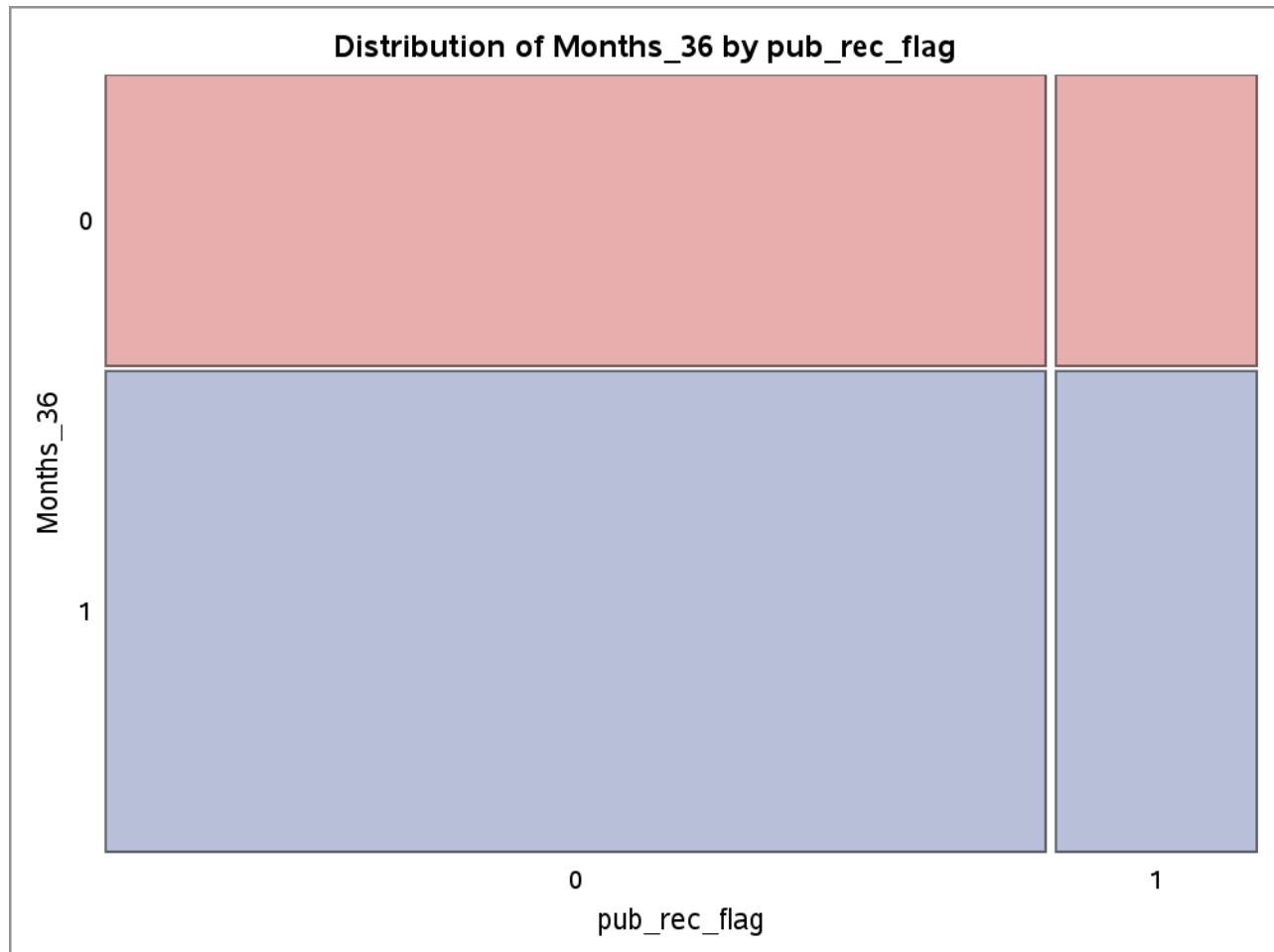
Plot of pub_rec_flag vs target var months_36

The FREQ Procedure

Frequency
Percent
Row Pct
Col Pct

Table of Months_36 by pub_rec_flag			
Months_36	pub_rec_flag		
	0	1	Total
0	159 31.12 82.38 37.77	34 6.65 17.62 37.78	193 37.77
1	262 51.27 82.39 62.23	56 10.96 17.61 62.22	318 62.23
Total	421 82.39	90 17.61	511 100.00

Frequency Missing = 212488



Plot of pub_rec_flag vs target var months_36

The UNIVARIATE Procedure
Variable: revol_bal

Moments			
N	212999	Sum Weights	212999
Mean	17988.7051	Sum Observations	3831576208
Std Deviation	24596.2673	Variance	604976365
Skewness	9.85794978	Kurtosis	240.034358
Uncorrected SS	1.97784E14	Corrected SS	1.28859E14
Coeff Variation	136.731727	Std Error Mean	53.2942582

Basic Statistical Measures			
Location		Variability	
Mean	17988.71	Std Deviation	24596
Median	12059.00	Variance	604976365
Mode	0.00	Range	1630818
		Interquartile Range	15043

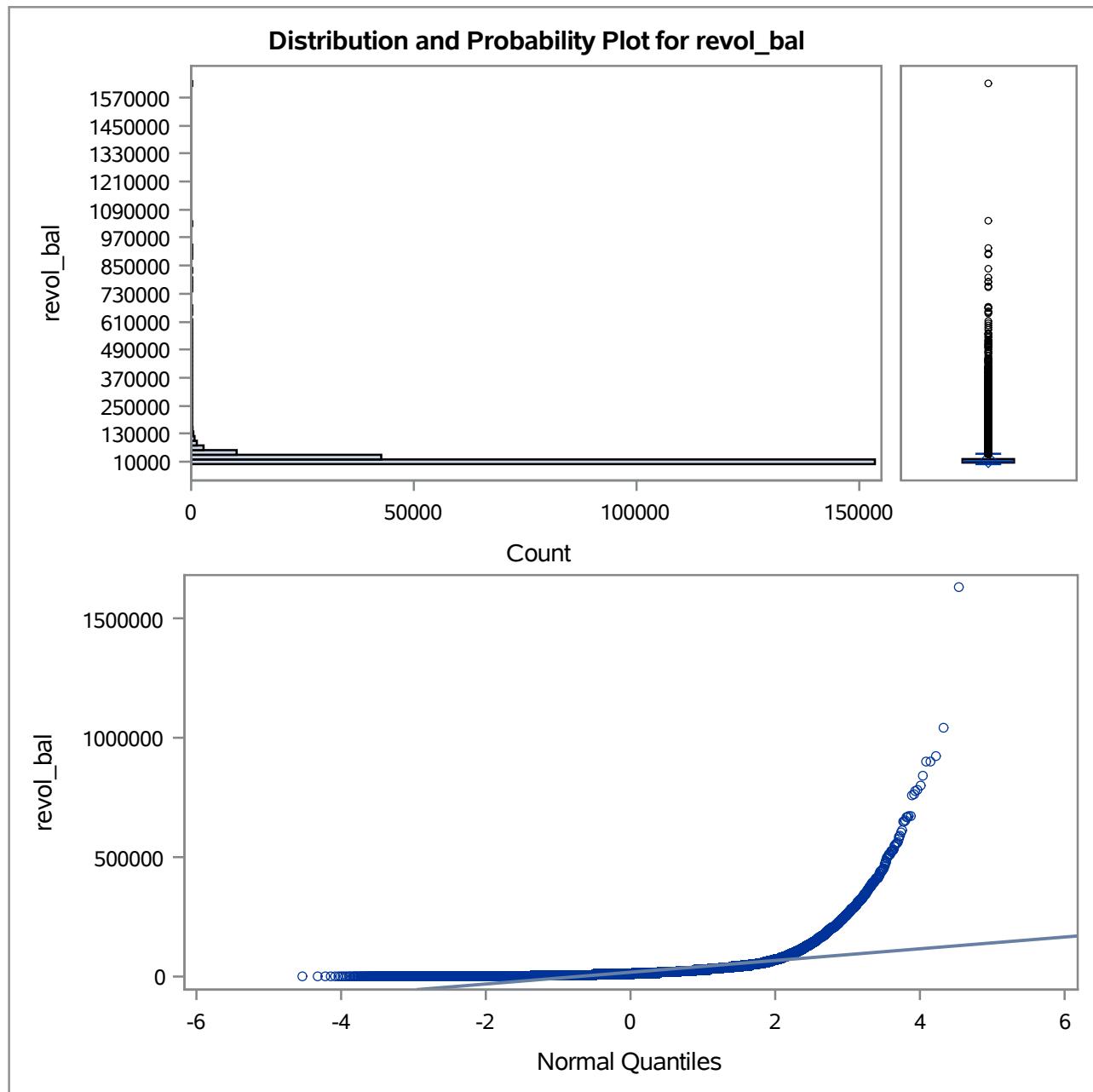
Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	337.5355	Pr > t	<.0001
Sign	M	106228.5	Pr >= M	<.0001
Signed Rank	S	1.128E10	Pr >= S	<.0001

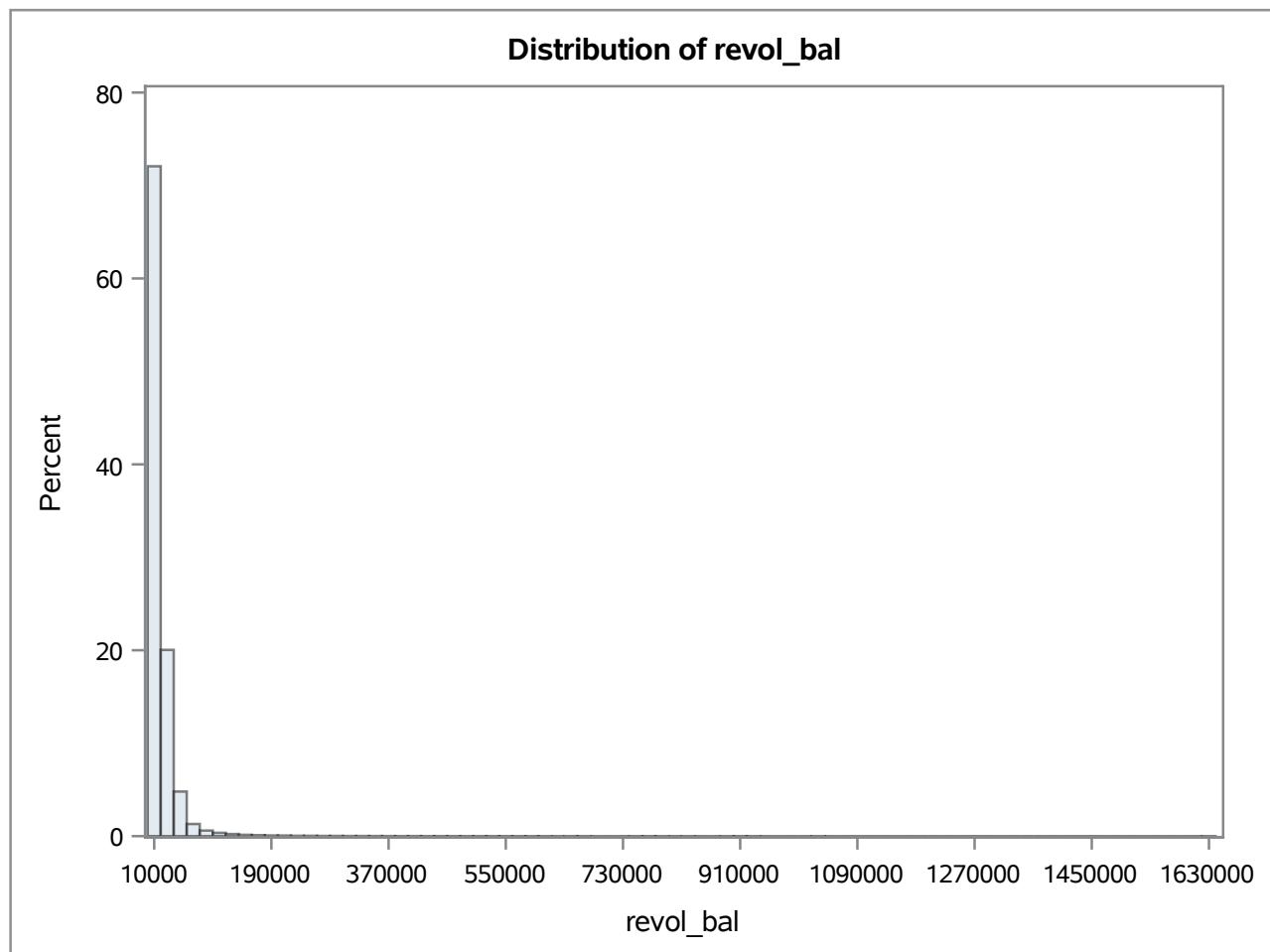
Quantiles (Definition 5)	
Level	Quantile
100% Max	1630818
99%	108803
95%	48257
90%	35868
75% Q3	21588
50% Median	12059
25% Q1	6545
10%	3463
5%	2102
1%	428
0% Min	0

Plot of pub_rec_flag vs target var months_36

The UNIVARIATE Procedure
Variable: revol_bal

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	212346	898146	186762
0	211918	900435	99917
0	211903	924579	72115
0	211306	1039903	8761
0	210693	1630818	66532



Plot of pub_rec_flag vs target var months_36**The UNIVARIATE Procedure**

Plot of pub_rec_flag vs target var months_36**The FREQ Procedure**

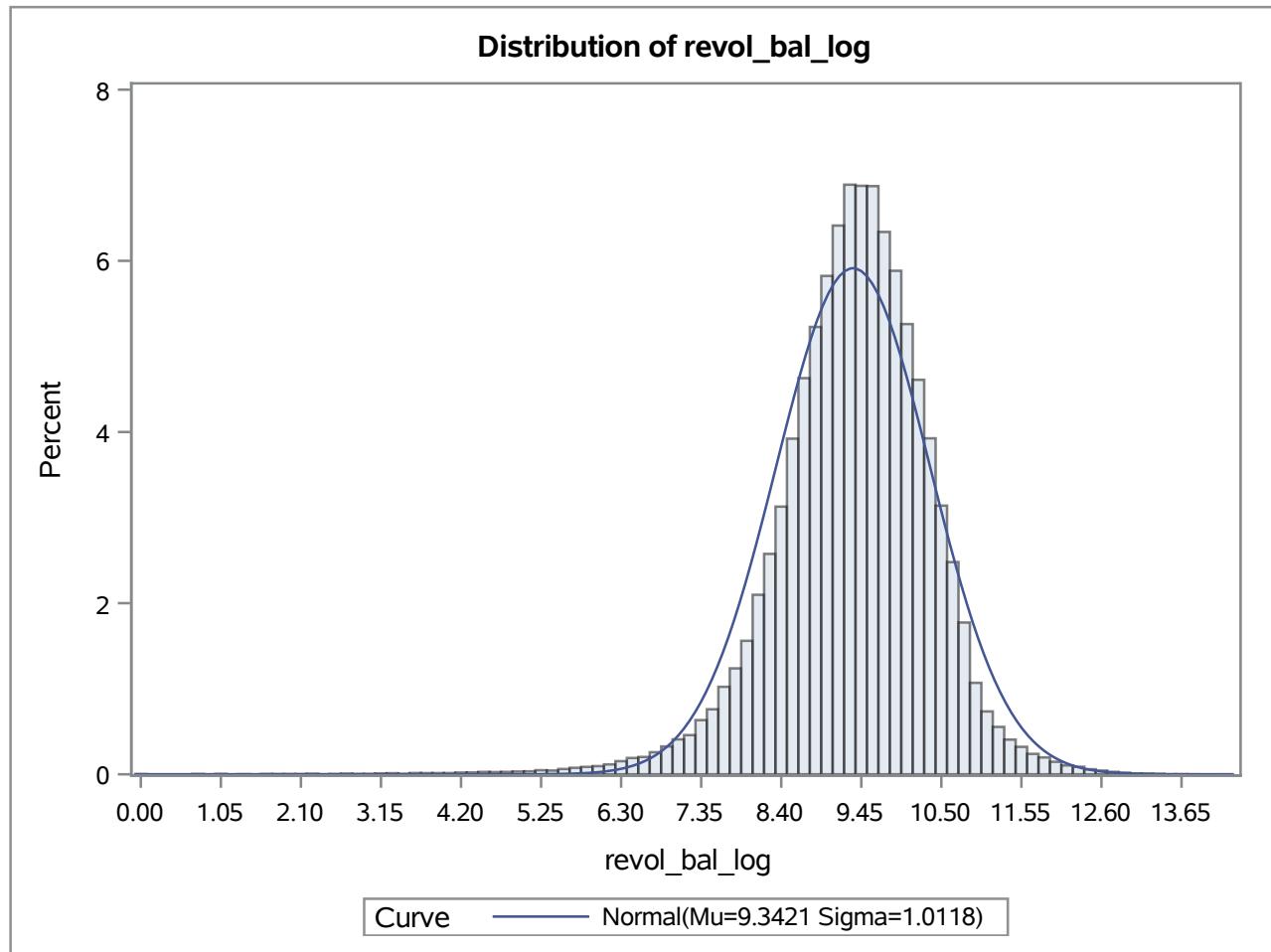
outlier	Frequency
No	199737
Yes	13262

After applying transformation on revol_bal

The UNIVARIATE Procedure
Variable: revol_bal_log

Moments			
N	212457	Sum Weights	212457
Mean	9.34212701	Sum Observations	1984800.28
Std Deviation	1.01179496	Variance	1.02372904
Skewness	-0.862492	Kurtosis	4.00502595
Uncorrected SS	18759753.7	Corrected SS	217497.376
Coeff Variation	10.830456	Std Error Mean	0.00219511

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.043801	Pr > D	<0.0100
Cramer-von Mises	W-Sq	157.8778	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	1039.9	Pr > A-Sq	<0.0050

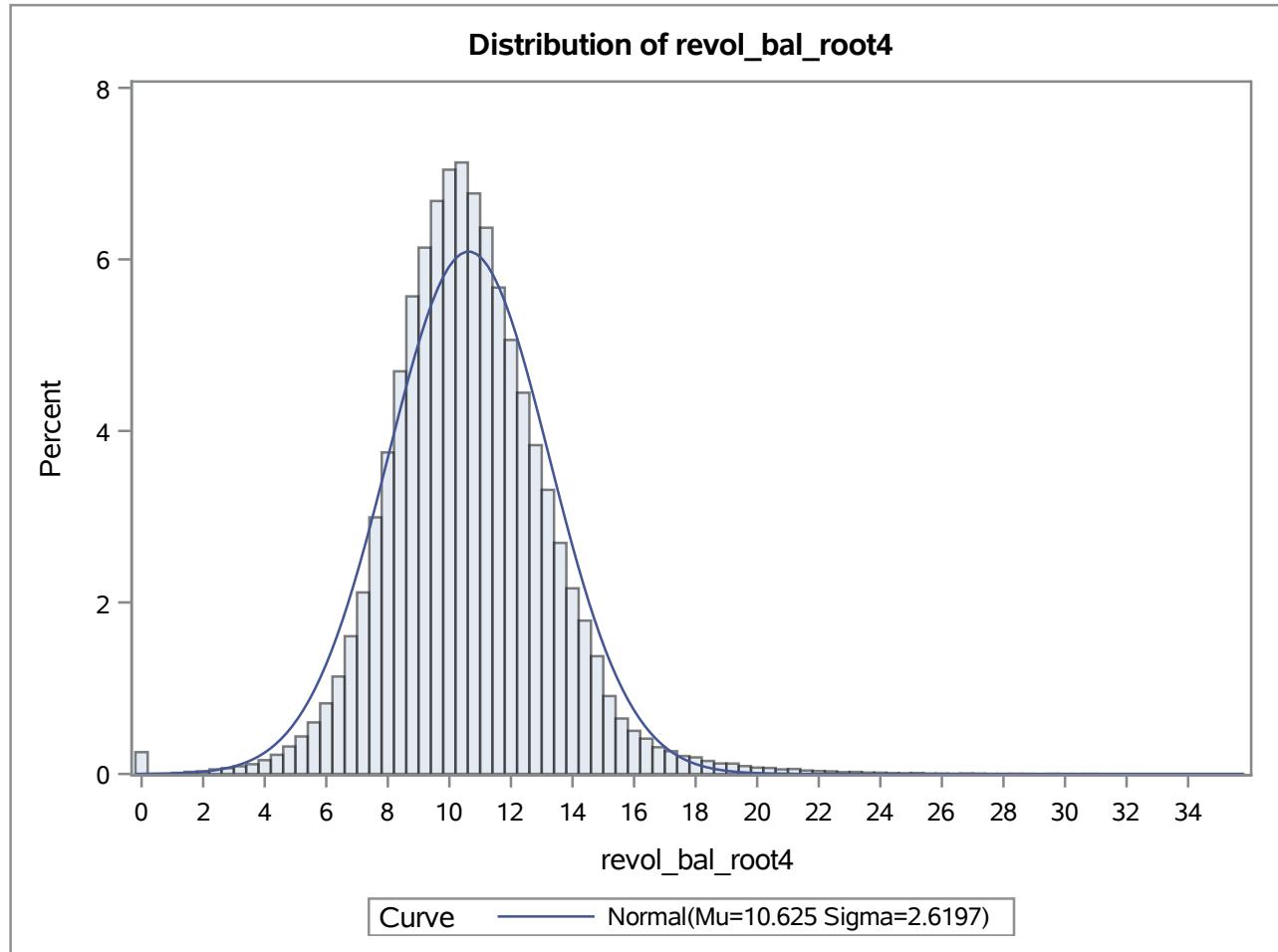
After applying transformation on revol_bal**The UNIVARIATE Procedure**

After applying transformation on revol_bal

The UNIVARIATE Procedure
Variable: revol_bal_root4

Moments			
N	212999	Sum Weights	212999
Mean	10.6249498	Sum Observations	2263103.68
Std Deviation	2.61969896	Variance	6.86282262
Skewness	0.4369705	Kurtosis	2.57042845
Uncorrected SS	25507130.4	Corrected SS	1461767.49
Coeff Variation	24.6561067	Std Error Mean	0.00567626

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.036333	Pr > D	<0.0100
Cramer-von Mises	W-Sq	118.3194	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	780.8438	Pr > A-Sq	<0.0050

After applying transformation on revol_bal**The UNIVARIATE Procedure**

The UNIVARIATE Procedure
Variable: revol_util

Moments			
N	212917	Sum Weights	212917
Mean	53.3432563	Sum Observations	11357686.1
Std Deviation	23.903506	Variance	571.377601
Skewness	-0.0551996	Kurtosis	-0.7540852
Uncorrected SS	727511394	Corrected SS	121655433
Coeff Variation	44.8107366	Std Error Mean	0.05180318

Basic Statistical Measures			
Location		Variability	
Mean	53.34326	Std Deviation	23.90351
Median	53.50000	Variance	571.37760
Mode	0.00000	Range	193.00000
		Interquartile Range	36.20000

Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	1029.729	Pr > t 	<.0001
Sign	M	106160	Pr >= M 	<.0001
Signed Rank	S	1.127E10	Pr >= S 	<.0001

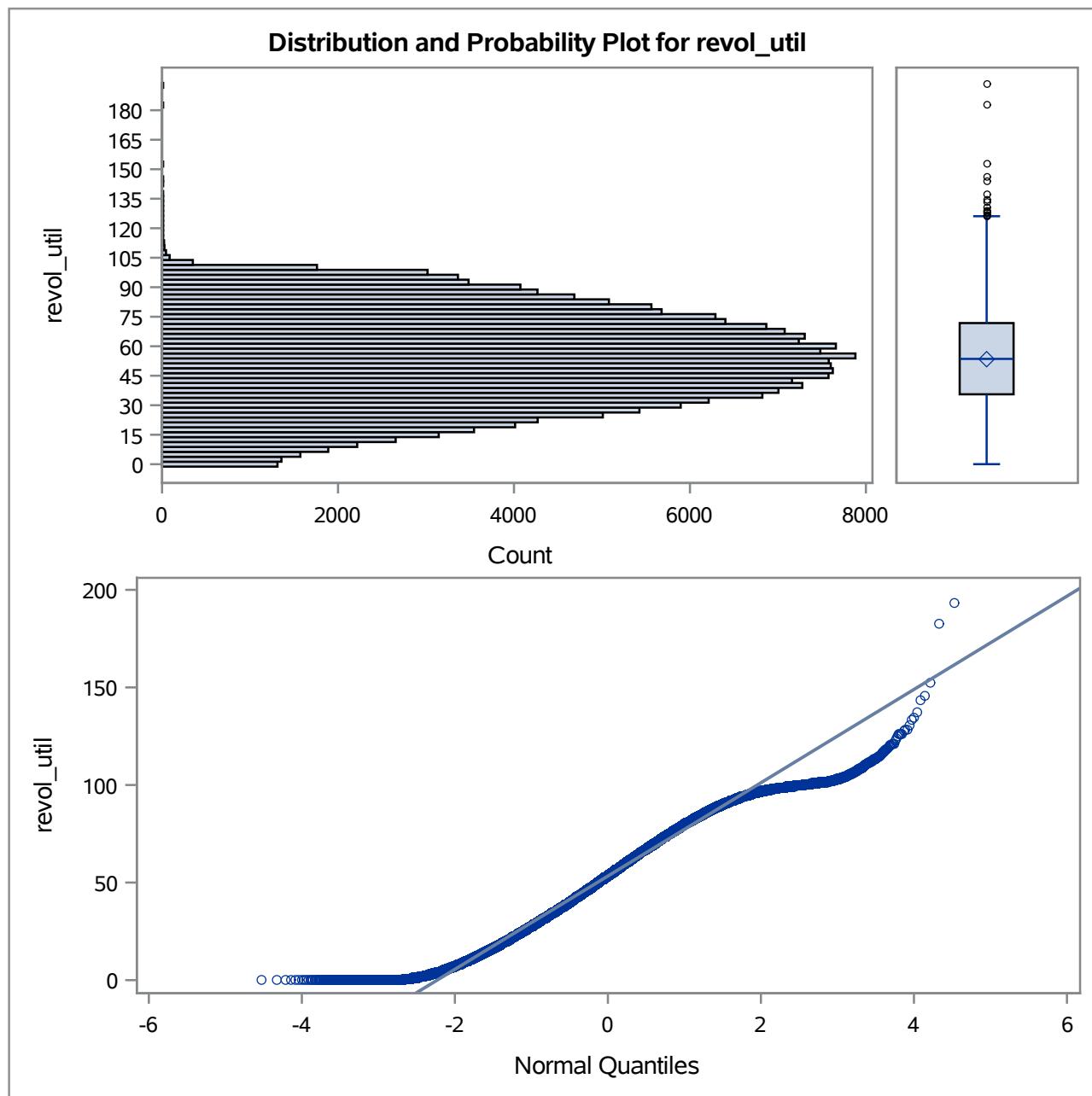
Quantiles (Definition 5)	
Level	Quantile
100% Max	193.0
99%	98.9
95%	92.3
90%	85.9
75% Q3	71.7
50% Median	53.5
25% Q1	35.5
10%	21.0
5%	13.4
1%	2.8
0% Min	0.0

The UNIVARIATE Procedure
Variable: revol_util

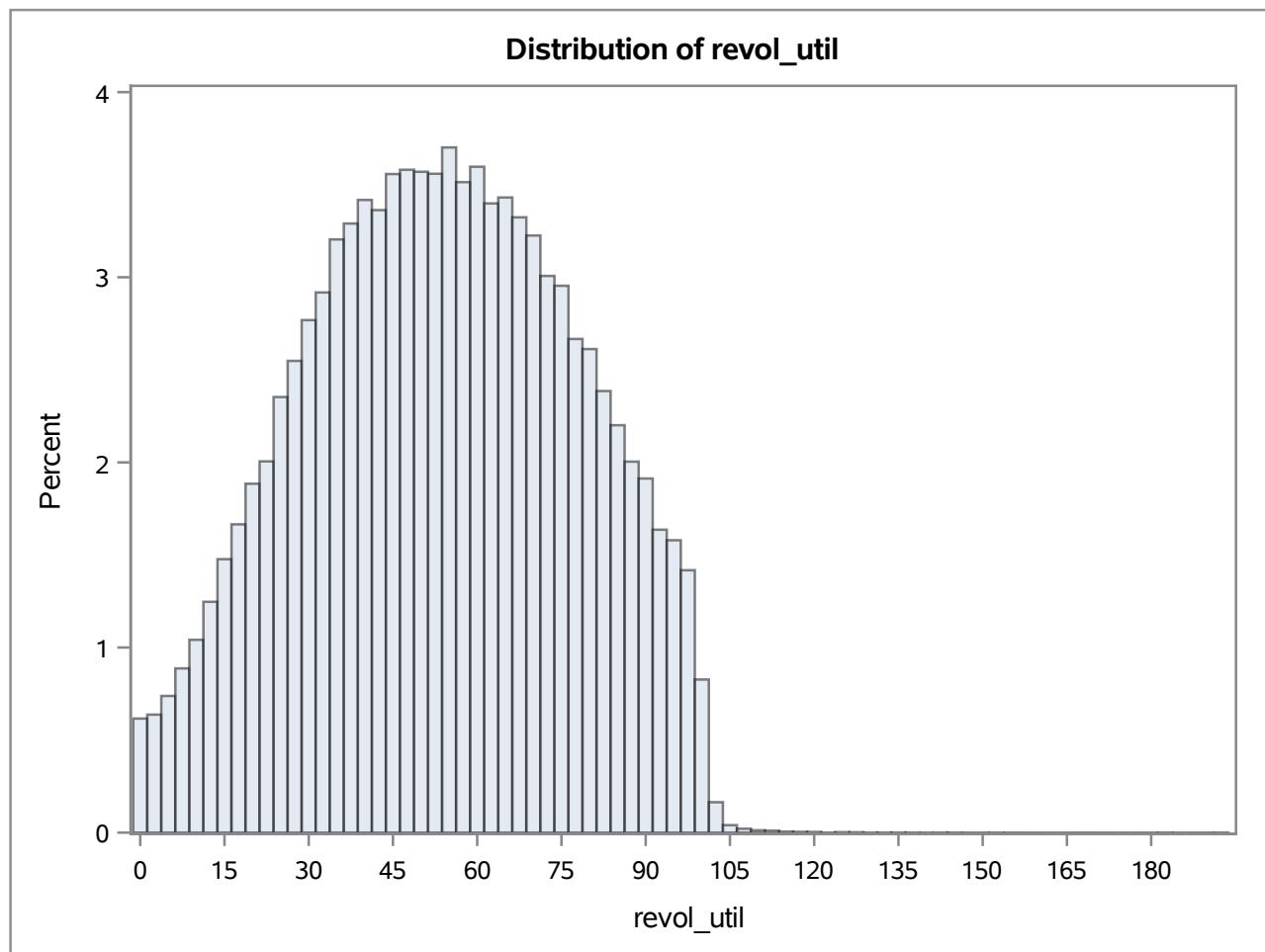
Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	212346	143.6	40610
0	211953	145.8	196416
0	211918	152.5	162991
0	211903	182.8	119502
0	211306	193.0	8500

Missing Values			
Missing Value	Count	Percent Of	
		All Obs	Missing Obs
.	82	0.04	100.00

The UNIVARIATE Procedure



The UNIVARIATE Procedure



Missing Values for revol_util

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id	revol_bal	revol_util
53904607	0	.
54364490	0	.
54425655	0	.
55068626	46139	.
55130712	0	.
55149101	0	.
55228578	0	.
55260480	0	.
55391991	81792	.
55452088	0	.
55502616	1634	.
55797899	463291	.
55920449	0	.
55998758	0	.
56642474	0	.
57134545	0	.
57166890	0	.
57185711	0	.
57224304	3275	.
57234209	0	.
57344849	45045	.
57894857	759	.
58090286	42350	.
58340459	0	.
58451076	0	.
58612961	0	.
59109273	0	.
59129658	0	.
59239397	0	.
59251741	293381	.
59280181	0	.
59392980	1469	.
59935407	0	.
60245906	0	.
60267079	0	.
60555120	0	.
60595248	0	.
60615907	0	.

Missing Values for revol_util

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id	revol_bal	revol_util
60625646	0	.
60666229	0	.
61462570	0	.
61483757	0	.
61524421	0	.
62146020	0	.
62256689	0	.
62287882	0	.
62327467	0	.
62345554	55327	.
62644687	0	.
63218375	0	.
63286474	41365	.
63328658	0	.
63329211	0	.
63469758	0	.
63494822	0	.
64211196	90000	.
64380324	0	.
64883301	0	.
65017547	0	.
65088501	1238	.
65283057	0	.
65382685	0	.
65596677	0	.
65603394	0	.
65703847	35347	.
65785357	0	.
65885181	0	.
66400144	0	.
66425250	0	.
66495332	0	.
66590727	0	.
66603961	0	.
66614807	0	.
66666054	39752	.
67306324	0	.
67327236	21084	.

Missing Values for revol_util

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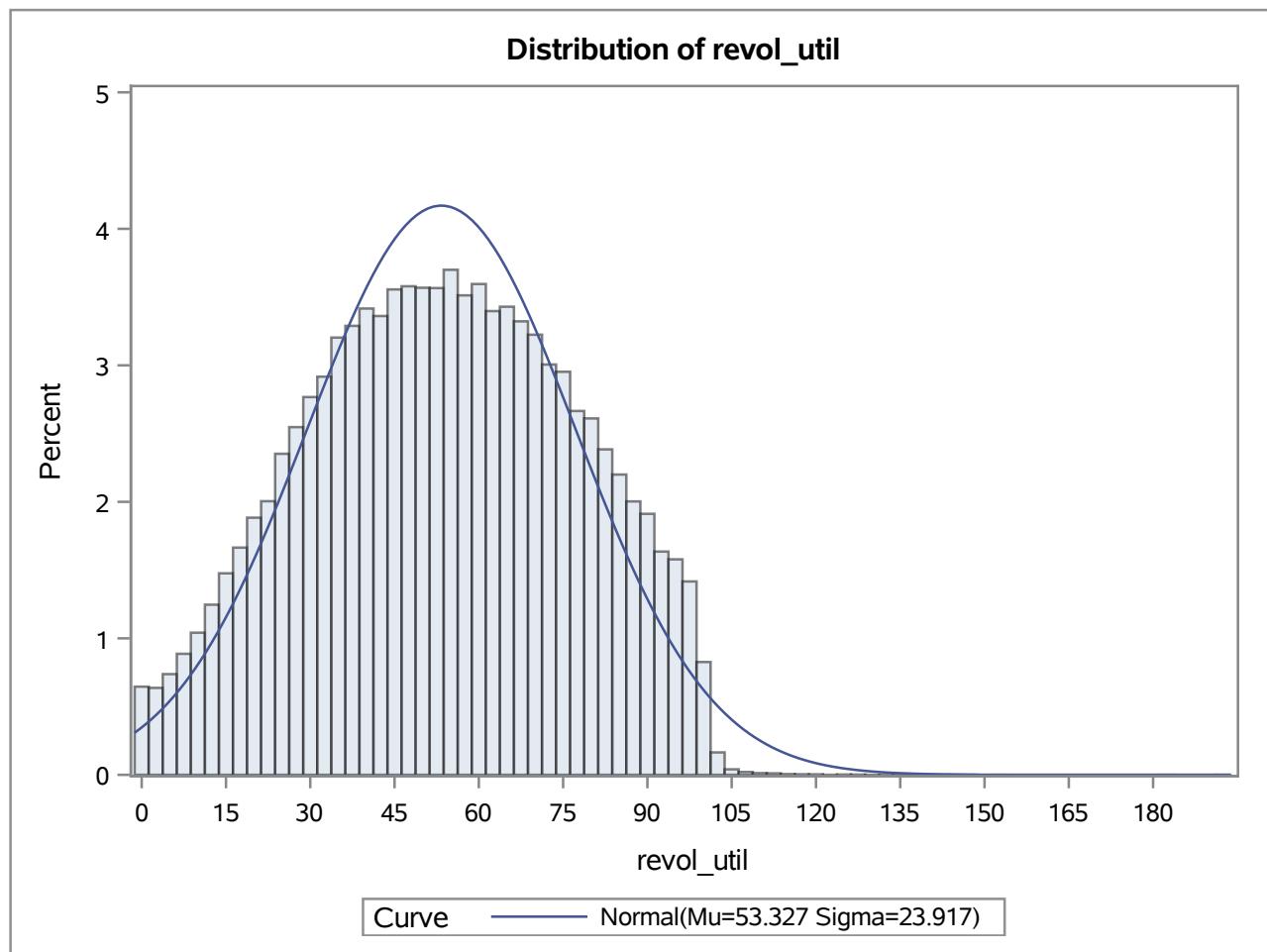
id	revol_bal	revol_util
67416283	0	.
67437222	0	.
67446270	0	.
67525784	0	.
67828307	0	.
68583124	6424	.

The UNIVARIATE Procedure
Variable: revol_util

Moments			
N	212999	Sum Weights	212999
Mean	53.3271992	Sum Observations	11358640.1
Std Deviation	23.9167803	Variance	572.012379
Skewness	-0.0564062	Kurtosis	-0.7526484
Uncorrected SS	727561956	Corrected SS	121837493
Coeff Variation	44.8491214	Std Error Mean	0.05182197

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.029035	Pr > D	<0.0100
Cramer-von Mises	W-Sq	67.33107	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	507.3146	Pr > A-Sq	<0.0050

The UNIVARIATE Procedure



The UNIVARIATE Procedure
Variable: total_acc

Moments			
N	212999	Sum Weights	212999
Mean	25.3146118	Sum Observations	5391987
Std Deviation	12.0352251	Variance	144.846643
Skewness	0.99287518	Kurtosis	1.98809616
Uncorrected SS	167348103	Corrected SS	30852045.2
Coeff Variation	47.5426018	Std Error Mean	0.02607747

Basic Statistical Measures			
Location		Variability	
Mean	25.31461	Std Deviation	12.03523
Median	24.00000	Variance	144.84664
Mode	22.00000	Range	165.00000
		Interquartile Range	15.00000

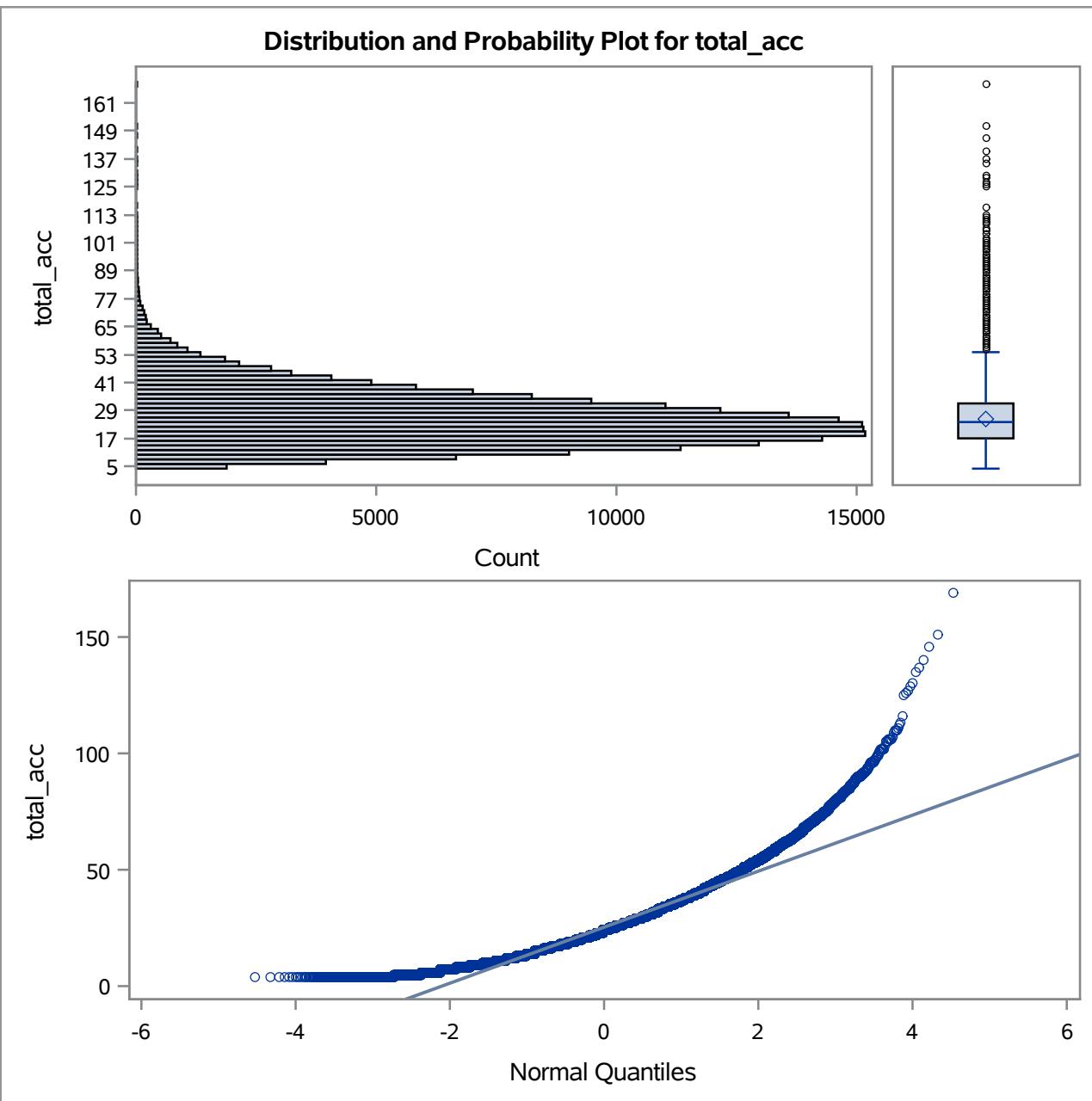
Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	970.7465	Pr > t 	<.0001
Sign	M	106499.5	Pr >= M 	<.0001
Signed Rank	S	1.134E10	Pr >= S 	<.0001

Quantiles (Definition 5)	
Level	Quantile
100% Max	169
99%	61
95%	47
90%	41
75% Q3	32
50% Median	24
25% Q1	17
10%	11
5%	9
1%	6
0% Min	4

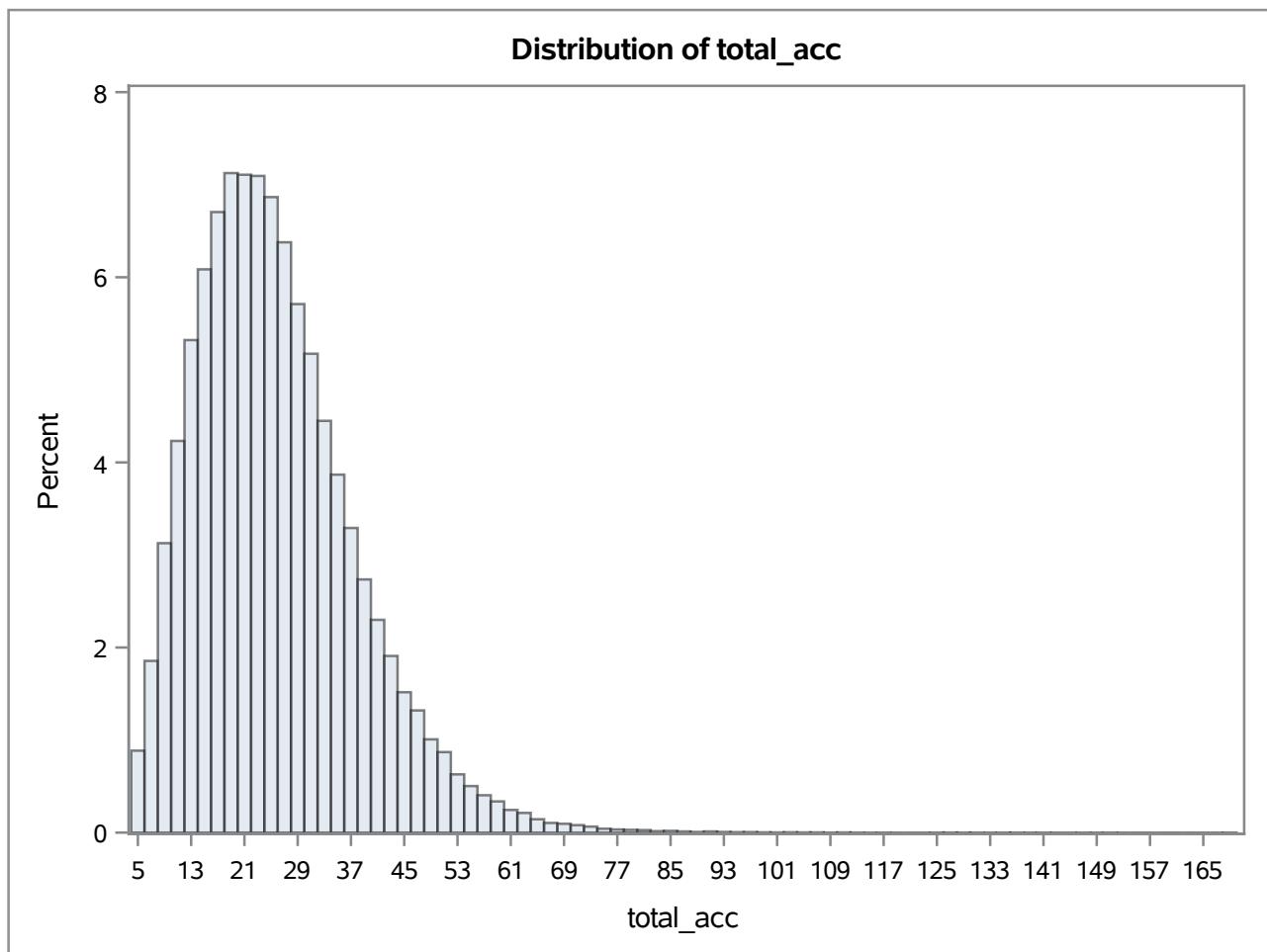
The UNIVARIATE Procedure
Variable: total_acc

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
4	211727	137	13216
4	211437	140	60539
4	211408	146	41015
4	211209	151	112452
4	210822	169	69104

Distribution and Probability Plot for total_acc



The UNIVARIATE Procedure



The UNIVARIATE Procedure
Variable: total_acc

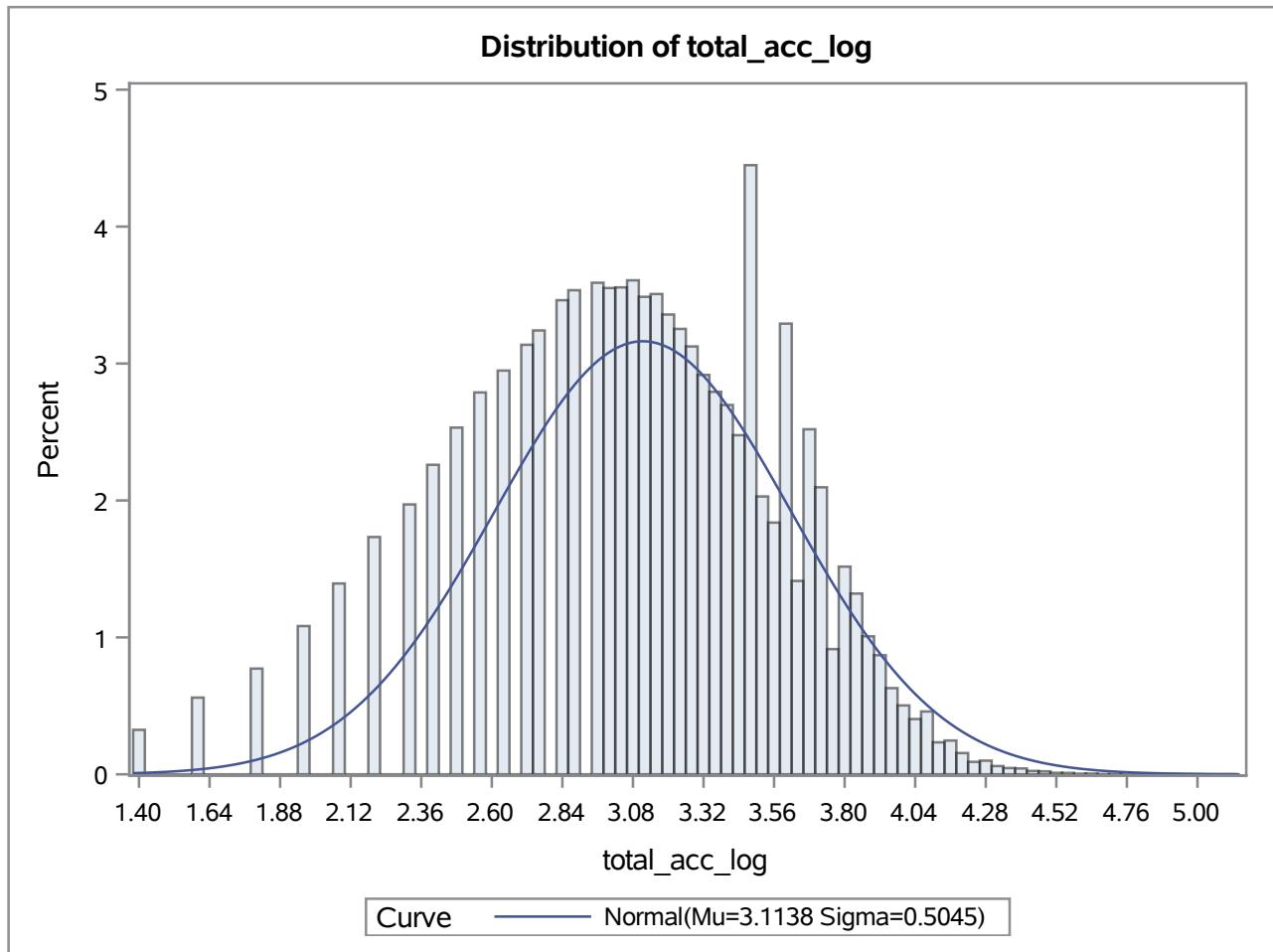
Trimmed Means								
Percent Trimmed in Tail	Number Trimmed in Tail	Trimmed Mean	Std Error Trimmed Mean	95% Confidence Limits		DF	t for H0: Mu0=0.00	Pr > t
10.00	21300	24.31102	0.026056	24.25995	24.36209	170398	933.0216	<.0001

After applying transformation on total_acc

The UNIVARIATE Procedure
Variable: total_acc_log

Moments			
N	212999	Sum Weights	212999
Mean	3.11377328	Sum Observations	663230.595
Std Deviation	0.50452935	Variance	0.25454987
Skewness	-0.490676	Kurtosis	0.26999463
Uncorrected SS	2119368.32	Corrected SS	54218.6122
Coeff Variation	16.2031498	Std Error Mean	0.0010932

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.05757	Pr > D	<0.0100
Cramer-von Mises	W-Sq	134.5532	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	826.3834	Pr > A-Sq	<0.0050

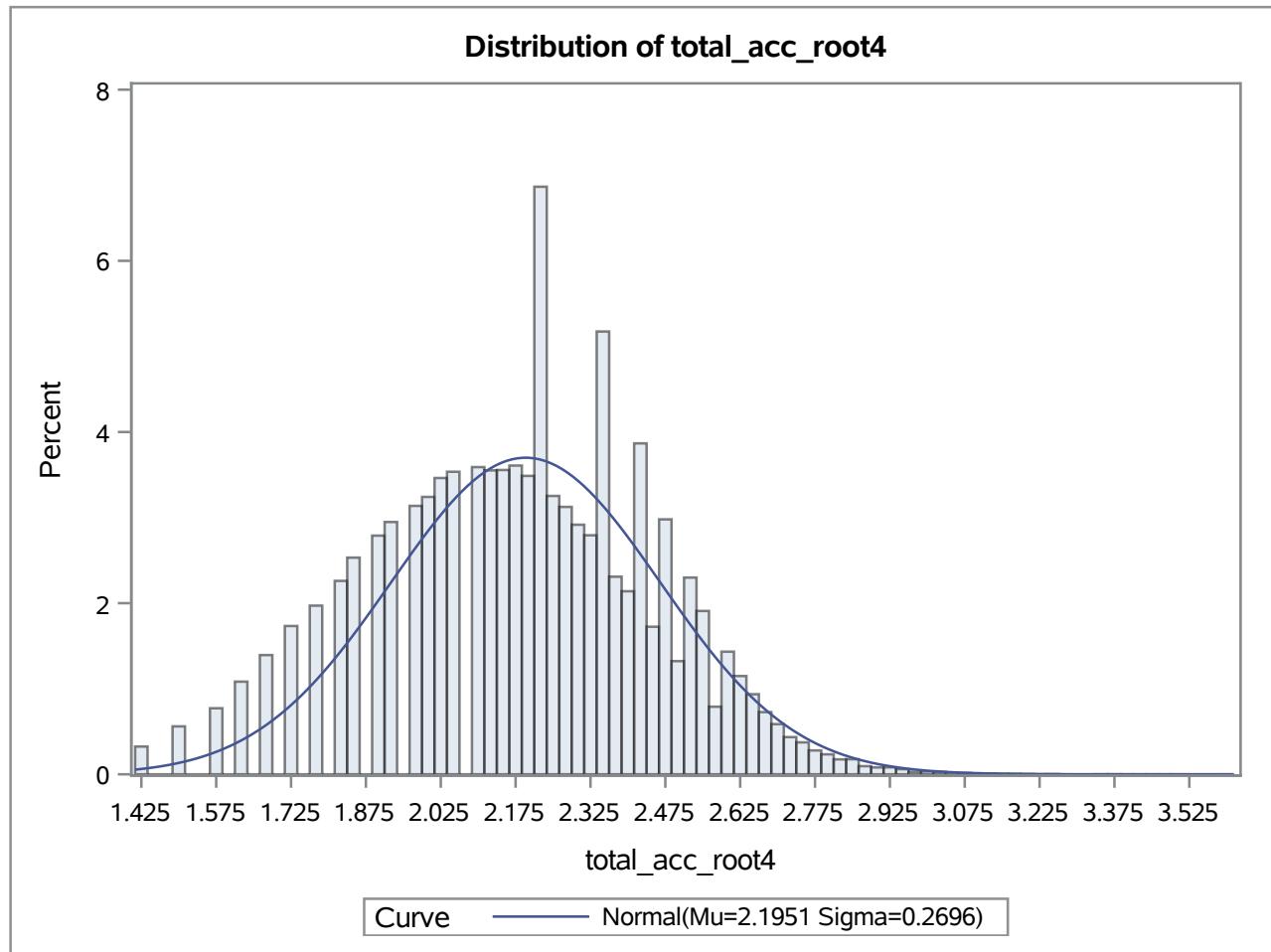
After applying transformation on total_acc**The UNIVARIATE Procedure**

After applying transformation on total_acc

The UNIVARIATE Procedure
Variable: total_acc_root4

Moments			
N	212999	Sum Weights	212999
Mean	2.19512031	Sum Observations	467558.43
Std Deviation	0.26957161	Variance	0.07266885
Skewness	-0.11844	Kurtosis	-0.0483323
Uncorrected SS	1041825.32	Corrected SS	15478.3201
Coeff Variation	12.2804936	Std Error Mean	0.0005841

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.032139	Pr > D	<0.0100
Cramer-von Mises	W-Sq	28.04873	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	166.0891	Pr > A-Sq	<0.0050

After applying transformation on total_acc**The UNIVARIATE Procedure**

After applying transformation on total_acc

The UNIVARIATE Procedure
Variable: out_prncp

Moments			
N	212999	Sum Weights	212999
Mean	14181.6289	Sum Observations	3020672769
Std Deviation	8347.95452	Variance	69688344.7
Skewness	0.60137386	Kurtosis	-0.368775
Uncorrected SS	5.76815E13	Corrected SS	1.48435E13
Coeff Variation	58.8645676	Std Error Mean	18.0880309

Basic Statistical Measures			
Location		Variability	
Mean	14181.63	Std Deviation	8348
Median	12823.90	Variance	69688345
Mode	0.00	Range	49373
		Interquartile Range	11841

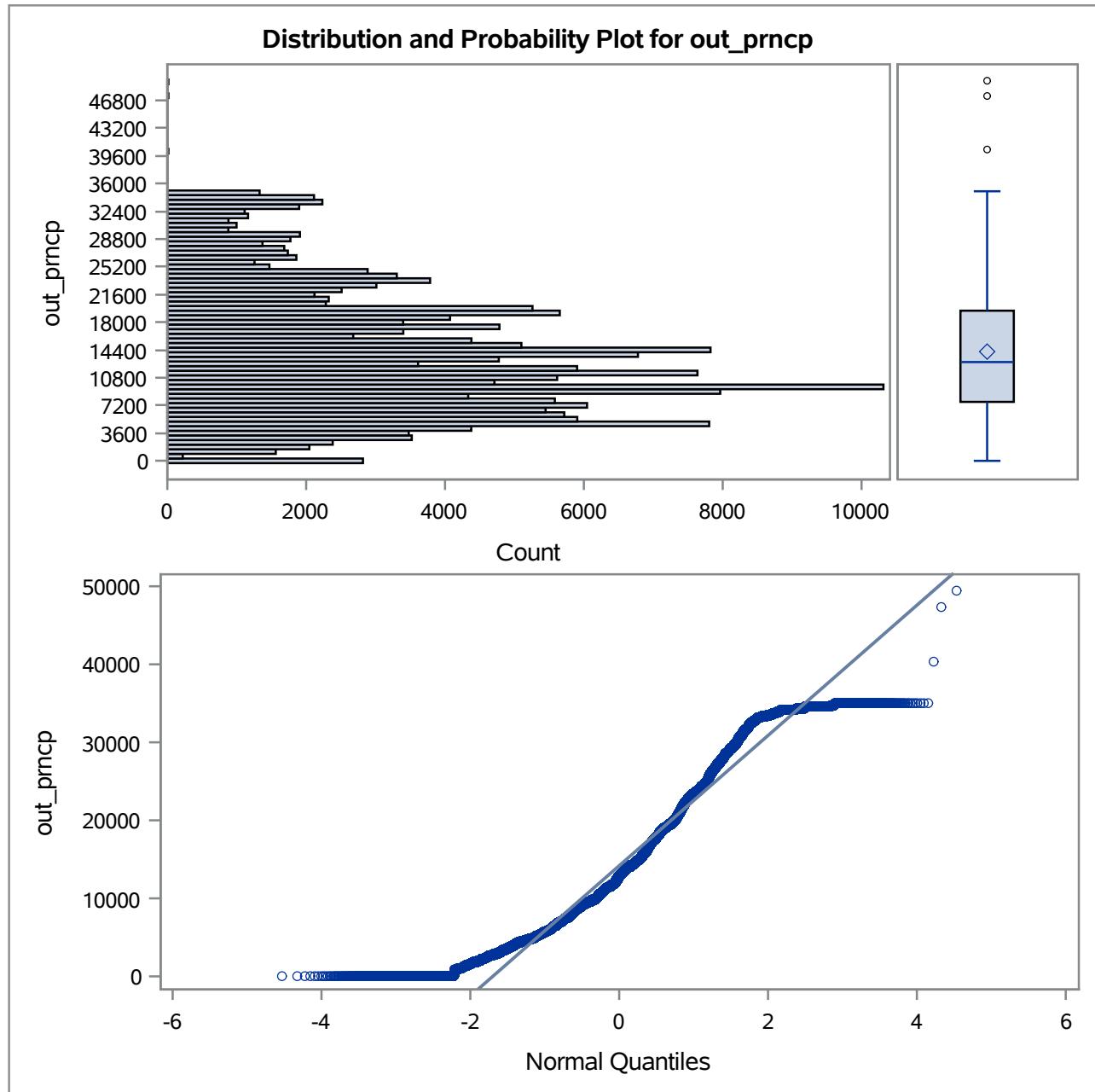
Tests for Location: Mu0=0				
Test		Statistic		p Value
Student's t	t	784.0339	Pr > t 	<.0001
Sign	M	105107.5	Pr >= M 	<.0001
Signed Rank	S	1.105E10	Pr >= S 	<.0001

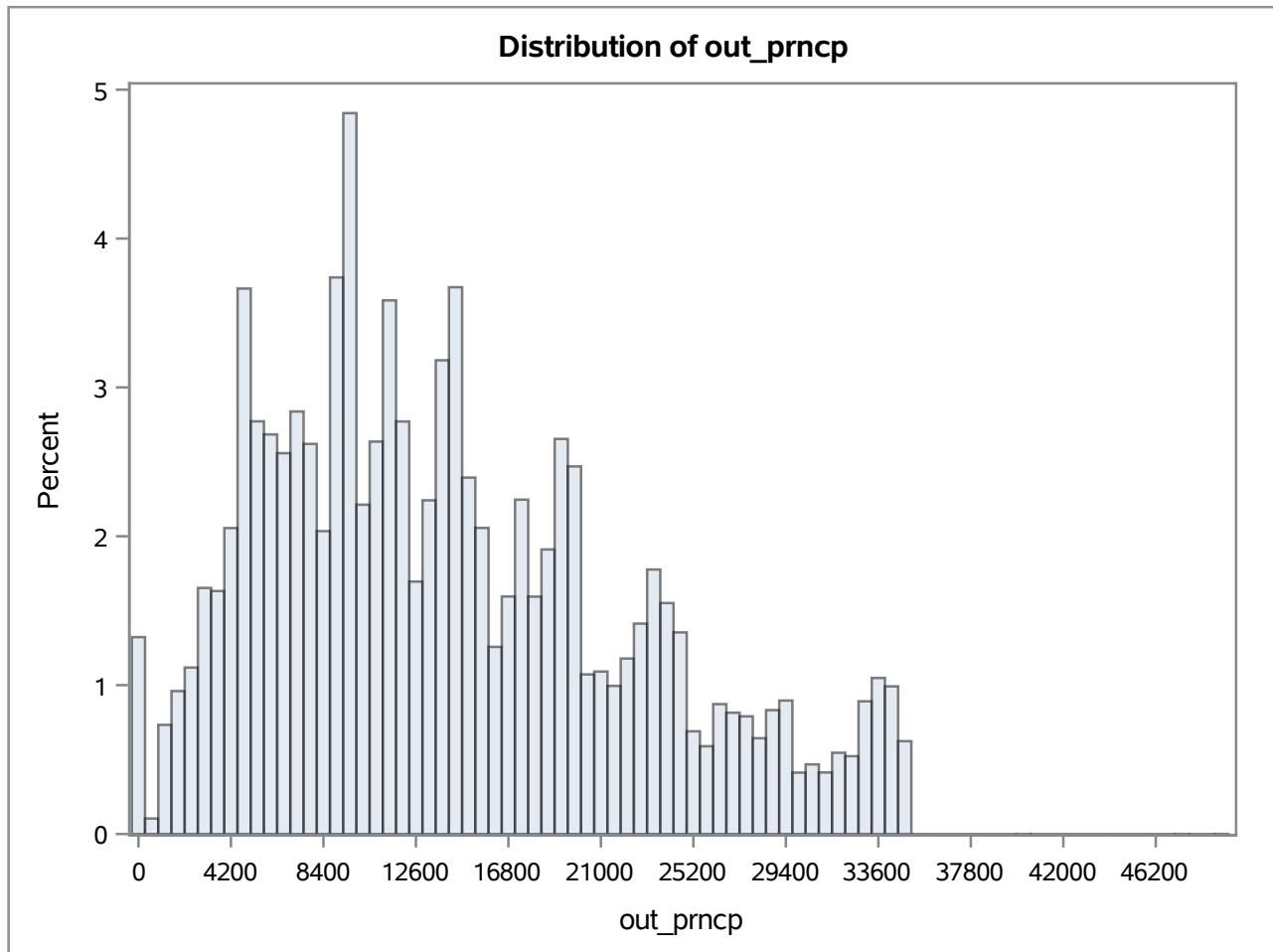
Quantiles (Definition 5)	
Level	Quantile
100% Max	49372.86
99%	34208.09
95%	30941.82
90%	26632.25
75% Q3	19494.53
50% Median	12823.90
25% Q1	7653.72
10%	4558.20
5%	2925.86
1%	0.00
0% Min	0.00

After applying transformation on total_acc

The UNIVARIATE Procedure
Variable: out_prncp

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	212989	35000.0	212863
0	212988	35000.0	212903
0	208059	40374.9	102734
0	179552	47406.9	167464
0	106548	49372.9	177480



After applying transformation on total_acc**The UNIVARIATE Procedure**

The UNIVARIATE Procedure
Variable: out_prncp

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.08241	Pr > D	<0.0100
Cramer-von Mises	W-Sq	385.8891	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	2479.872	Pr > A-Sq	<0.0050

Incorrect values of out_prncp

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```
id=61309469 loan_amnt=21000 out_prncp=40374.86
id=65445107 loan_amnt=24000 out_prncp=47406.94
id=65752788 loan_amnt=25000 out_prncp=49372.86
```

The UNIVARIATE Procedure
Variable: out_prncp

Moments			
N	212999	Sum Weights	212999
Mean	14181.1656	Sum Observations	3020574086
Std Deviation	8347.10443	Variance	69674152.4
Skewness	0.60093108	Kurtosis	-0.3706867
Uncorrected SS	5.76757E13	Corrected SS	1.48405E13
Coeff Variation	58.8604962	Std Error Mean	18.086189

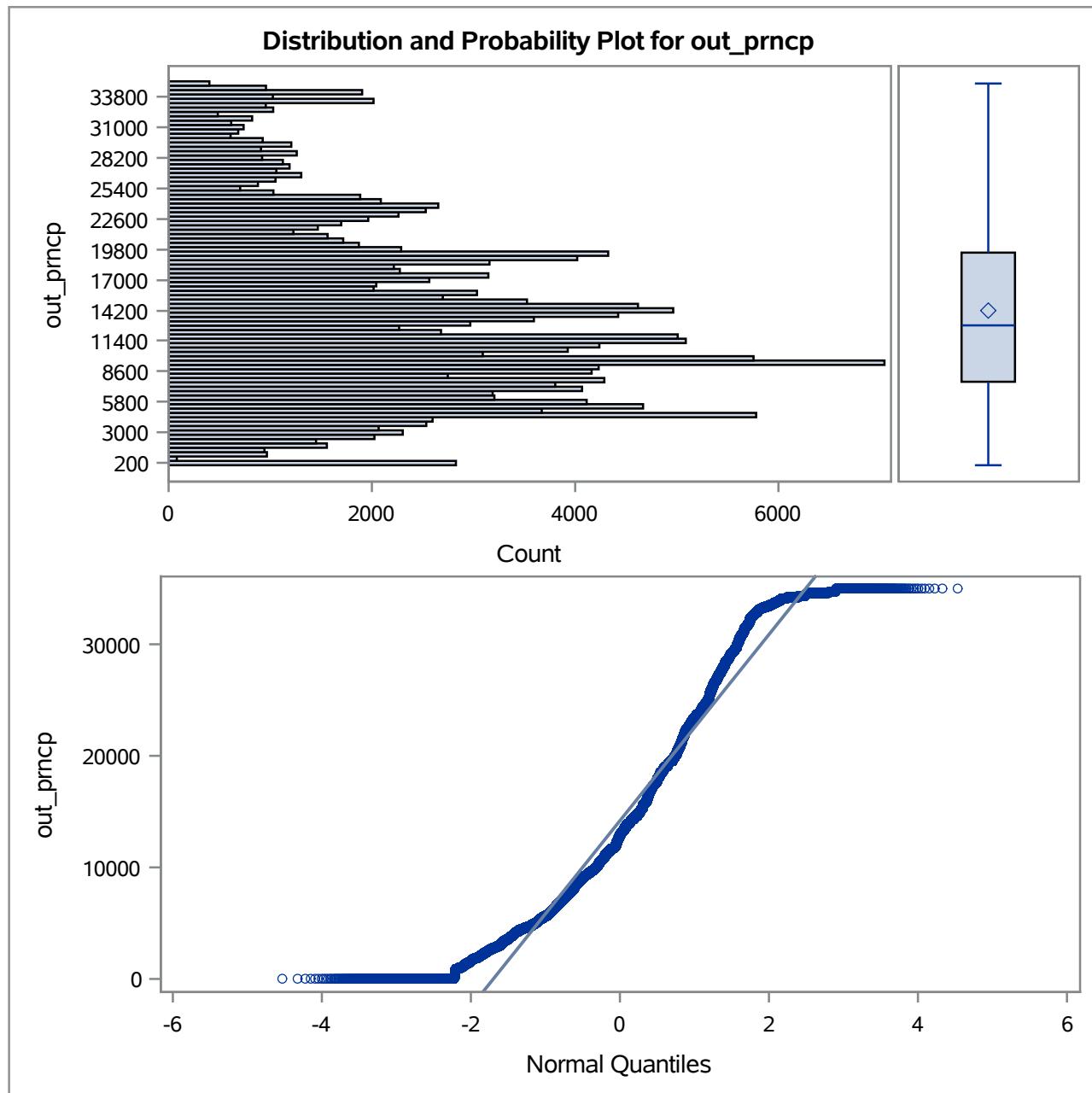
Basic Statistical Measures			
Location		Variability	
Mean	14181.17	Std Deviation	8347
Median	12823.90	Variance	69674152
Mode	0.00	Range	35000
		Interquartile Range	11841

Tests for Location: Mu0=0				
Test		Statistic		p Value
Student's t	t	784.0881	Pr > t	<.0001
Sign	M	105107.5	Pr >= M	<.0001
Signed Rank	S	1.105E10	Pr >= S	<.0001

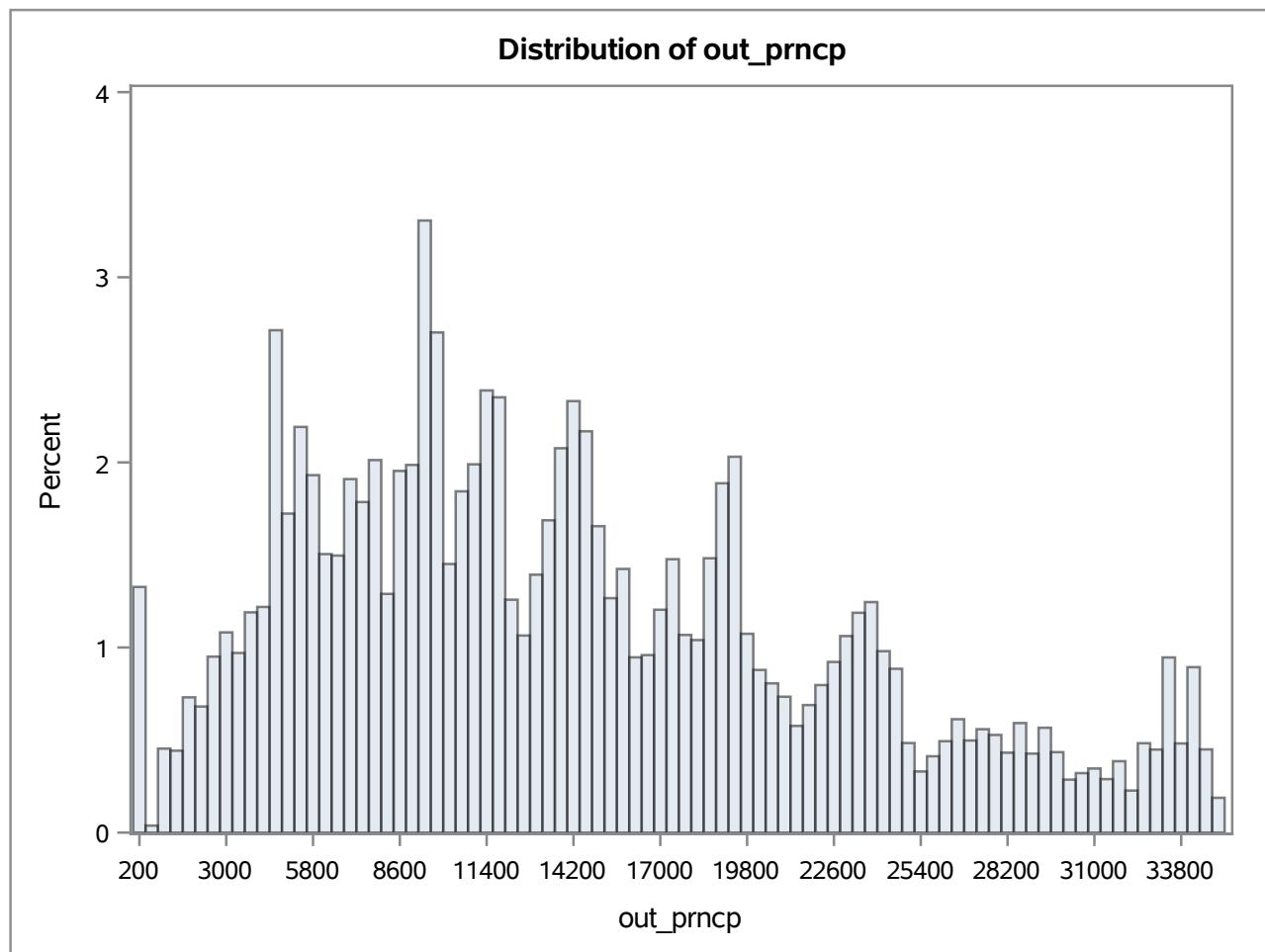
Quantiles (Definition 5)	
Level	Quantile
100% Max	35000.00
99%	34208.09
95%	30938.38
90%	26632.25
75% Q3	19494.53
50% Median	12823.90
25% Q1	7653.72
10%	4558.20
5%	2925.86
1%	0.00
0% Min	0.00

The UNIVARIATE Procedure
Variable: out_prncp

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	212989	35000	212619
0	212988	35000	212626
0	208059	35000	212780
0	179552	35000	212863
0	106548	35000	212903



The UNIVARIATE Procedure



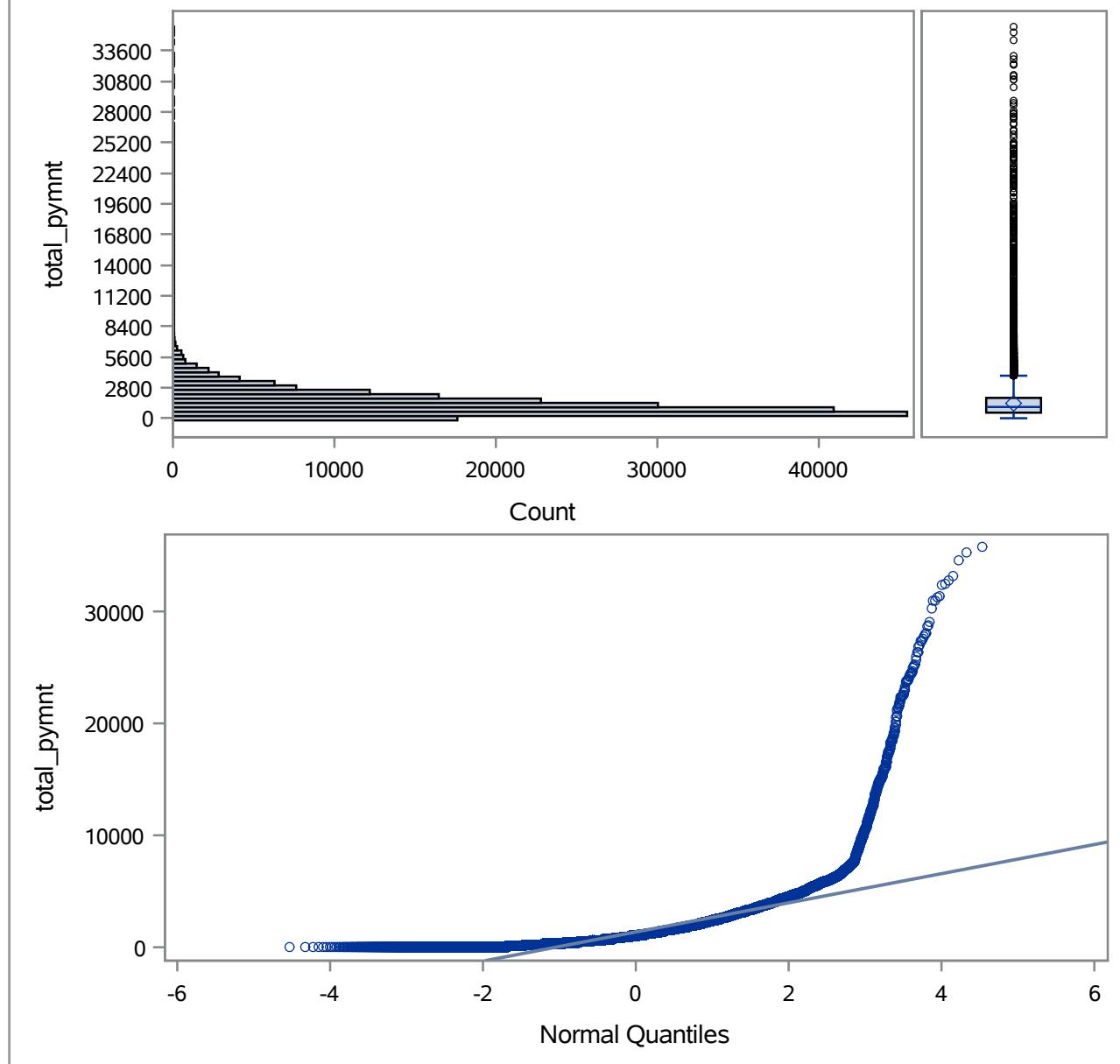
The UNIVARIATE Procedure
Variable: out_prncp

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.082399	Pr > D	<0.0100
Cramer-von Mises	W-Sq	385.8231	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	2479.71	Pr > A-Sq	<0.0050

The UNIVARIATE Procedure
Variable: total_pymnt

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.14737	Pr > D	<0.0100
Cramer-von Mises	W-Sq	1435.38	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	8440.512	Pr > A-Sq	<0.0050

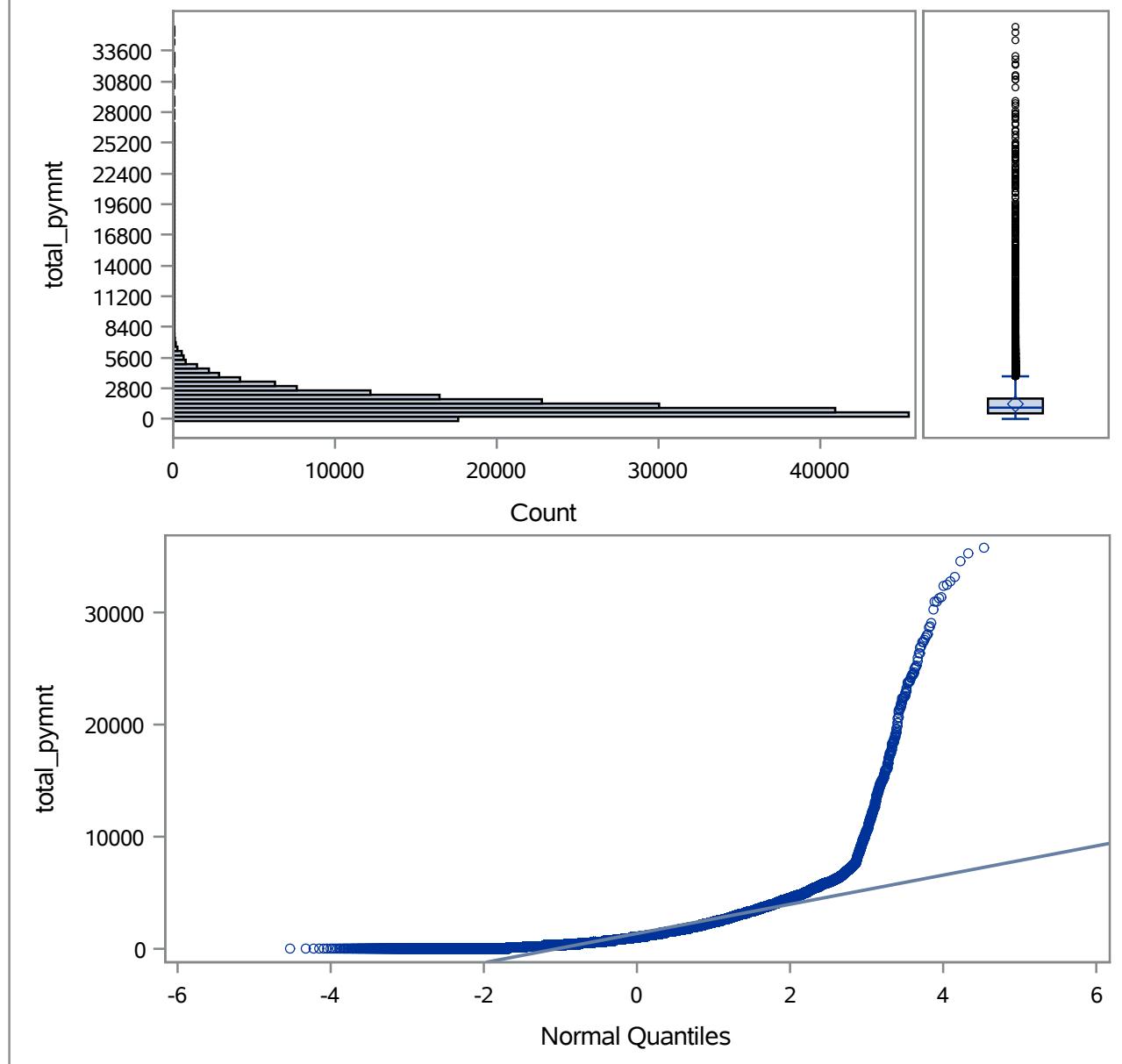
Distribution and Probability Plot for total_pymnt



The UNIVARIATE Procedure
Variable: total_pymnt

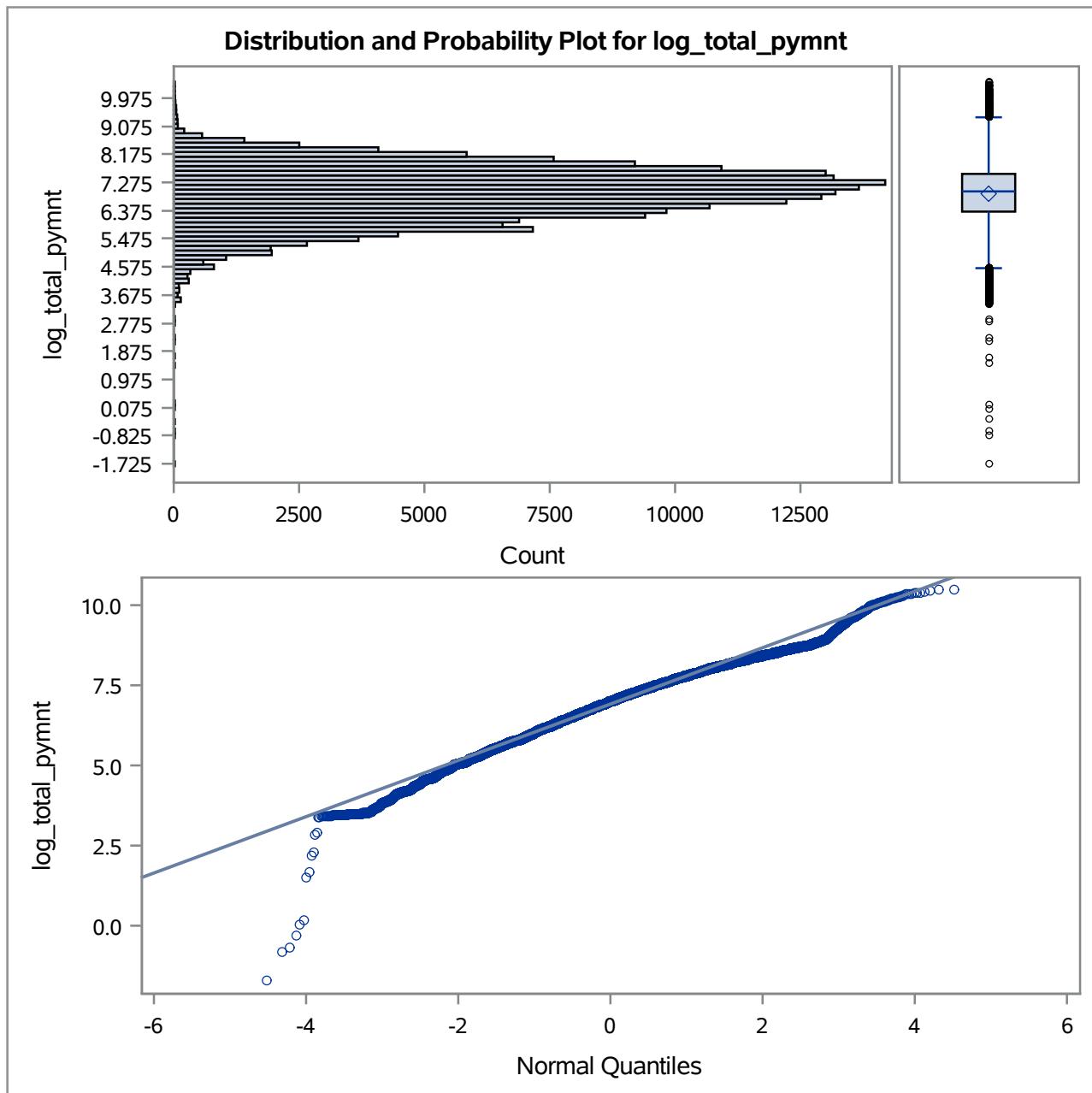
Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.14737	Pr > D	<0.0100
Cramer-von Mises	W-Sq	1435.38	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	8440.512	Pr > A-Sq	<0.0050

Distribution and Probability Plot for total_pymnt



The UNIVARIATE Procedure
Variable: log_total_pymnt

Tests for Normality				
Test		Statistic	p Value	
Kolmogorov-Smirnov	D	0.036961	Pr > D	<0.0100
Cramer-von Mises	W-Sq	87.86304	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	539.0821	Pr > A-Sq	<0.0050



The UNIVARIATE Procedure
Variable: total_rec_prncp

Moments			
N	212999	Sum Weights	212999
Mean	891.404111	Sum Observations	189868184
Std Deviation	996.927204	Variance	993863.85
Skewness	8.05235391	Kurtosis	153.765025
Uncorrected SS	3.8094E11	Corrected SS	2.11691E11
Coeff Variation	111.837851	Std Error Mean	2.16010402

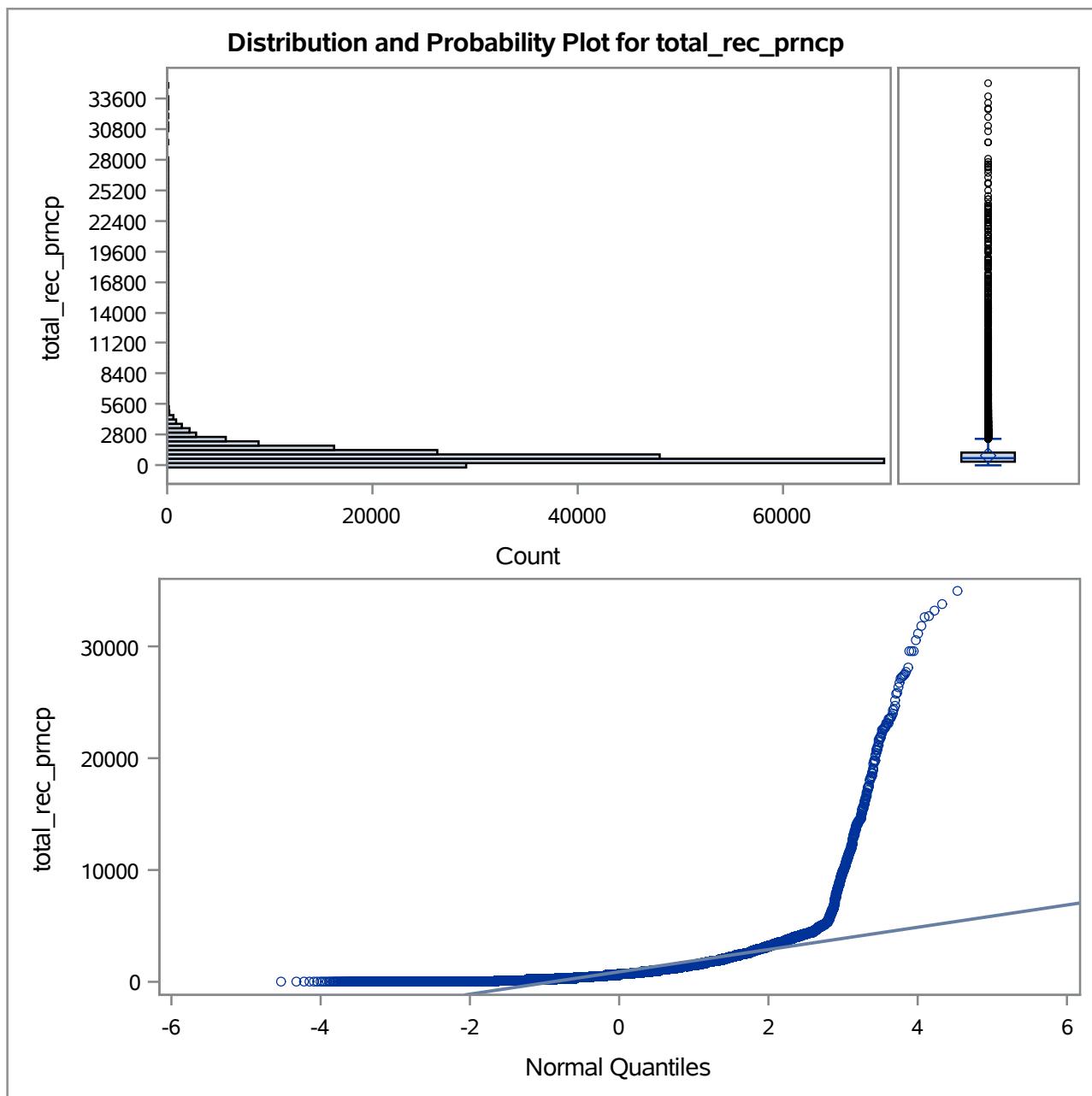
Basic Statistical Measures			
Location		Variability	
Mean	891.4041	Std Deviation	996.92720
Median	656.8900	Variance	993864
Mode	0.0000	Range	34963
		Interquartile Range	837.77000

Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	412.6672	Pr > t 	<.0001
Sign	M	102037.5	Pr >= M 	<.0001
Signed Rank	S	1.041E10	Pr >= S 	<.0001

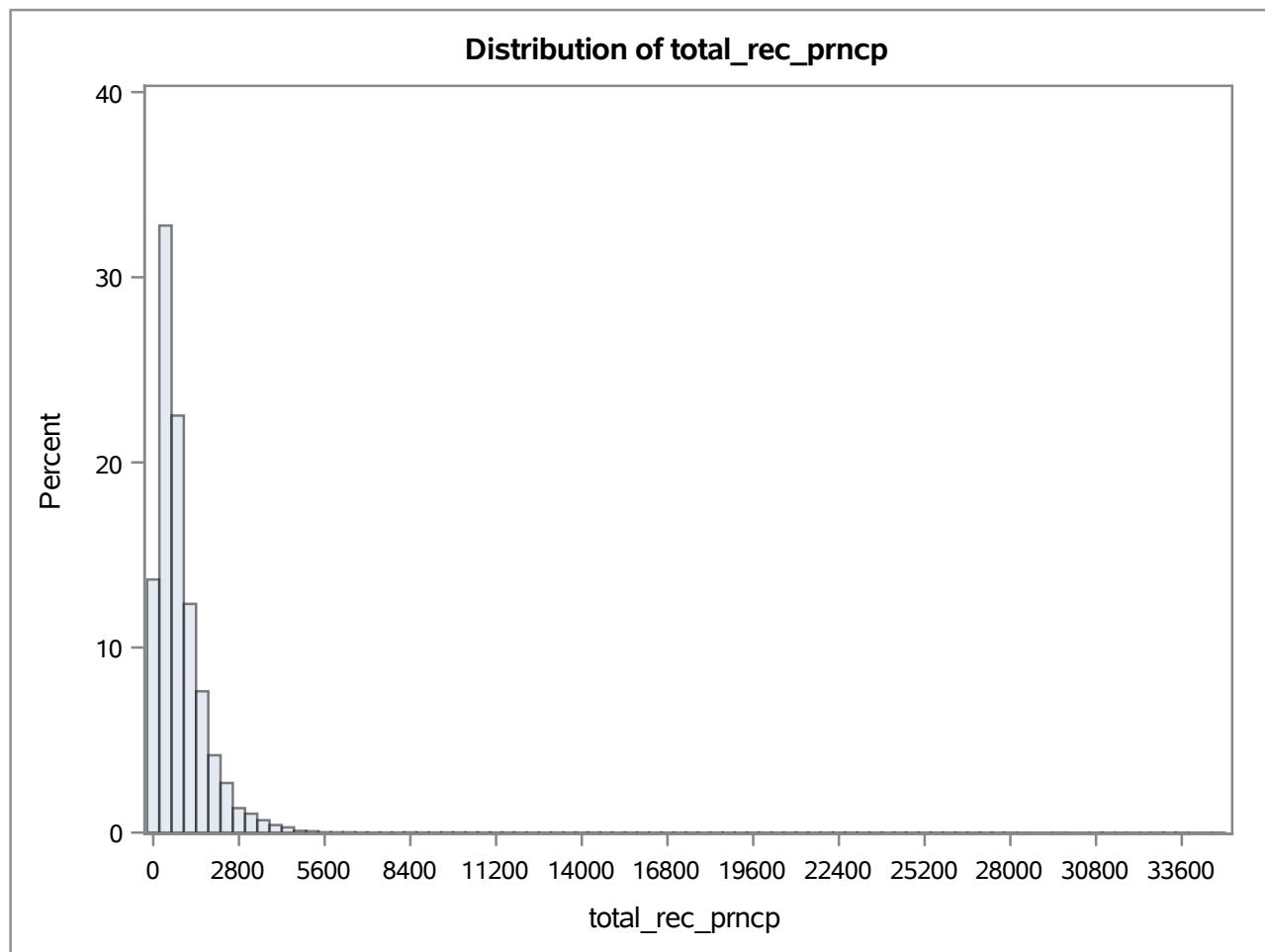
Quantiles (Definition 5)	
Level	Quantile
100% Max	34963.28
99%	3895.17
95%	2461.06
90%	1868.84
75% Q3	1165.99
50% Median	656.89
25% Q1	328.22
10%	152.25
5%	68.40
1%	0.00
0% Min	0.00

The UNIVARIATE Procedure
Variable: total_rec_prncp

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	212993	32621.8	209977
0	212972	32685.0	56122
0	212959	33161.6	115748
0	212958	33748.0	88350
0	212954	34963.3	169965



The UNIVARIATE Procedure



The CONTENTS Procedure

Data Set Name	WORK.OUTLIER_TOTAL_REC_PRNCP	Observations	11152
Member Type	DATA	Variables	2
Engine	V9	Indexes	0
Created	05/02/2023 15:20:32	Observation Length	24
Last Modified	05/02/2023 15:20:32	Deleted Observations	0
Protection		Compressed	NO
Data Set Type		Sorted	NO
Label			
Data Representation	SOLARIS_X86_64, LINUX_X86_64, ALPHA_TRU64, LINUX_IA64		
Encoding	utf-8 Unicode (UTF-8)		

Engine/Host Dependent Information

Data Set Page Size	131072
Number of Data Set Pages	3
First Data Page	1
Max Obs per Page	5431
Obs in First Data Page	5346
Number of Data Set Repairs	0
Filename	/saswork/SAS_workCCA10000C0F1_odaws02-usw2-2.oda.sas.com/SAS_work7D800000C0F1_odaws02-usw2-2.oda.sas.com/outlier_total_rec_prncp.sas7bdat
Release Created	9.0401M7
Host Created	Linux
Inode Number	469769329
Access Permission	rw-r--r--
Owner Name	u63053896
File Size	512KB
File Size (bytes)	524288

Alphabetic List of Variables and Attributes

#	Variable	Type	Len	Format	Informat
1	id	Char	15	\$BEST12.	\$15.
2	total_rec_prncp	Num	8	BEST12.	BEST32.

The UNIVARIATE Procedure
Variable: total_rec_int

Moments			
N	212999	Sum Weights	212999
Mean	468.15242	Sum Observations	99715997.3
Std Deviation	479.895277	Variance	230299.477
Skewness	2.07396427	Kurtosis	5.72671282
Uncorrected SS	9.57356E10	Corrected SS	4.90533E10
Coeff Variation	102.508341	Std Error Mean	1.03981887

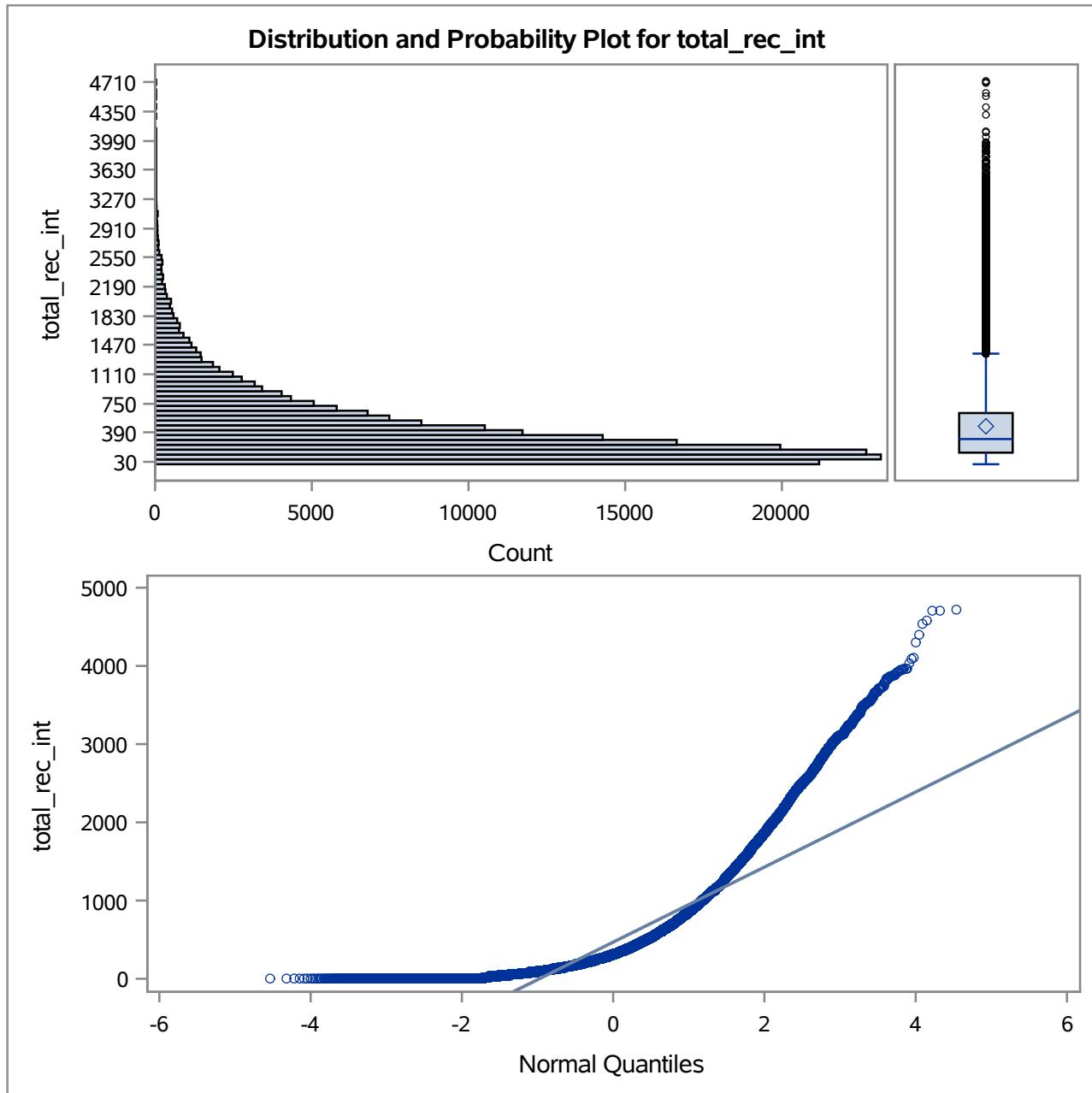
Basic Statistical Measures			
Location		Variability	
Mean	468.1524	Std Deviation	479.89528
Median	310.8900	Variance	230299
Mode	0.0000	Range	4722
		Interquartile Range	488.28000

Tests for Location: Mu0=0				
Test		Statistic		p Value
Student's t	t	450.225	Pr > t	<.0001
Sign	M	102014.5	Pr >= M	<.0001
Signed Rank	S	1.041E10	Pr >= S	<.0001

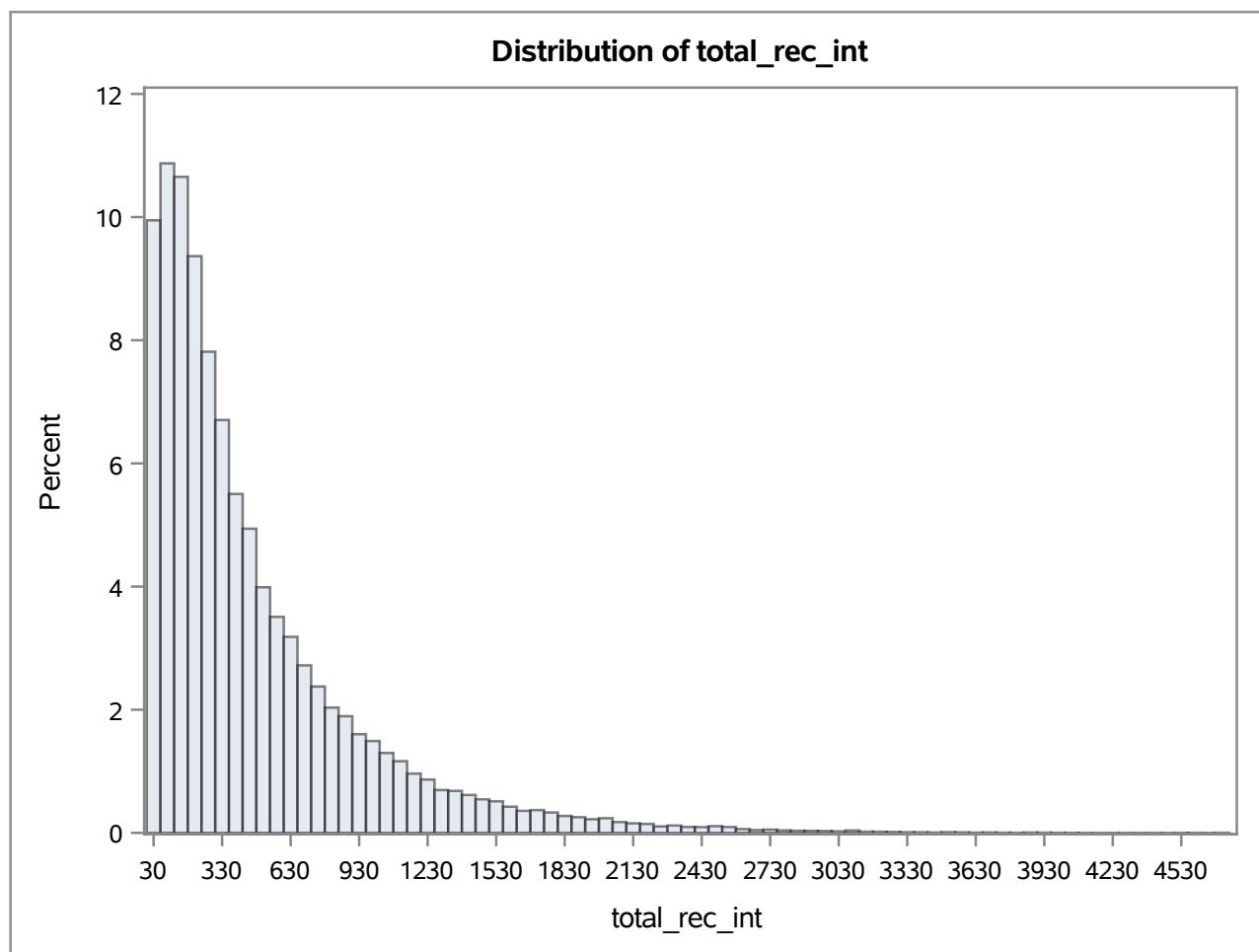
Quantiles (Definition 5)	
Level	Quantile
100% Max	4722.36
99%	2282.39
95%	1451.53
90%	1085.06
75% Q3	631.20
50% Median	310.89
25% Q1	142.92
10%	60.52
5%	23.49
1%	0.00
0% Min	0.00

The UNIVARIATE Procedure
Variable: total_rec_int

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	212993	4535.09	11554
0	212972	4574.96	9198
0	212959	4704.74	764
0	212958	4711.18	65
0	212954	4722.36	17437



The UNIVARIATE Procedure



The CONTENTS Procedure

Data Set Name	WORK.OUTLIER_TOTAL_REC_INT	Observations	12587
Member Type	DATA	Variables	2
Engine	V9	Indexes	0
Created	05/02/2023 15:20:41	Observation Length	24
Last Modified	05/02/2023 15:20:41	Deleted Observations	0
Protection		Compressed	NO
Data Set Type		Sorted	NO
Label			
Data Representation	SOLARIS_X86_64, LINUX_X86_64, ALPHA_TRU64, LINUX_IA64		
Encoding	utf-8 Unicode (UTF-8)		

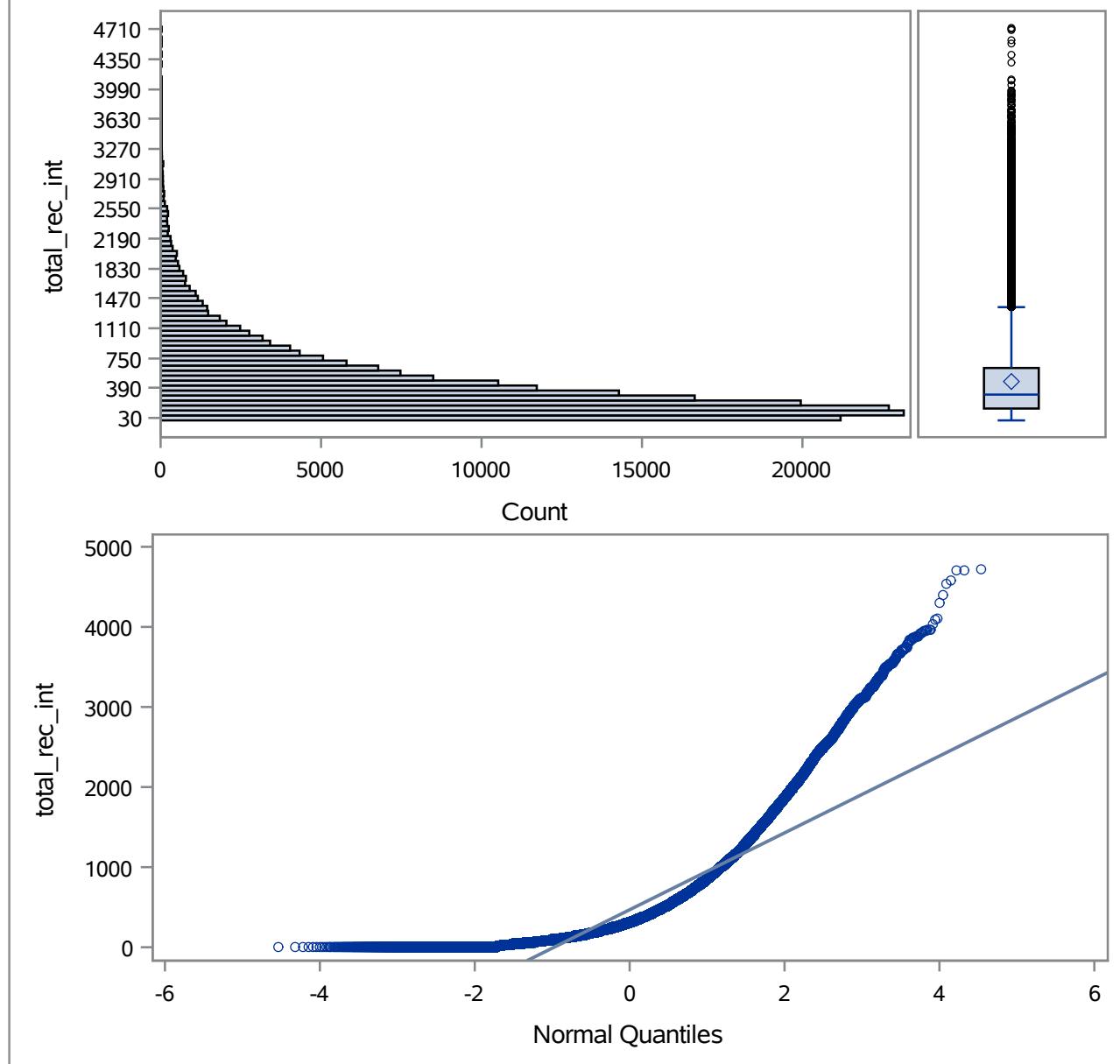
Engine/Host Dependent Information	
Data Set Page Size	131072
Number of Data Set Pages	3
First Data Page	1
Max Obs per Page	5431
Obs in First Data Page	5346
Number of Data Set Repairs	0
Filename	/saswork/SAS_workCCA10000C0F1_odaws02-usw2-2.oda.sas.com/SAS_work7D800000C0F1_odaws02-usw2-2.oda.sas.com/outlier_total_rec_int.sas7bdat
Release Created	9.0401M7
Host Created	Linux
Inode Number	469769333
Access Permission	rw-r--r--
Owner Name	u63053896
File Size	512KB
File Size (bytes)	524288

Alphabetic List of Variables and Attributes					
#	Variable	Type	Len	Format	Informat
1	id	Char	15	\$BEST12.	\$15.
2	total_rec_int	Num	8	BEST12.	BEST32.

The UNIVARIATE Procedure
Variable: total_rec_int

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.164649	Pr > D	<0.0100
Cramer-von Mises	W-Sq	2027.528	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	11587.16	Pr > A-Sq	<0.0050

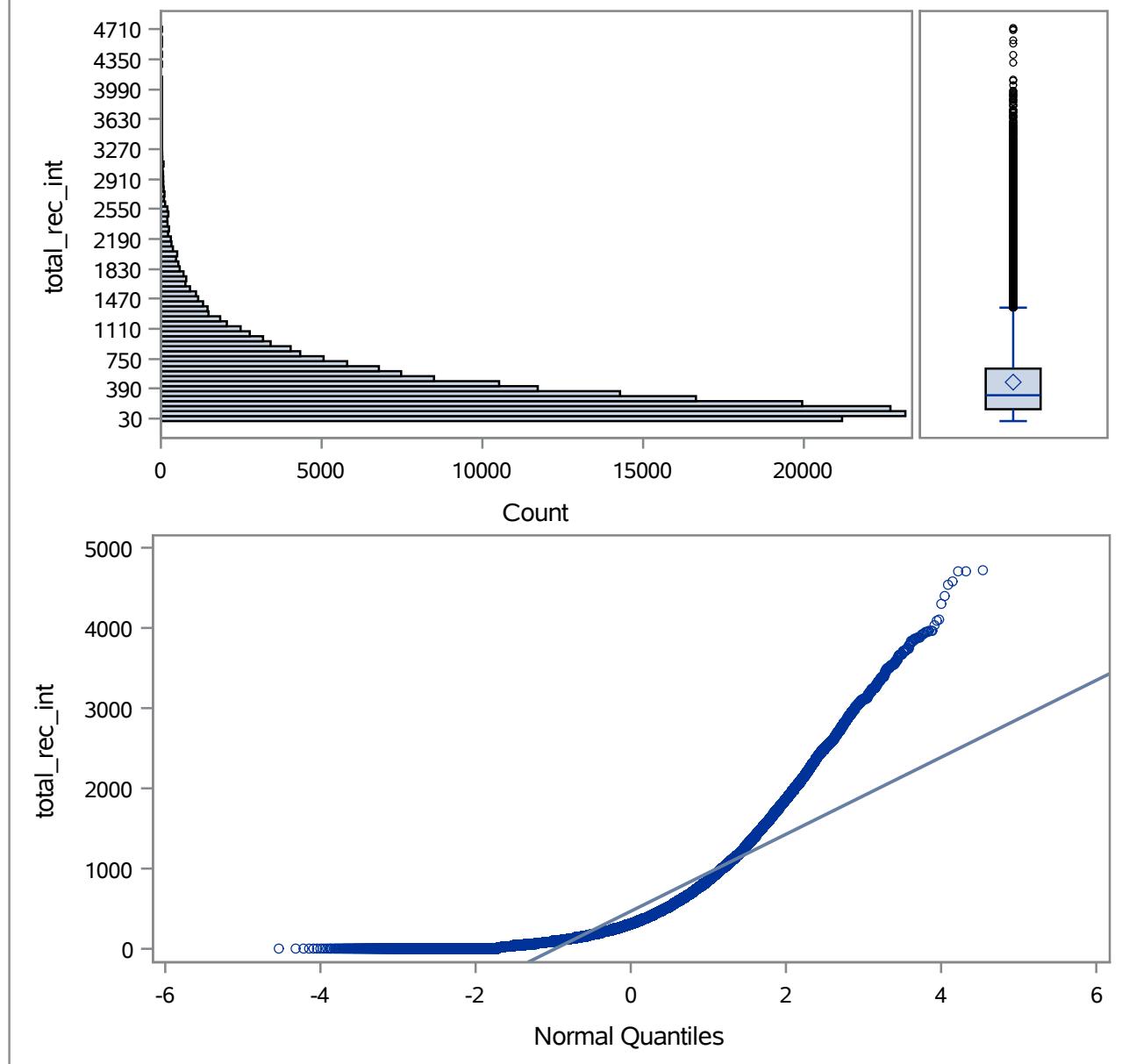
Distribution and Probability Plot for total_rec_int



The UNIVARIATE Procedure
Variable: total_rec_int

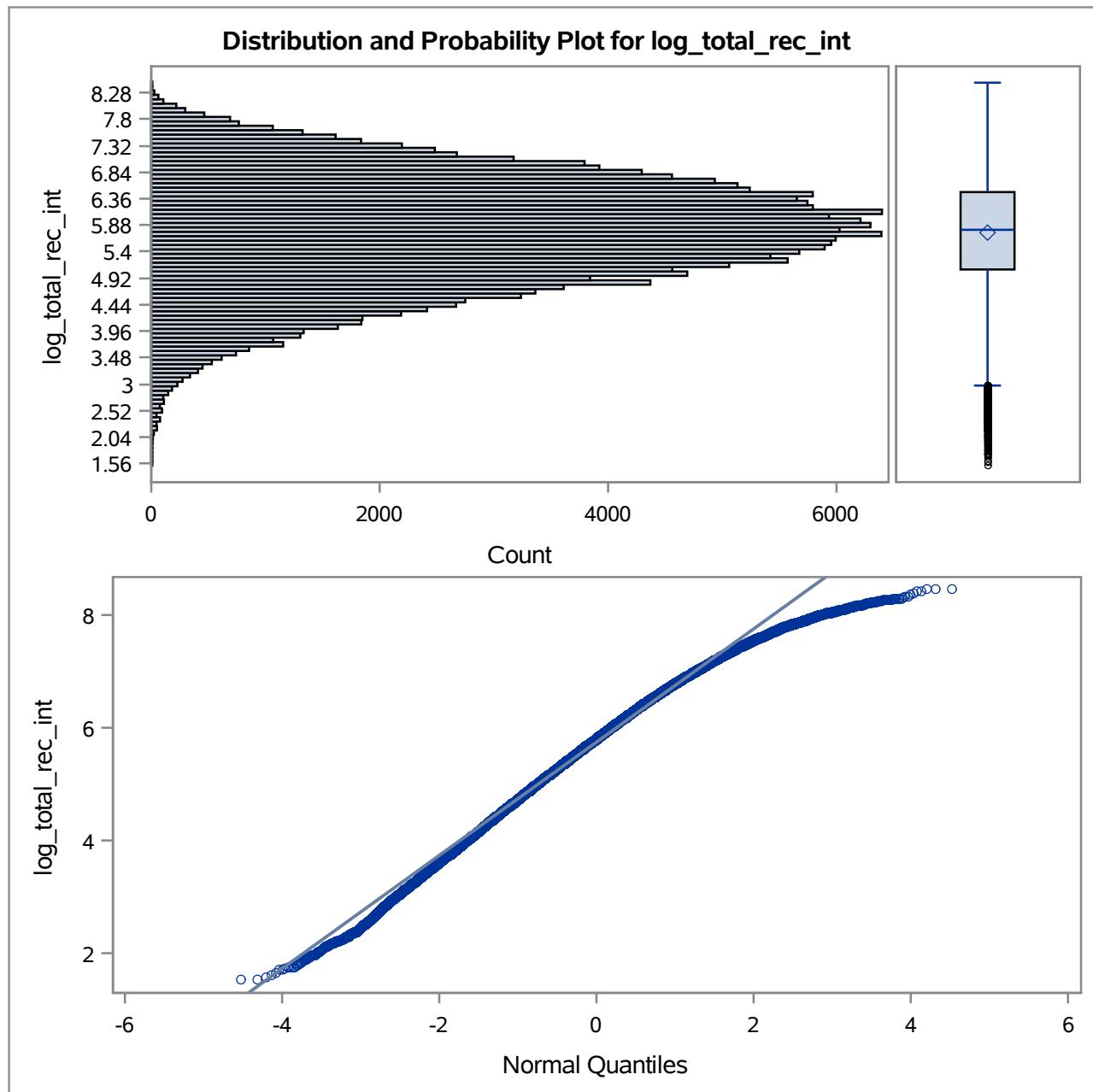
Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.164649	Pr > D	<0.0100
Cramer-von Mises	W-Sq	2027.528	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	11587.16	Pr > A-Sq	<0.0050

Distribution and Probability Plot for total_rec_int



The UNIVARIATE Procedure
Variable: log_total_rec_int

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.025084	Pr > D	<0.0100
Cramer-von Mises	W-Sq	43.56046	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	296.9352	Pr > A-Sq	<0.0050



The UNIVARIATE Procedure
Variable: total_rec_late_fee

Moments			
N	212999	Sum Weights	212999
Mean	0.04716567	Sum Observations	10046.24
Std Deviation	1.23060984	Variance	1.51440057
Skewness	35.4232373	Kurtosis	1684.92143
Uncorrected SS	323038.131	Corrected SS	322564.293
Coeff Variation	2609.12207	Std Error Mean	0.00266644

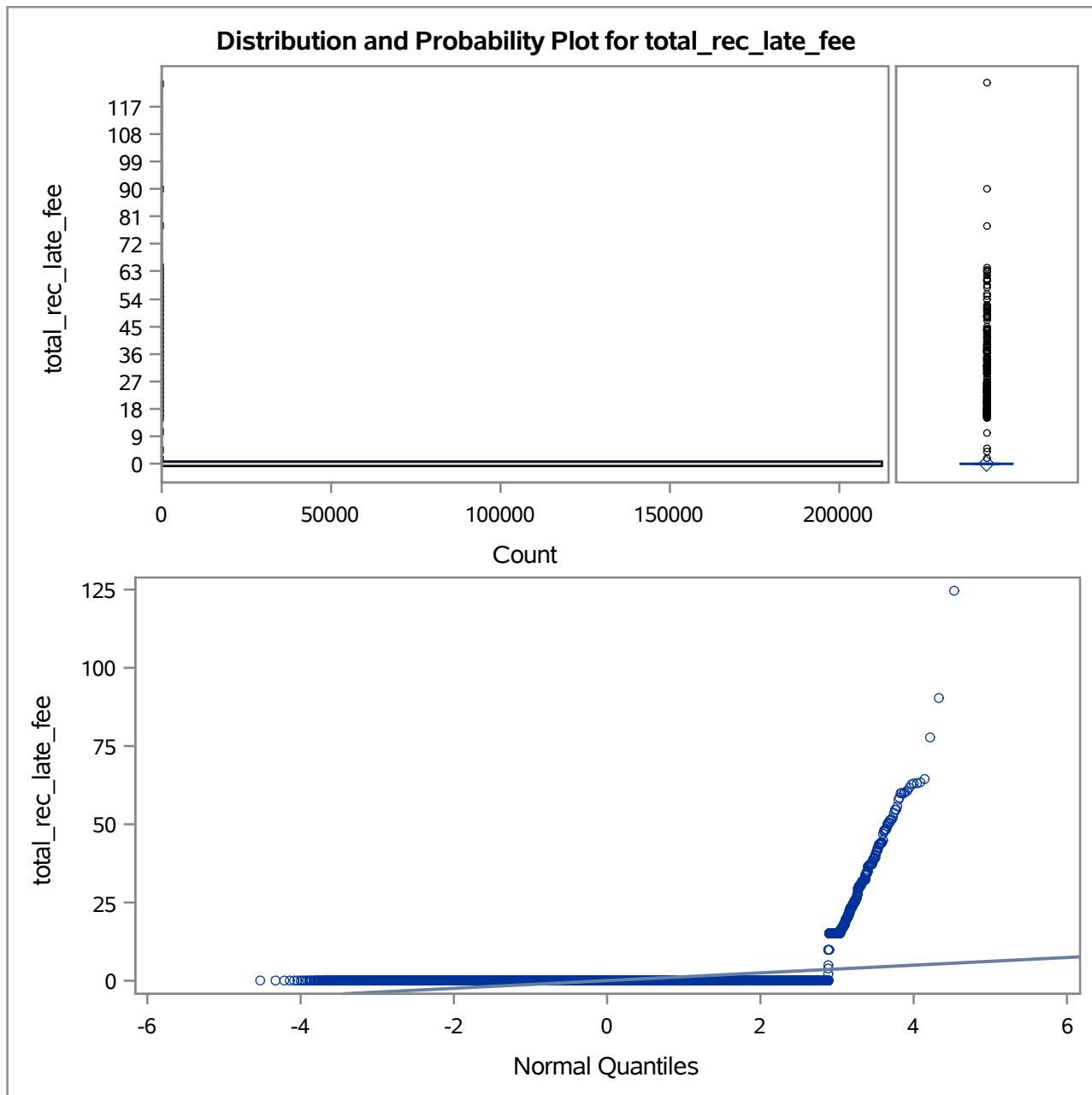
Basic Statistical Measures			
Location		Variability	
Mean	0.047166	Std Deviation	1.23061
Median	0.000000	Variance	1.51440
Mode	0.000000	Range	124.76000
		Interquartile Range	0

Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	17.68864	Pr > t 	<.0001
Sign	M	206	Pr >= M 	<.0001
Signed Rank	S	42539	Pr >= S 	<.0001

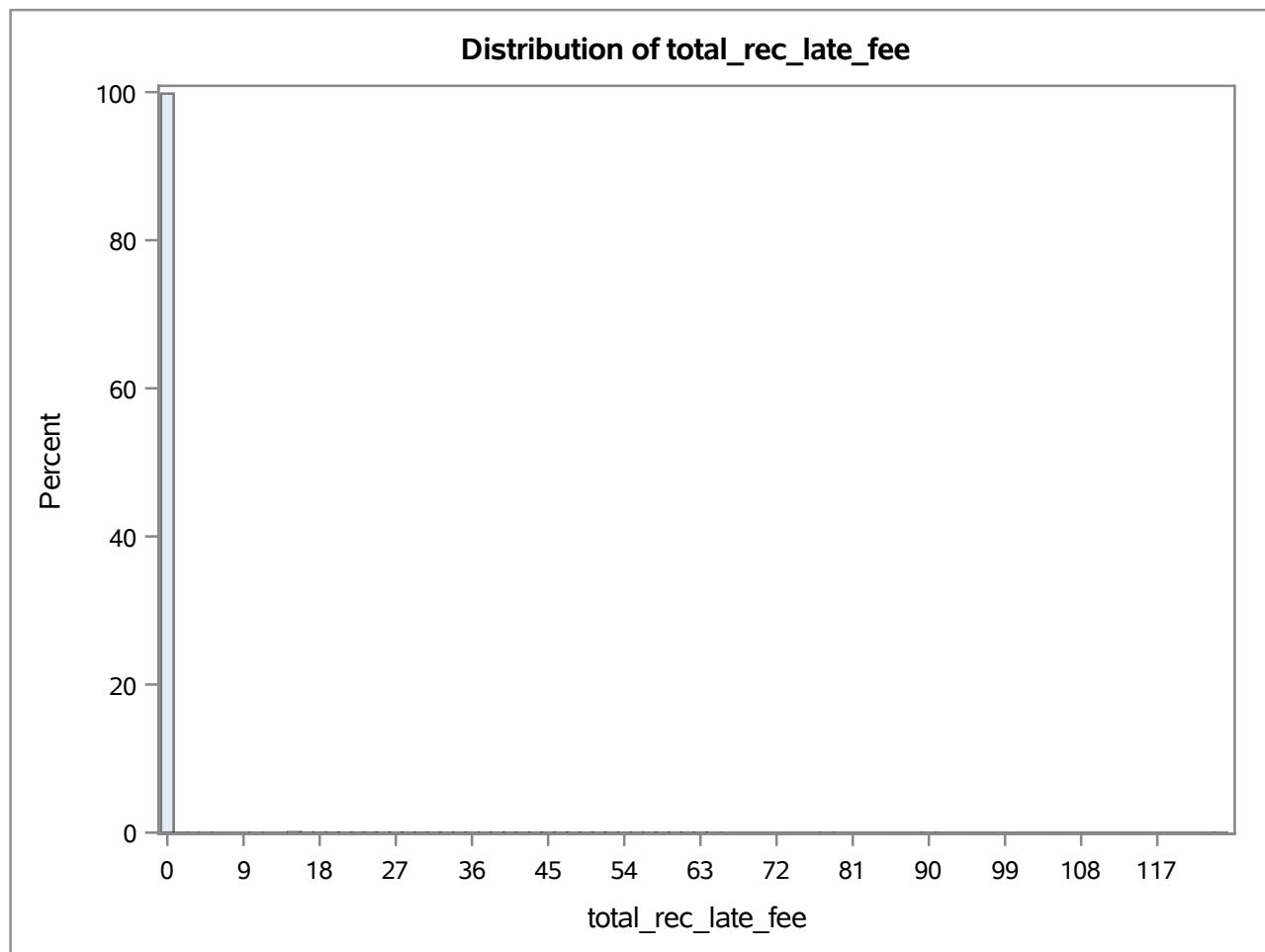
Quantiles (Definition 5)	
Level	Quantile
100% Max	124.76
99%	0.00
95%	0.00
90%	0.00
75% Q3	0.00
50% Median	0.00
25% Q1	0.00
10%	0.00
5%	0.00
1%	0.00
0% Min	0.00

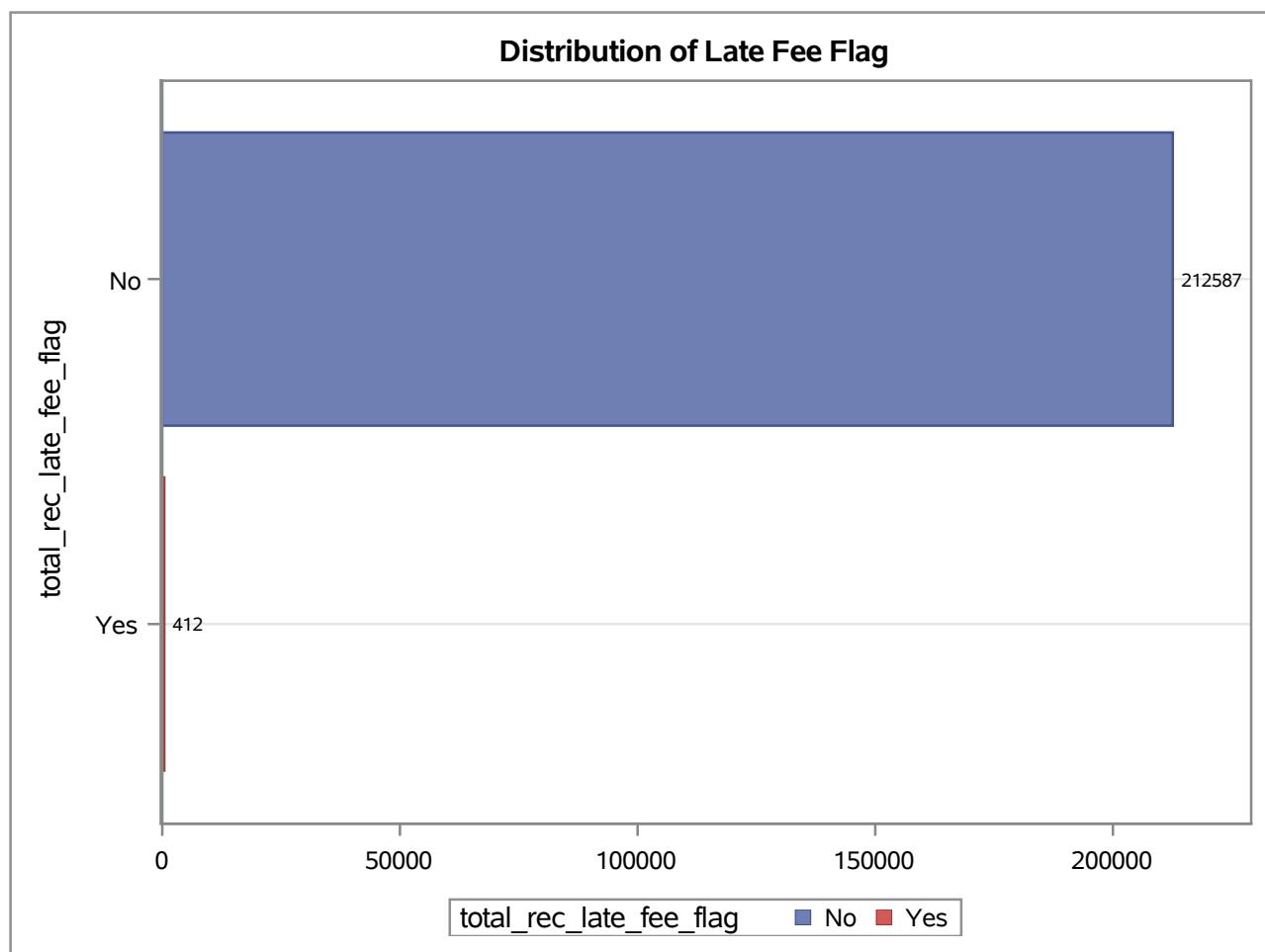
The UNIVARIATE Procedure
Variable: total_rec_late_fee

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	212999	63.49	1637
0	212998	64.36	308
0	212997	77.91	621
0	212996	90.20	1222
0	212995	124.76	12756



The UNIVARIATE Procedure





The UNIVARIATE Procedure
Variable: recoveries

Moments			
N	212999	Sum Weights	212999
Mean	4.47441875	Sum Observations	953046.72
Std Deviation	156.642555	Variance	24536.8901
Skewness	65.3326706	Kurtosis	7088.3719
Uncorrected SS	5230572842	Corrected SS	5226308512
Coeff Variation	3500.84701	Std Error Mean	0.33940714

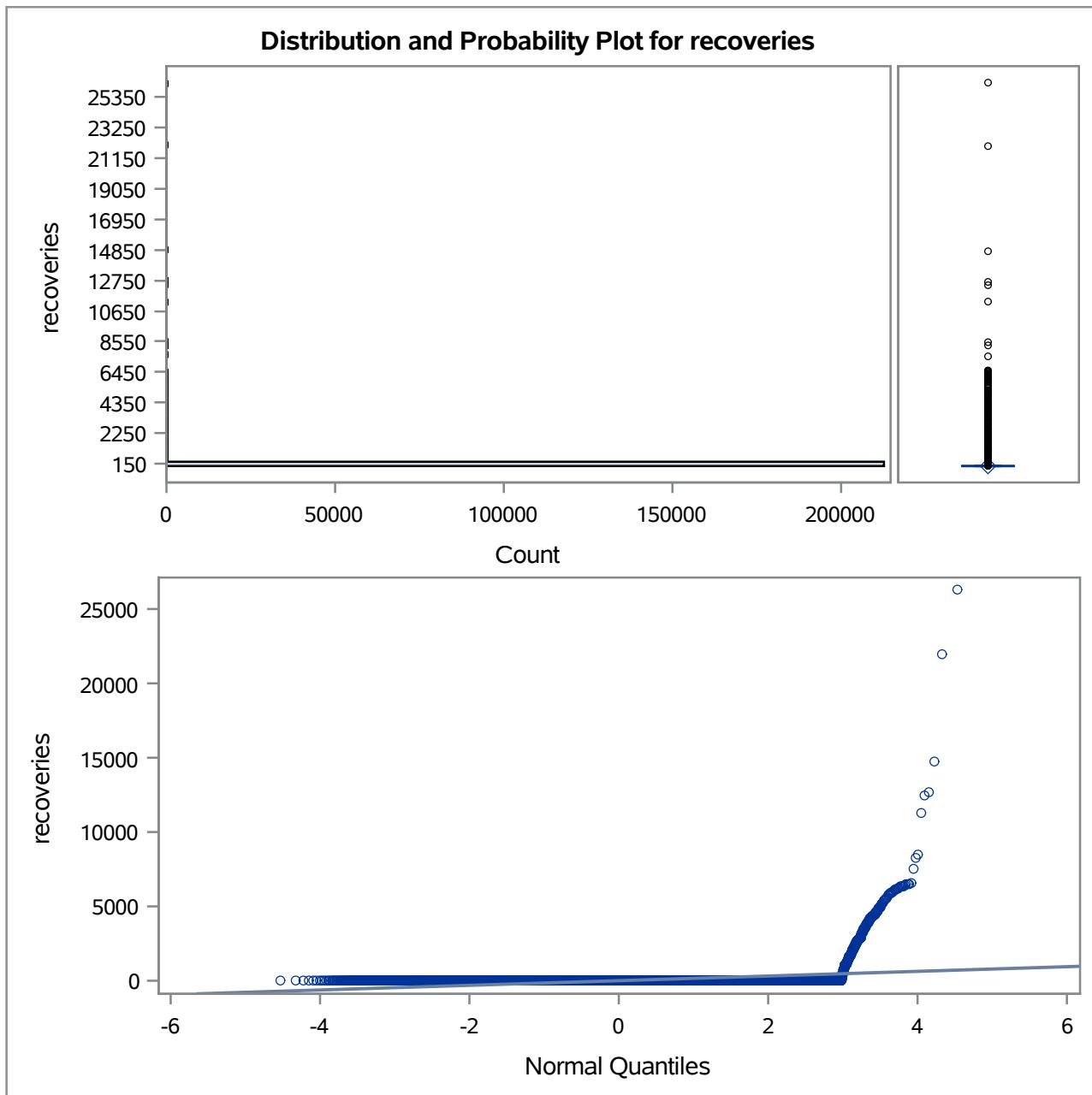
Basic Statistical Measures			
Location		Variability	
Mean	4.474419	Std Deviation	156.64256
Median	0.000000	Variance	24537
Mode	0.000000	Range	26308
		Interquartile Range	0

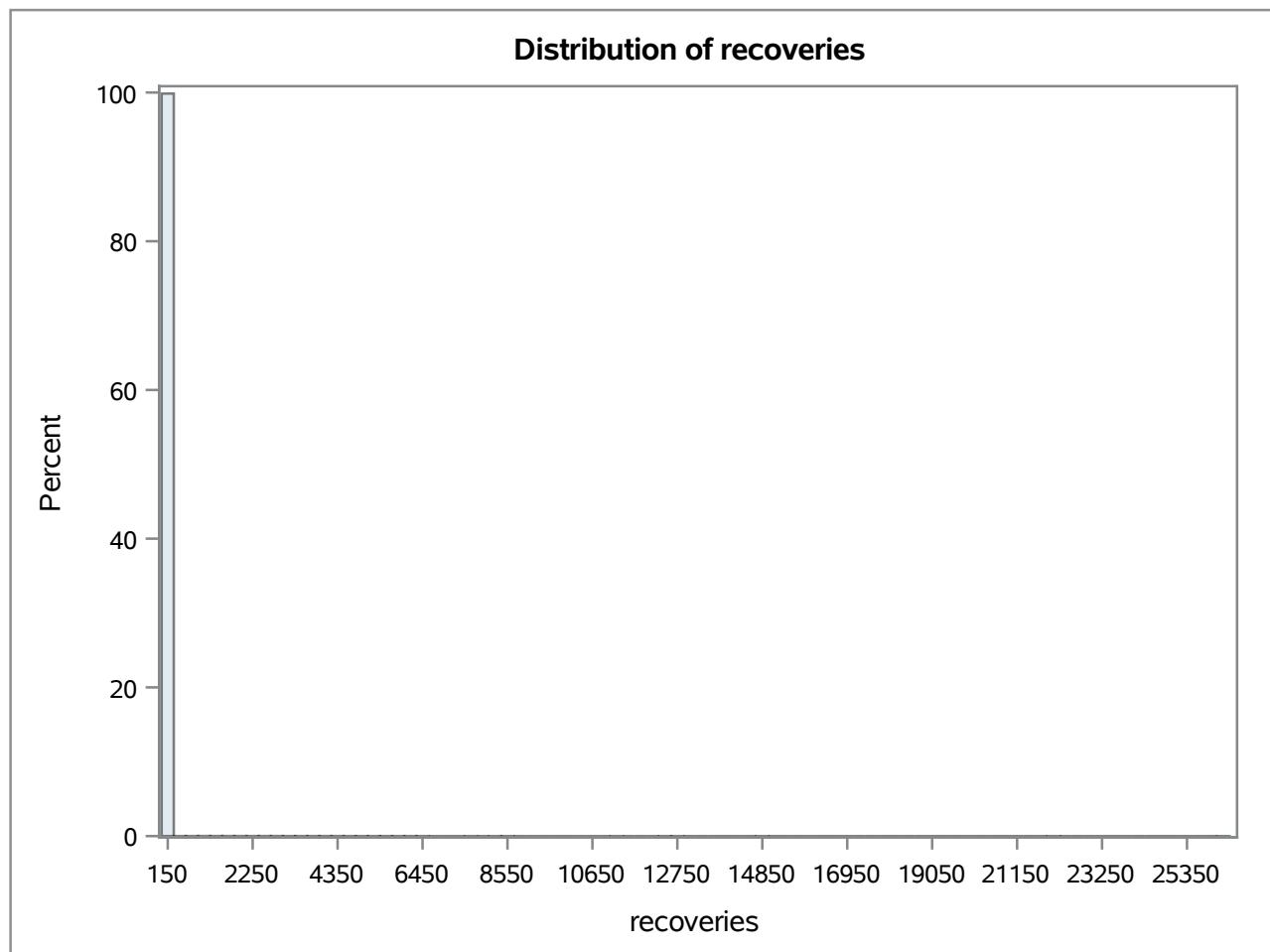
Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	13.18304	Pr > t 	<.0001
Sign	M	153	Pr >= M 	<.0001
Signed Rank	S	23485.5	Pr >= S 	<.0001

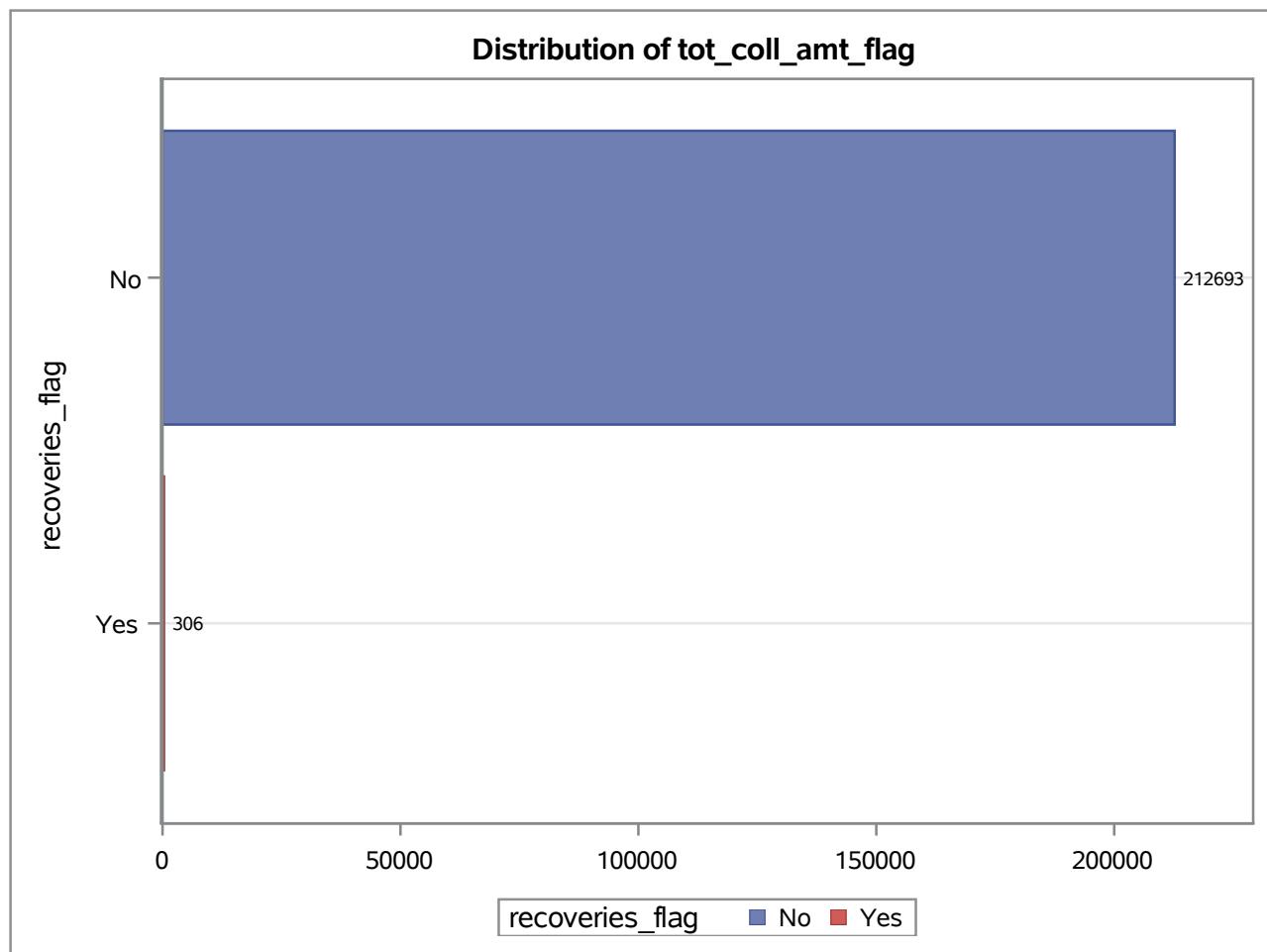
Quantiles (Definition 5)	
Level	Quantile
100% Max	26308.5
99%	0.0
95%	0.0
90%	0.0
75% Q3	0.0
50% Median	0.0
25% Q1	0.0
10%	0.0
5%	0.0
1%	0.0
0% Min	0.0

The UNIVARIATE Procedure
Variable: recoveries

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	212999	12427.9	2601
0	212998	12679.5	1050
0	212997	14746.9	2116
0	212996	21941.3	215
0	212995	26308.5	2978

Distribution and Probability Plot for recoveries

The UNIVARIATE Procedure



The UNIVARIATE Procedure
Variable: collection_recovery_fee

Moments			
N	212999	Sum Weights	212999
Mean	0.71574405	Sum Observations	152452.767
Std Deviation	22.8938055	Variance	524.126331
Skewness	39.3932646	Kurtosis	1806.9988
Uncorrected SS	111746977	Corrected SS	111637860
Coeff Variation	3198.60229	Std Error Mean	0.04960543

Basic Statistical Measures			
Location		Variability	
Mean	0.715744	Std Deviation	22.89381
Median	0.000000	Variance	524.12633
Mode	0.000000	Range	2037
		Interquartile Range	0

Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	14.42874	Pr > t 	<.0001
Sign	M	150.5	Pr >= M 	<.0001
Signed Rank	S	22725.5	Pr >= S 	<.0001

Quantiles (Definition 5)	
Level	Quantile
100% Max	2037.49
99%	0.00
95%	0.00
90%	0.00
75% Q3	0.00
50% Median	0.00
25% Q1	0.00
10%	0.00
5%	0.00
1%	0.00
0% Min	0.00

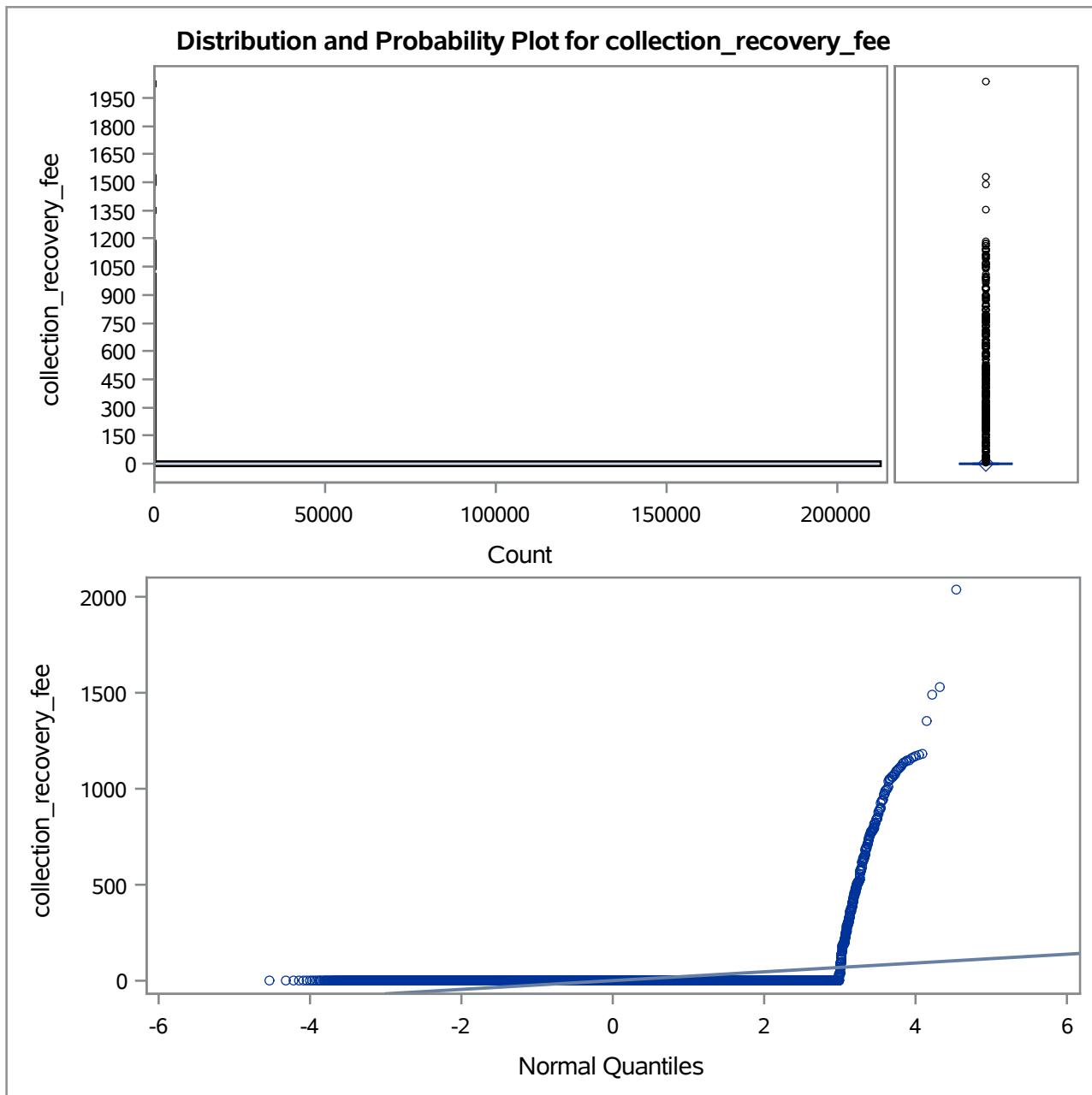
Distribution of tot_coll_amt_flag

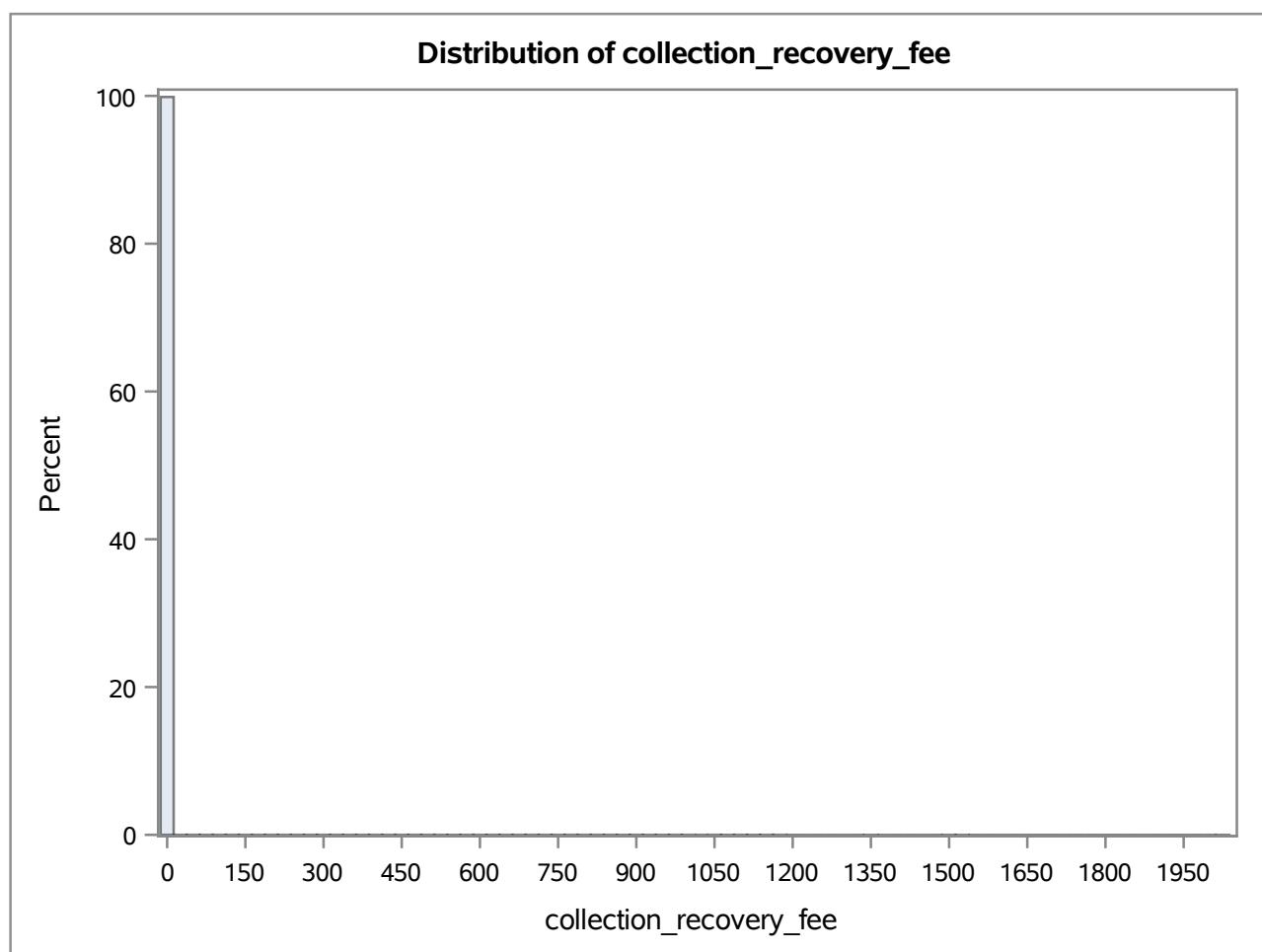
Tuesday, May 2, 2023 03:17:44 PM 162

The UNIVARIATE Procedure Variable: collection_recovery_fee

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	212999	1182.46	202
0	212998	1352.94	2487
0	212997	1487.69	571
0	212996	1530.00	817
0	212995	2037.49	1713

Distribution and Probability Plot for collection_recovery_fee



The UNIVARIATE Procedure**Distribution of collection_recovery_fee**

The UNIVARIATE Procedure
Variable: last_pymnt_amnt

Moments			
N	212999	Sum Weights	212999
Mean	436.159535	Sum Observations	92901544.7
Std Deviation	450.680782	Variance	203113.167
Skewness	29.046222	Kurtosis	1517.82182
Uncorrected SS	8.37826E10	Corrected SS	4.32627E10
Coeff Variation	103.329343	Std Error Mean	0.97651801

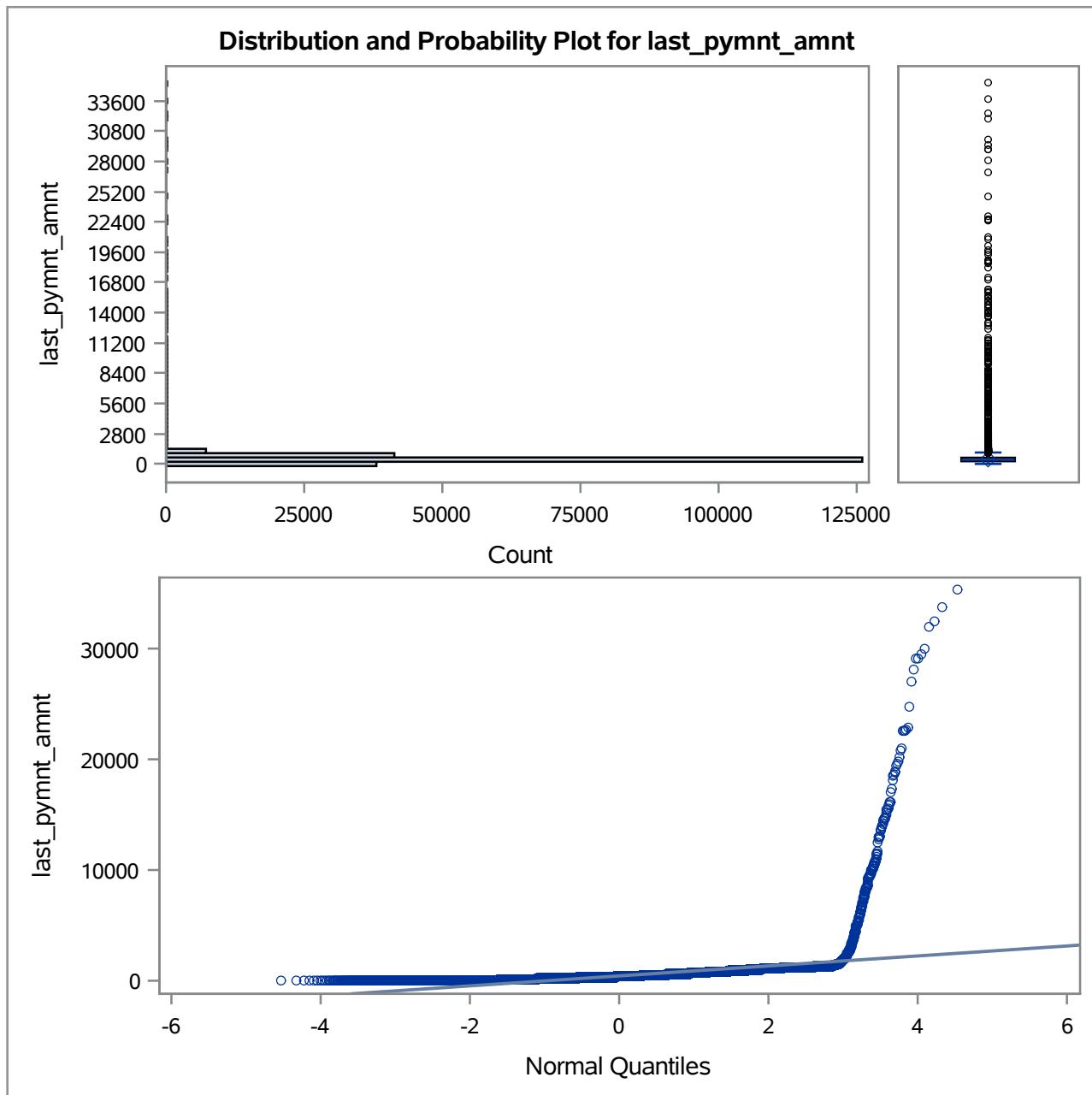
Basic Statistical Measures			
Location		Variability	
Mean	436.1595	Std Deviation	450.68078
Median	375.4300	Variance	203113
Mode	0.0000	Range	35330
		Interquartile Range	322.61000

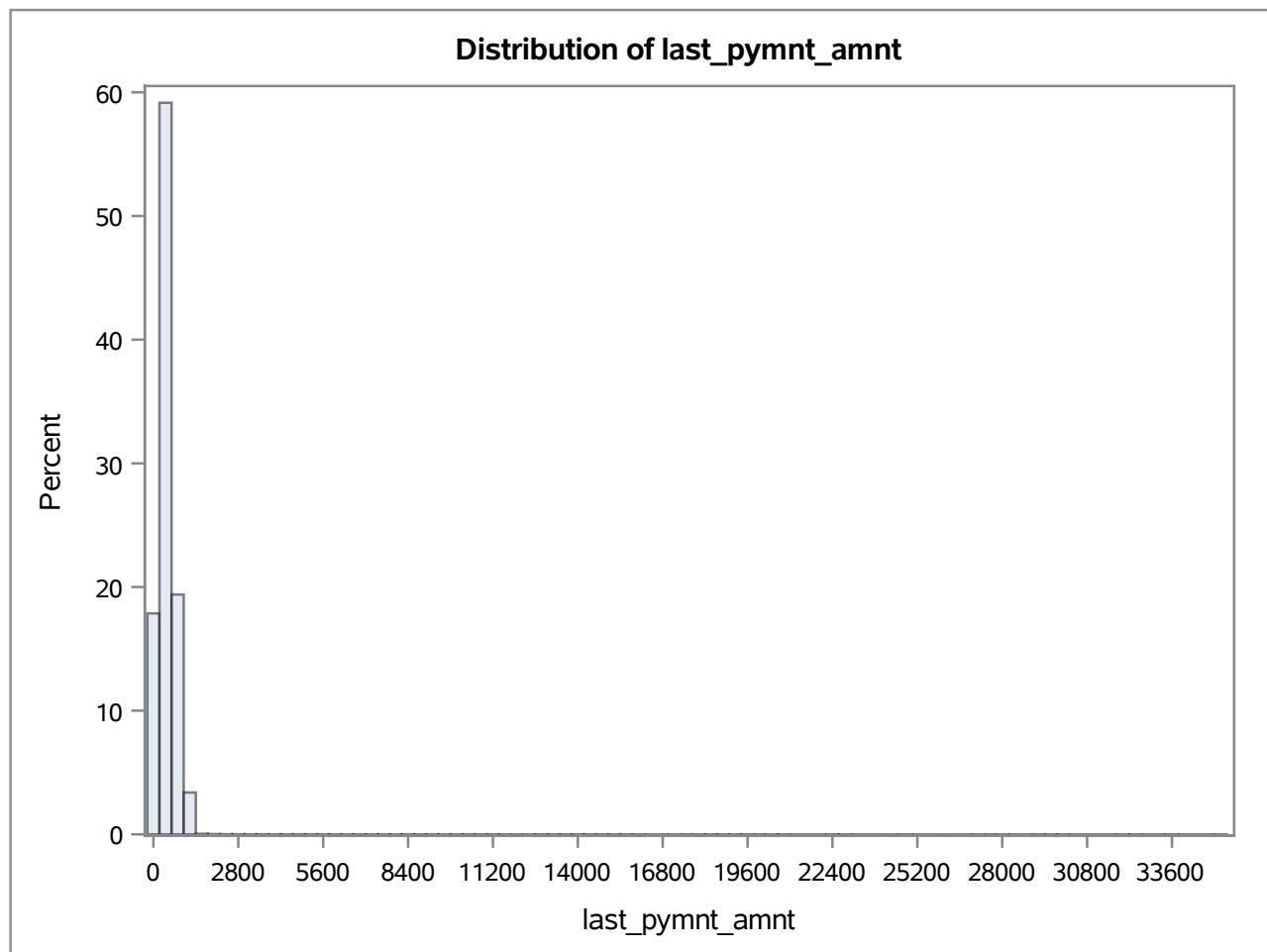
Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	446.6477	Pr > t 	<.0001
Sign	M	102255	Pr >= M 	<.0001
Signed Rank	S	1.046E10	Pr >= S 	<.0001

Quantiles (Definition 5)	
Level	Quantile
100% Max	35330.49
99%	1188.81
95%	925.72
90%	788.30
75% Q3	572.61
50% Median	375.43
25% Q1	250.00
10%	141.73
5%	63.76
1%	0.00
0% Min	0.00

The UNIVARIATE Procedure
Variable: last_pymnt_amnt

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	212993	30000.0	2375
0	212972	32000.0	88350
0	212954	32423.1	44559
0	212947	33784.0	10218
0	212941	35330.5	169965



The UNIVARIATE Procedure

Distribution of tot_coll_amt_flag

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The CONTENTS Procedure

Data Set Name	WORK.OUTLIER_LAST_PYMNT_AMNT	Observations	6097
Member Type	DATA	Variables	2
Engine	V9	Indexes	0
Created	05/02/2023 15:21:34	Observation Length	24
Last Modified	05/02/2023 15:21:34	Deleted Observations	0
Protection		Compressed	NO
Data Set Type		Sorted	NO
Label			
Data Representation	SOLARIS_X86_64, LINUX_X86_64, ALPHA_TRU64, LINUX_IA64		
Encoding	utf-8 Unicode (UTF-8)		

Engine/Host Dependent Information

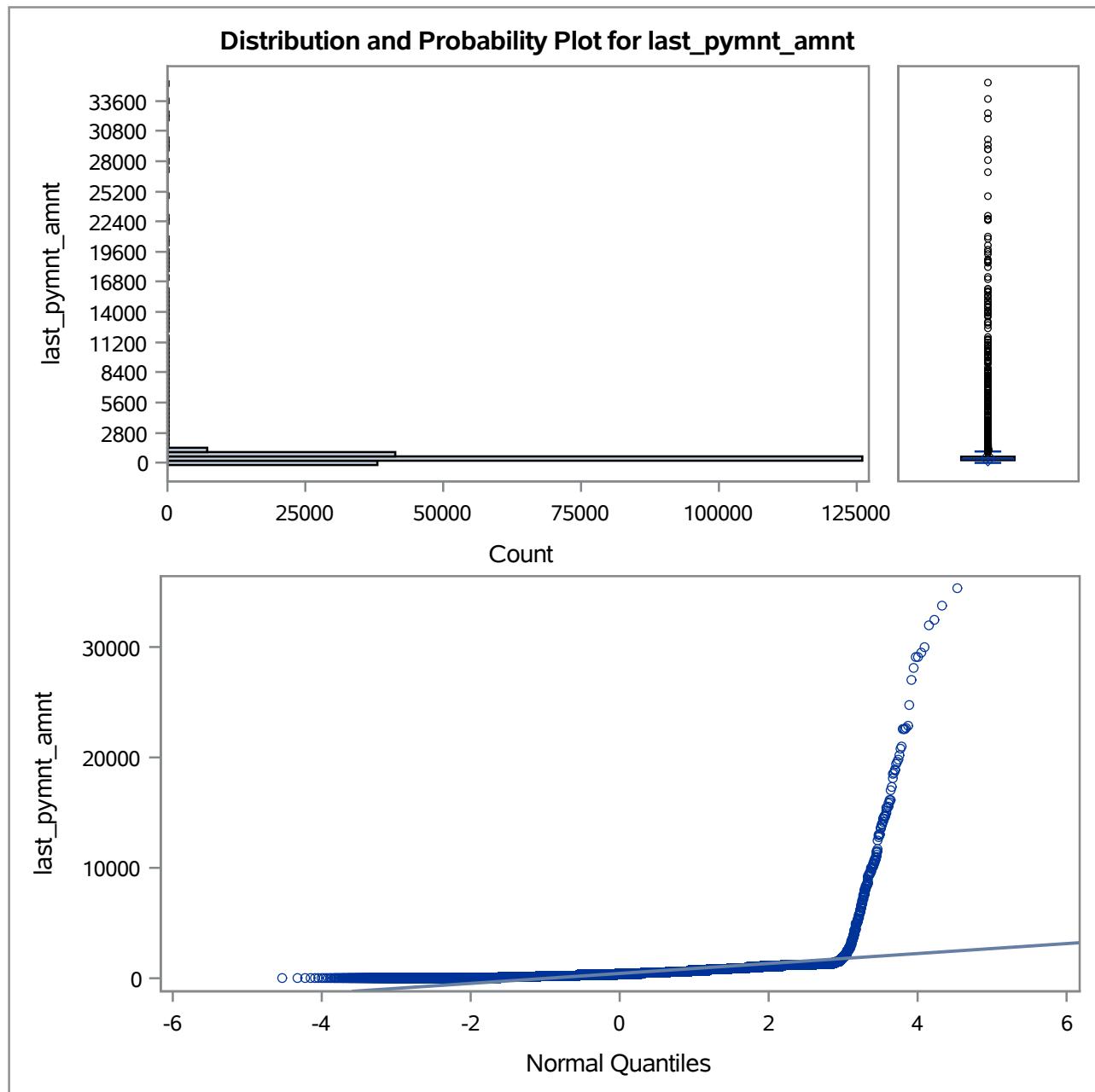
Data Set Page Size	131072
Number of Data Set Pages	2
First Data Page	1
Max Obs per Page	5431
Obs in First Data Page	5346
Number of Data Set Repairs	0
Filename	/saswork/SAS_workCCA10000C0F1_odaws02-usw2-2.oda.sas.com/SAS_work7D800000C0F1_odaws02-usw2-2.oda.sas.com/outlier_last_pymnt_amnt.sas7bdat
Release Created	9.0401M7
Host Created	Linux
Inode Number	469769324
Access Permission	rw-r--r--
Owner Name	u63053896
File Size	384KB
File Size (bytes)	393216

Alphabetic List of Variables and Attributes

#	Variable	Type	Len	Format	Informat
1	id	Char	15	\$BEST12.	\$15.
2	last_pymnt_amnt	Num	8	BEST12.	BEST32.

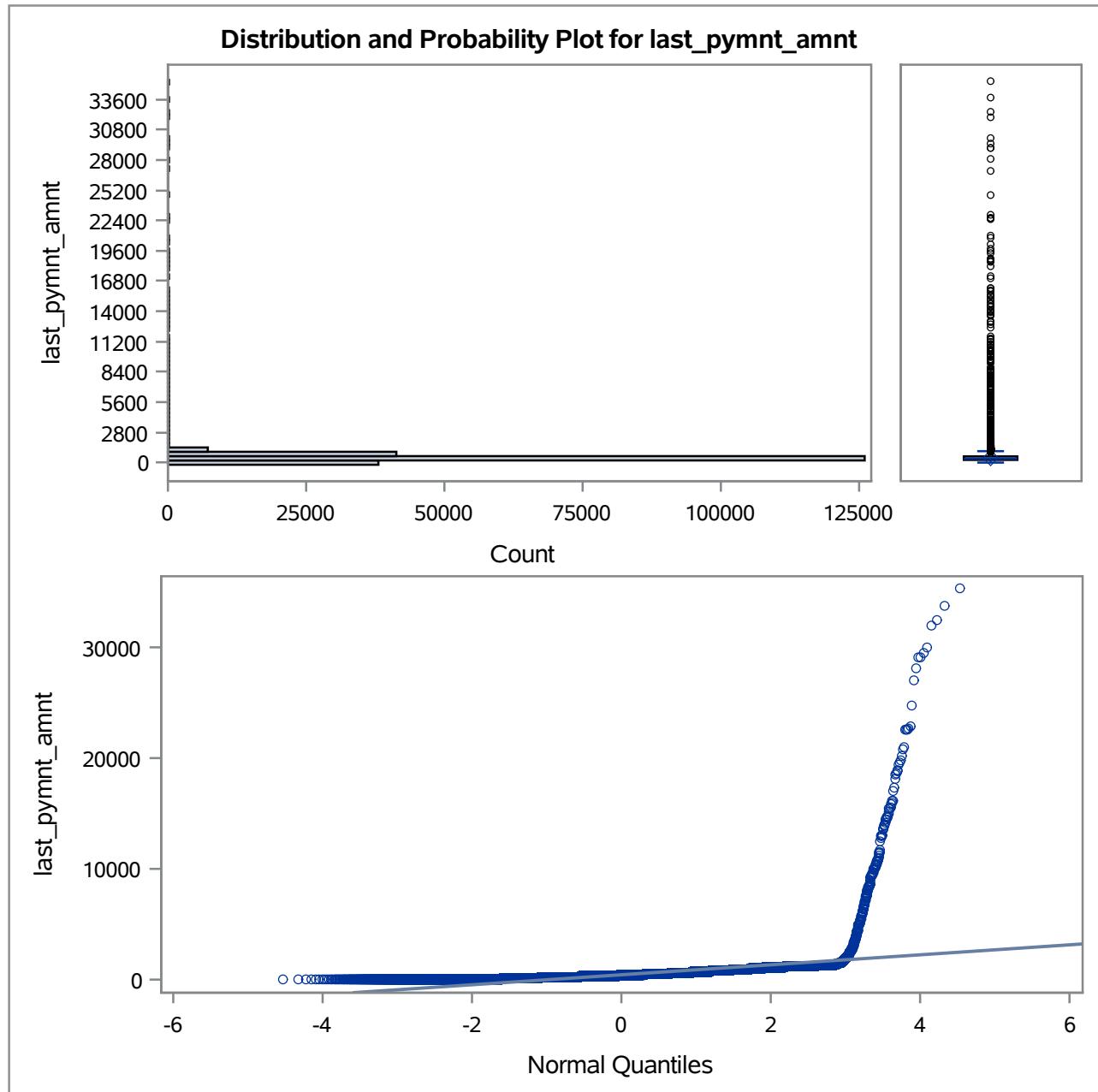
The UNIVARIATE Procedure
Variable: last_pymnt_amnt

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.166577	Pr > D	<0.0100
Cramer-von Mises	W-Sq	2330.497	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	14271.69	Pr > A-Sq	<0.0050



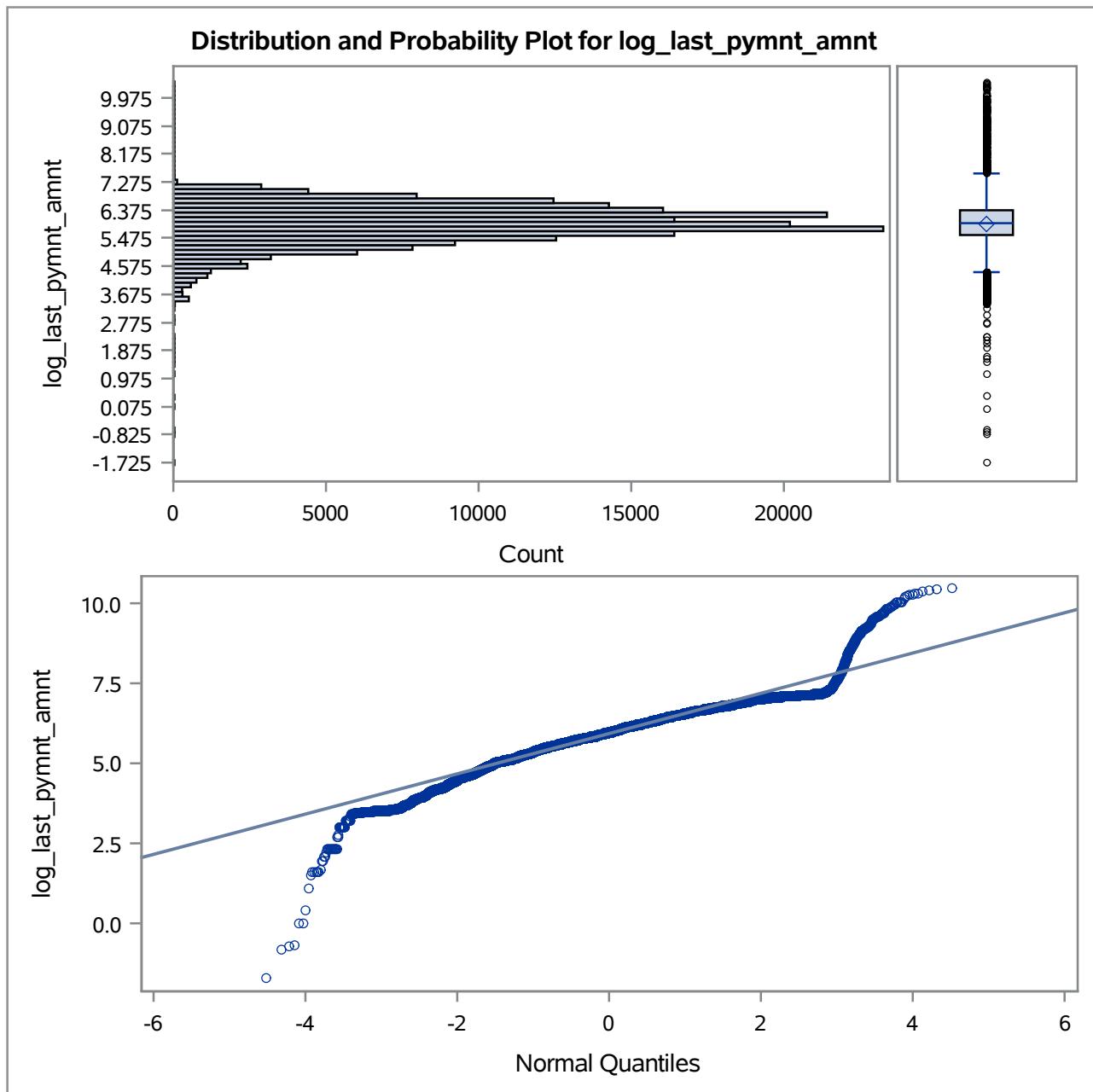
The UNIVARIATE Procedure
Variable: last_pymnt_amnt

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.166577	Pr > D	<0.0100
Cramer-von Mises	W-Sq	2330.497	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	14271.69	Pr > A-Sq	<0.0050



The UNIVARIATE Procedure
 Variable: log_last_pymnt_amnt

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.042241	Pr > D	<0.0100
Cramer-von Mises	W-Sq	97.90646	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	737.1879	Pr > A-Sq	<0.0050



Distribution of tot_coll_amt_flag

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The UNIVARIATE Procedure Variable: collections_12_mths_ex_med

Moments			
N	212999	Sum Weights	212999
Mean	0.02164329	Sum Observations	4610
Std Deviation	0.16151101	Variance	0.02608581
Skewness	9.33946347	Kurtosis	127.367536
Uncorrected SS	5656	Corrected SS	5556.22441
Coeff Variation	746.240414	Std Error Mean	0.00034996

Basic Statistical Measures			
Location		Variability	
Mean	0.021643	Std Deviation	0.16151
Median	0.000000	Variance	0.02609
Mode	0.000000	Range	7.00000
		Interquartile Range	0

Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	61.84577	Pr > t 	<.0001
Sign	M	2100.5	Pr >= M 	<.0001
Signed Rank	S	4413151	Pr >= S 	<.0001

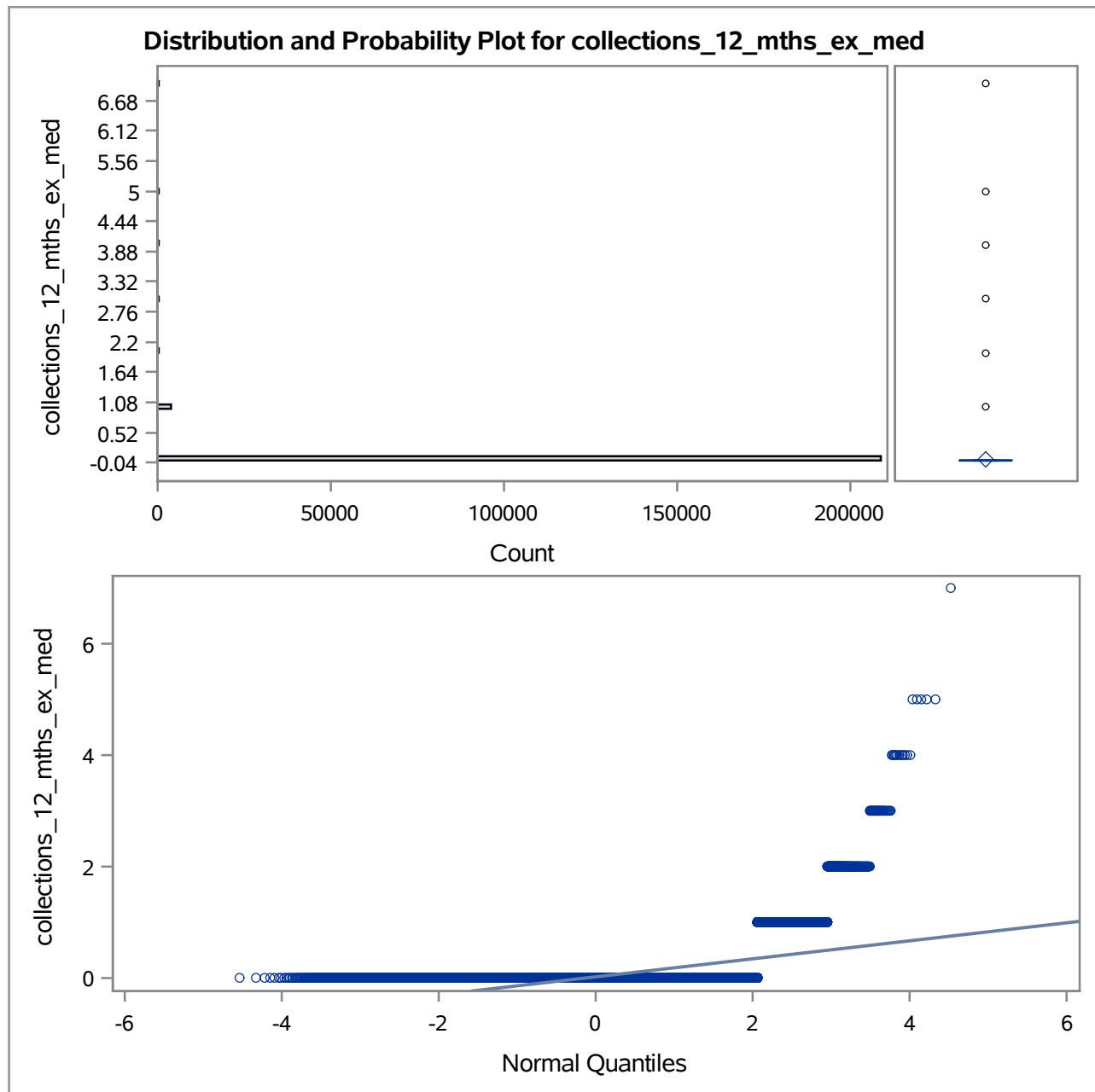
Quantiles (Definition 5)	
Level	Quantile
100% Max	7
99%	1
95%	0
90%	0
75% Q3	0
50% Median	0
25% Q1	0
10%	0
5%	0
1%	0
0% Min	0

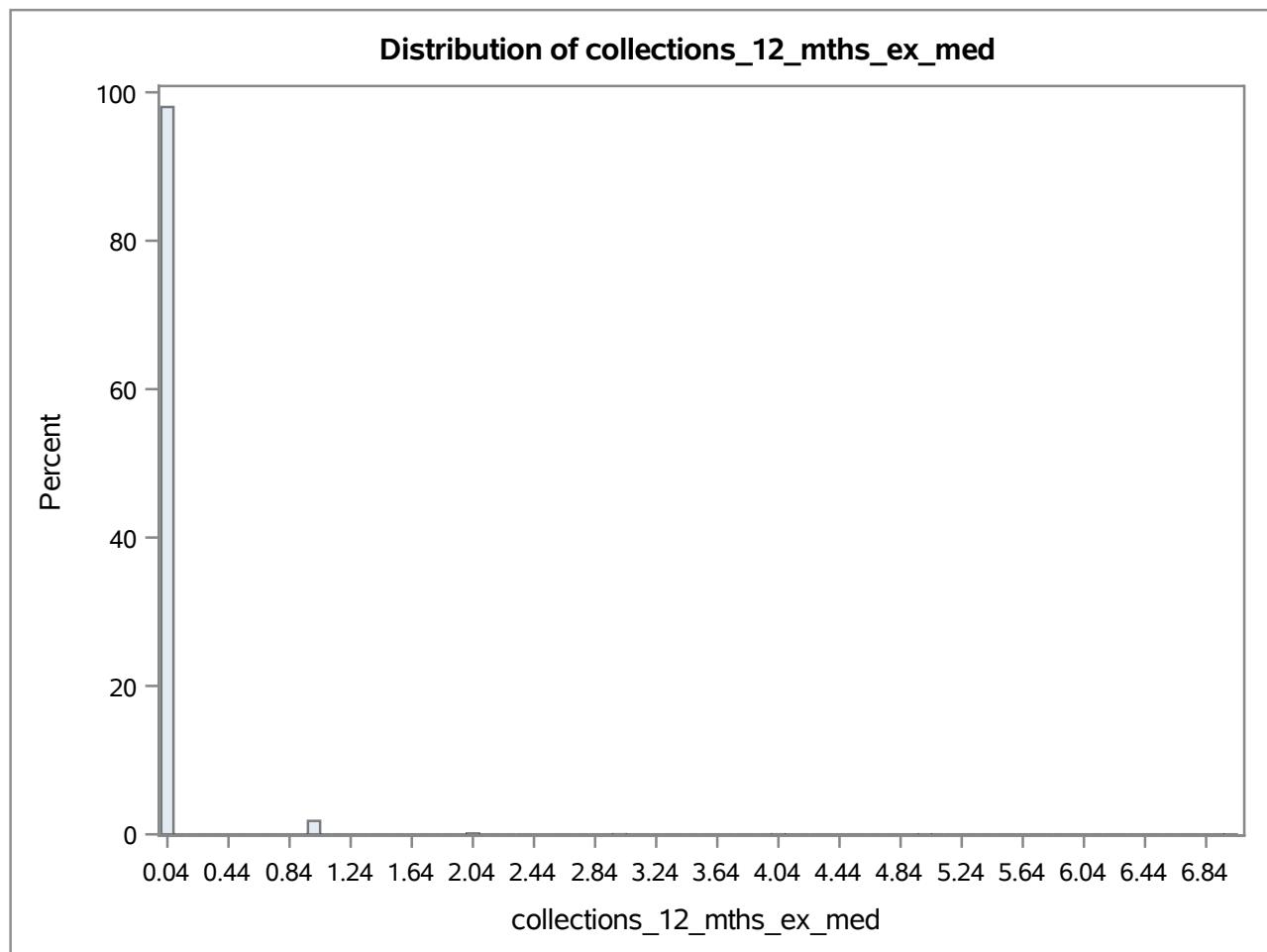
Distribution of tot_coll_amt_flag

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The UNIVARIATE Procedure
Variable: collections_12_mths_ex_med

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	212999	5	83965
0	212998	5	105098
0	212997	5	151978
0	212996	5	188567
0	212995	7	142990



The UNIVARIATE Procedure

The UNIVARIATE Procedure
Variable: mths_since_last_major_derog

Moments			
N	62365	Sum Weights	62365
Mean	45.4683556	Sum Observations	2835634
Std Deviation	22.6456746	Variance	512.826579
Skewness	0.25337944	Kurtosis	0.05657965
Uncorrected SS	160913532	Corrected SS	31981916.8
Coeff Variation	49.8053521	Std Error Mean	0.09068069

Basic Statistical Measures			
Location		Variability	
Mean	45.46836	Std Deviation	22.64567
Median	45.00000	Variance	512.82658
Mode	70.00000	Range	171.00000
		Interquartile Range	35.00000

Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	501.4117	Pr > t 	<.0001
Sign	M	31167.5	Pr >= M 	<.0001
Signed Rank	S	9.7143E8	Pr >= S 	<.0001

Quantiles (Definition 5)	
Level	Quantile
100% Max	171
99%	101
95%	78
90%	73
75% Q3	63
50% Median	45
25% Q1	28
10%	15
5%	9
1%	4
0% Min	0

Distribution of tot_coll_amt_flag

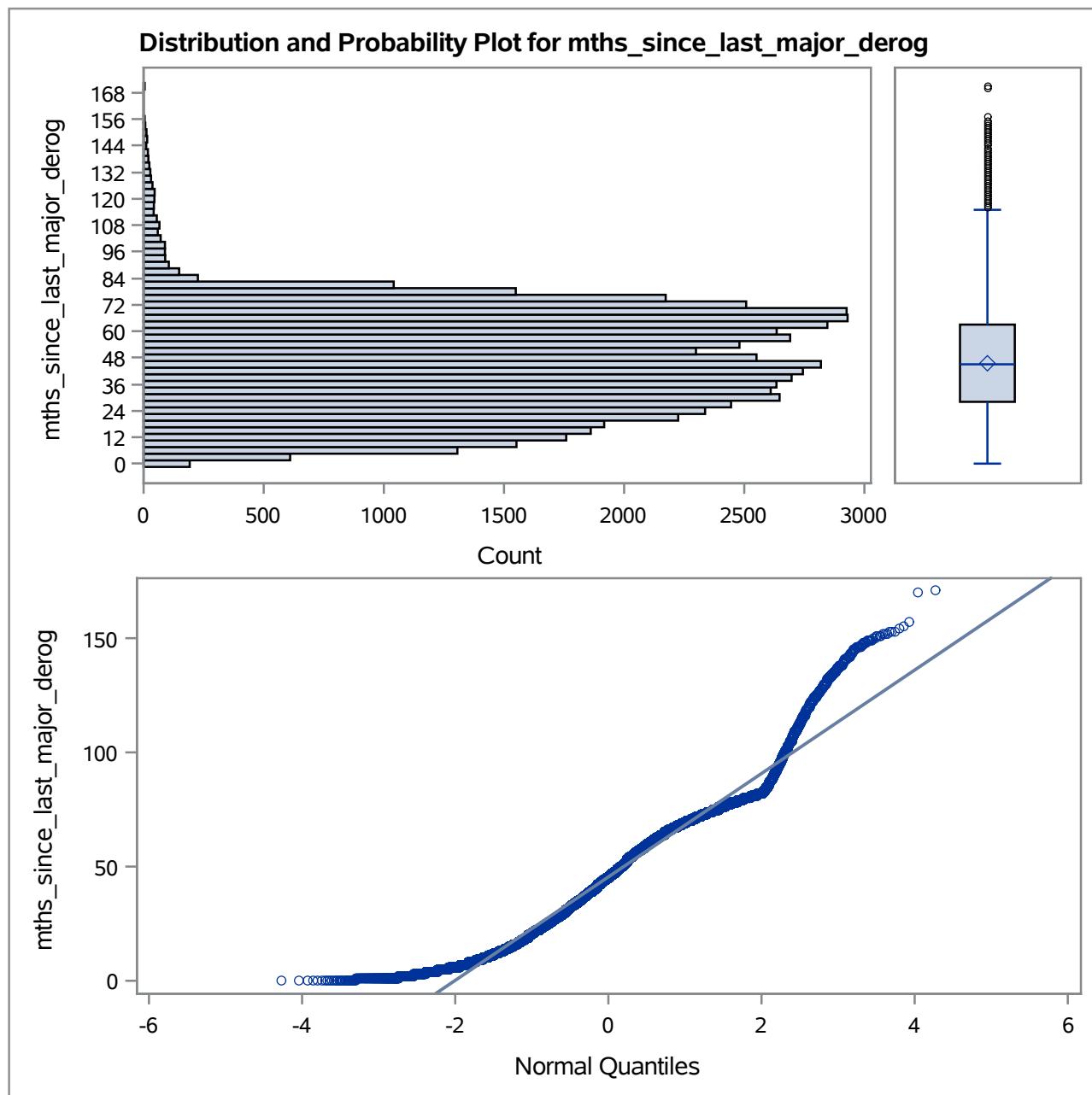
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The UNIVARIATE Procedure
Variable: mths_since_last_major_derog

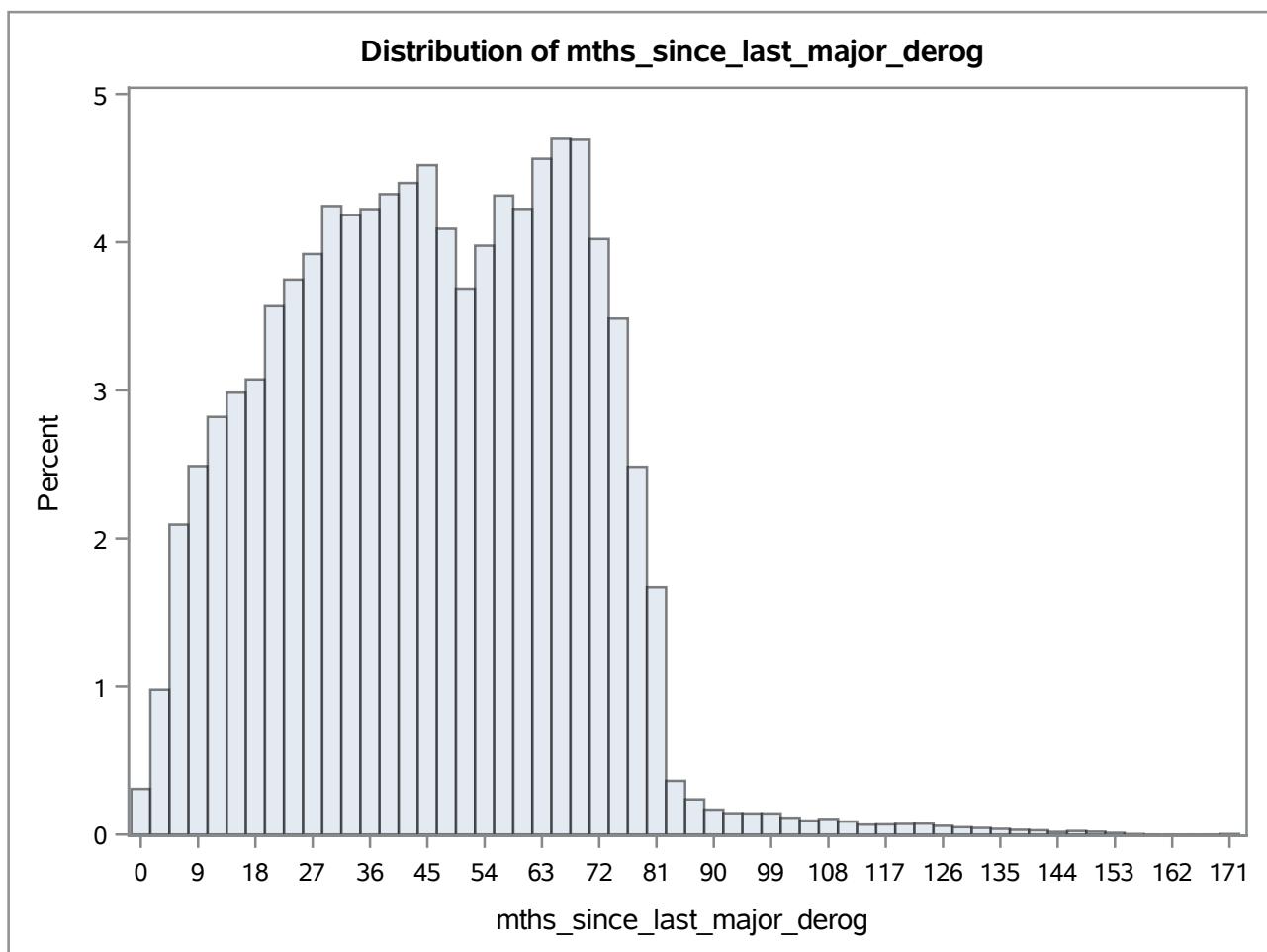
Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	187122	154	88644
0	177105	155	17903
0	175684	157	131364
0	174706	170	72062
0	171791	171	54643

Missing Values			
Missing Value	Count	Percent Of	
		All Obs	Missing Obs
.	150634	70.72	100.00

The UNIVARIATE Procedure



The UNIVARIATE Procedure



The UNIVARIATE Procedure
Variable: annual_inc_joint

Moments			
N	441	Sum Weights	441
Mean	107574.096	Sum Observations	47440176.5
Std Deviation	47921.0574	Variance	2296427741
Skewness	1.53889619	Kurtosis	5.53211116
Uncorrected SS	6.11376E12	Corrected SS	1.01043E12
Coeff Variation	44.547023	Std Error Mean	2281.95511

Basic Statistical Measures			
Location		Variability	
Mean	107574.1	Std Deviation	47921
Median	100000.0	Variance	2296427741
Mode	115000.0	Range	392050
		Interquartile Range	55999

Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	47.1412	Pr > t 	<.0001
Sign	M	220.5	Pr >= M 	<.0001
Signed Rank	S	48730.5	Pr >= S 	<.0001

Quantiles (Definition 5)	
Level	Quantile
100% Max	410000
99%	260000
95%	189729
90%	170000
75% Q3	131000
50% Median	100000
25% Q1	75001
10%	55000
5%	46122
1%	28000
0% Min	17950

Distribution of tot_coll_amt_flag

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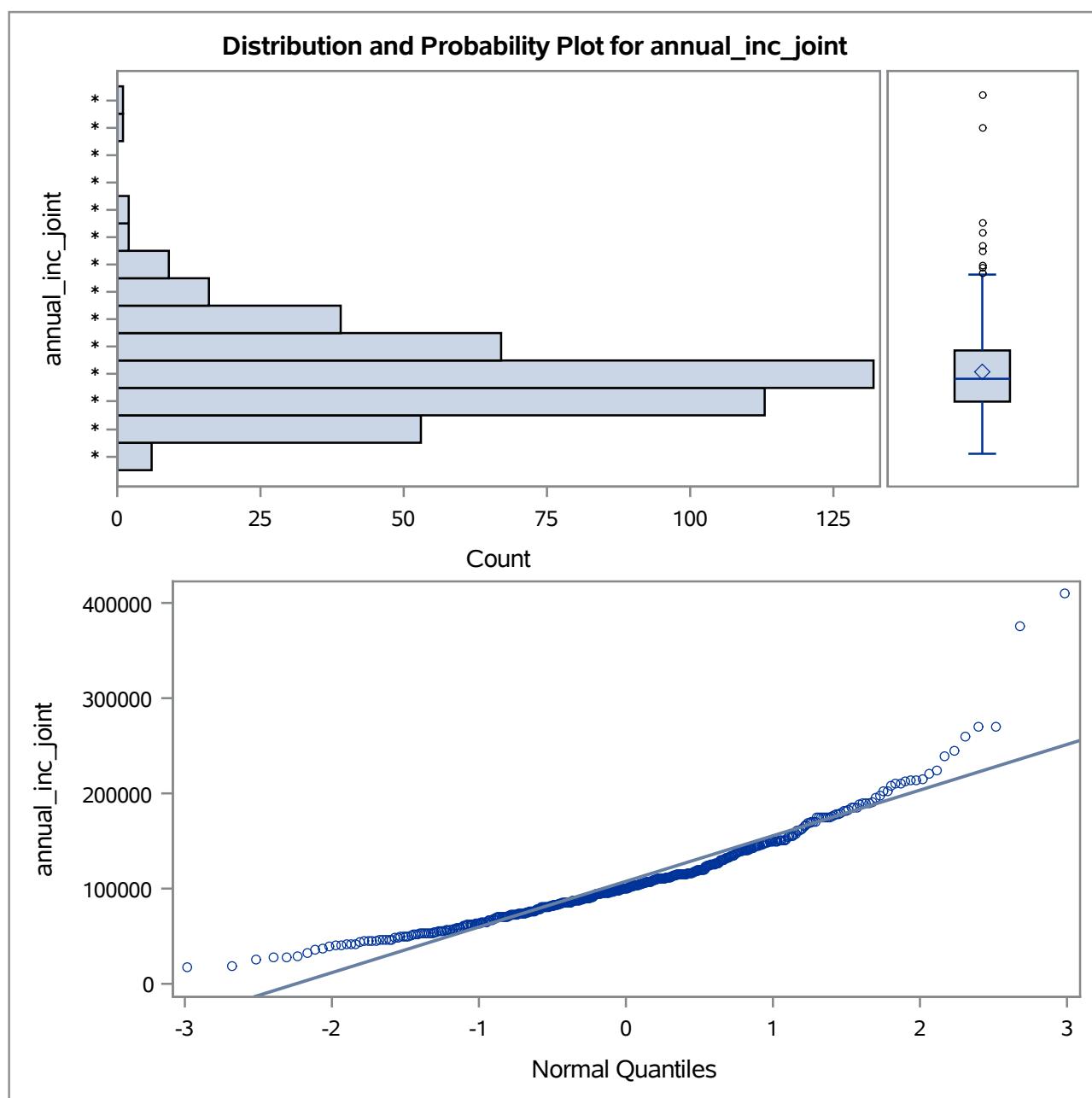
The UNIVARIATE Procedure Variable: annual_inc_joint

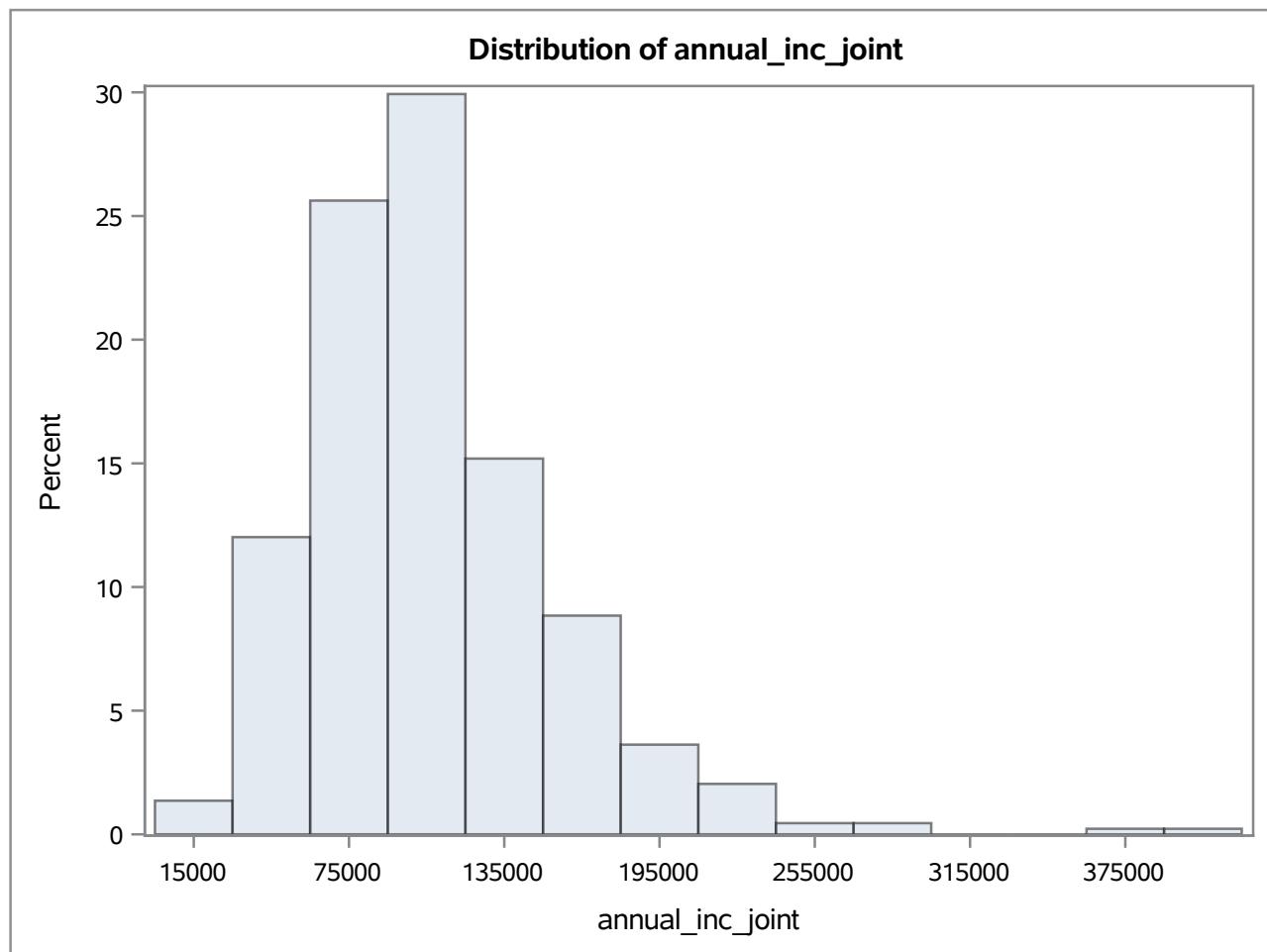
Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
17950	143486	260000	201818
18480	136959	270000	158030
25142	162574	270000	190696
27600	130354	375000	140691
28000	202673	410000	131122

Missing Values			
Missing Value	Count	Percent Of	
		All Obs	Missing Obs
.	212558	99.79	100.00

The UNIVARIATE Procedure

Distribution and Probability Plot for annual_inc_joint



The UNIVARIATE Procedure

The UNIVARIATE Procedure
Variable: dti_joint

Moments			
N	439	Sum Weights	439
Mean	18.3201139	Sum Observations	8042.53
Std Deviation	7.23001249	Variance	52.2730806
Skewness	0.42850999	Kurtosis	-0.027001
Uncorrected SS	170235.675	Corrected SS	22895.6093
Coeff Variation	39.4648883	Std Error Mean	0.34506967

Basic Statistical Measures			
Location		Variability	
Mean	18.32011	Std Deviation	7.23001
Median	17.75000	Variance	52.27308
Mode	8.06000	Range	40.81000
		Interquartile Range	9.47000

Note: The mode displayed is the smallest of 5 modes with a count of 3.

Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	53.09106	Pr > t	<.0001
Sign	M	219.5	Pr >= M	<.0001
Signed Rank	S	48290	Pr >= S	<.0001

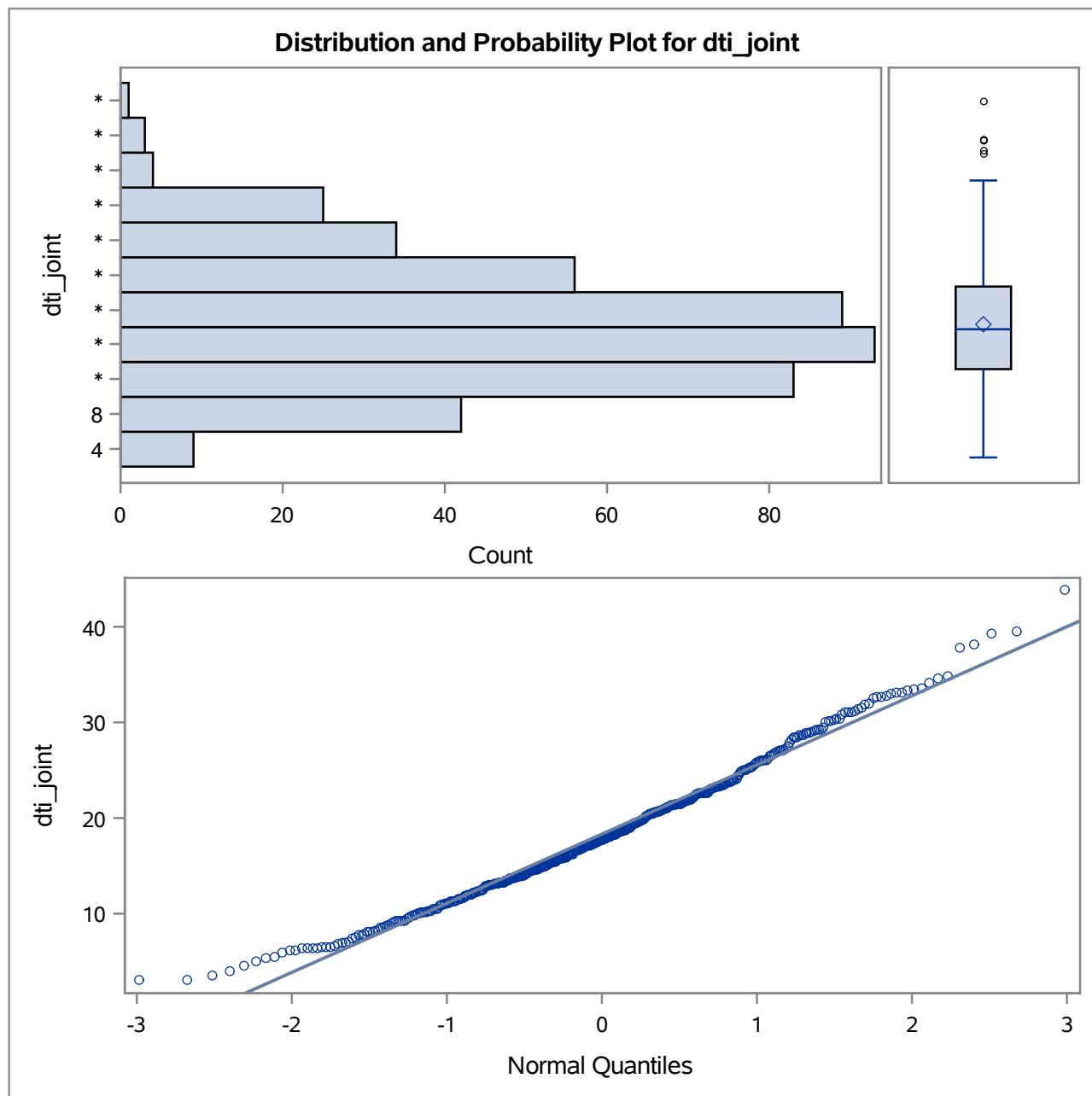
Quantiles (Definition 5)	
Level	Quantile
100% Max	43.86
99%	37.81
95%	31.40
90%	28.67
75% Q3	22.65
50% Median	17.75
25% Q1	13.18
10%	9.27
5%	7.01
1%	4.55
0% Min	3.05

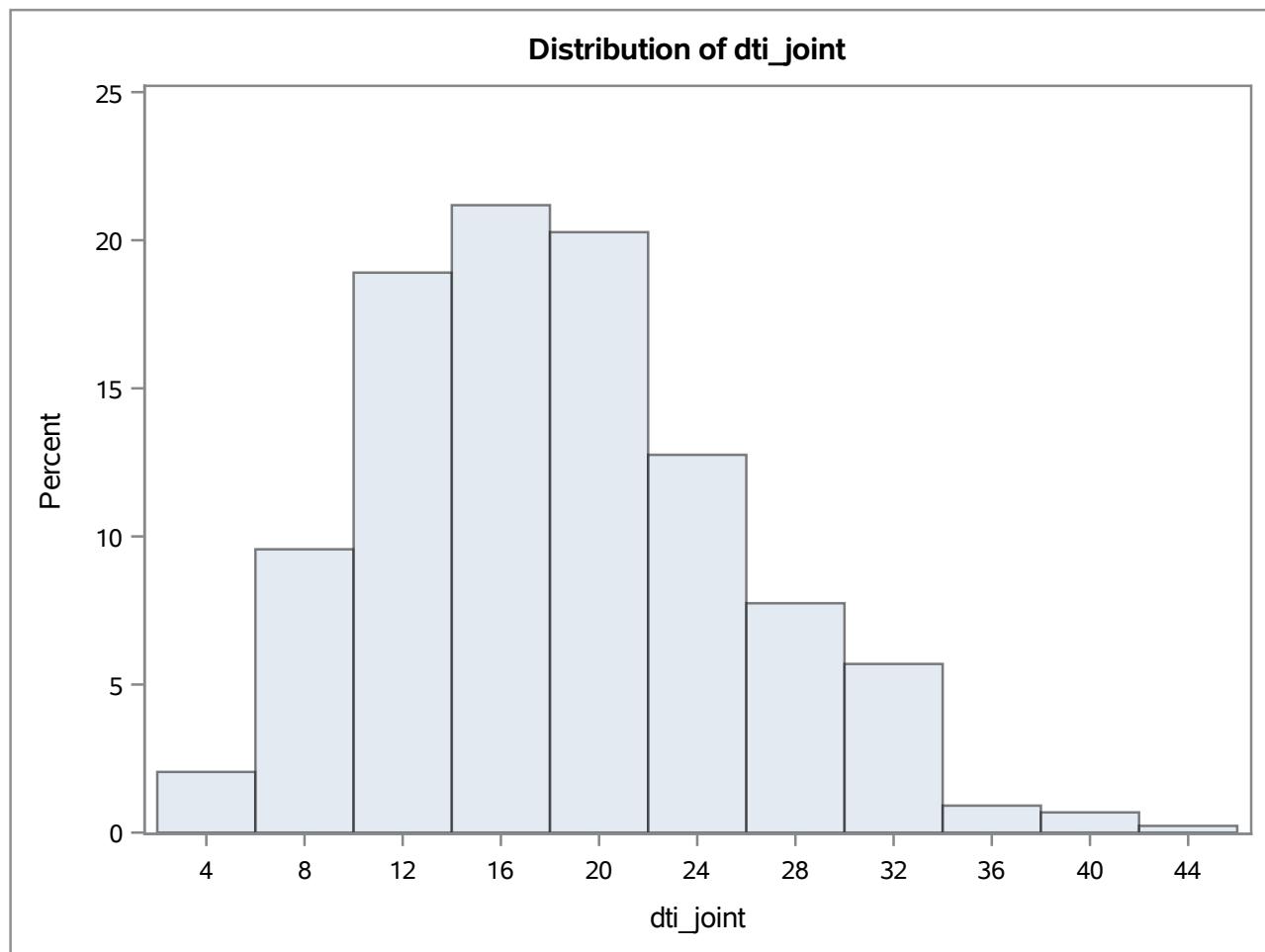
The UNIVARIATE Procedure
Variable: dti_joint

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
3.05	178453	37.81	203299
3.09	156604	38.19	202673
3.56	145657	39.30	198607
3.98	140139	39.50	210887
4.55	131705	43.86	198413

Missing Values			
Missing Value	Count	Percent Of	
		All Obs	Missing Obs
.	212560	99.79	100.00

The UNIVARIATE Procedure



The UNIVARIATE Procedure

The UNIVARIATE Procedure
Variable: acc_now_delinq

Moments			
N	212999	Sum Weights	212999
Mean	0.00571834	Sum Observations	1218
Std Deviation	0.08104506	Variance	0.0065683
Skewness	16.7216083	Kurtosis	376.40455
Uncorrected SS	1406	Corrected SS	1399.03507
Coeff Variation	1417.28377	Std Error Mean	0.00017561

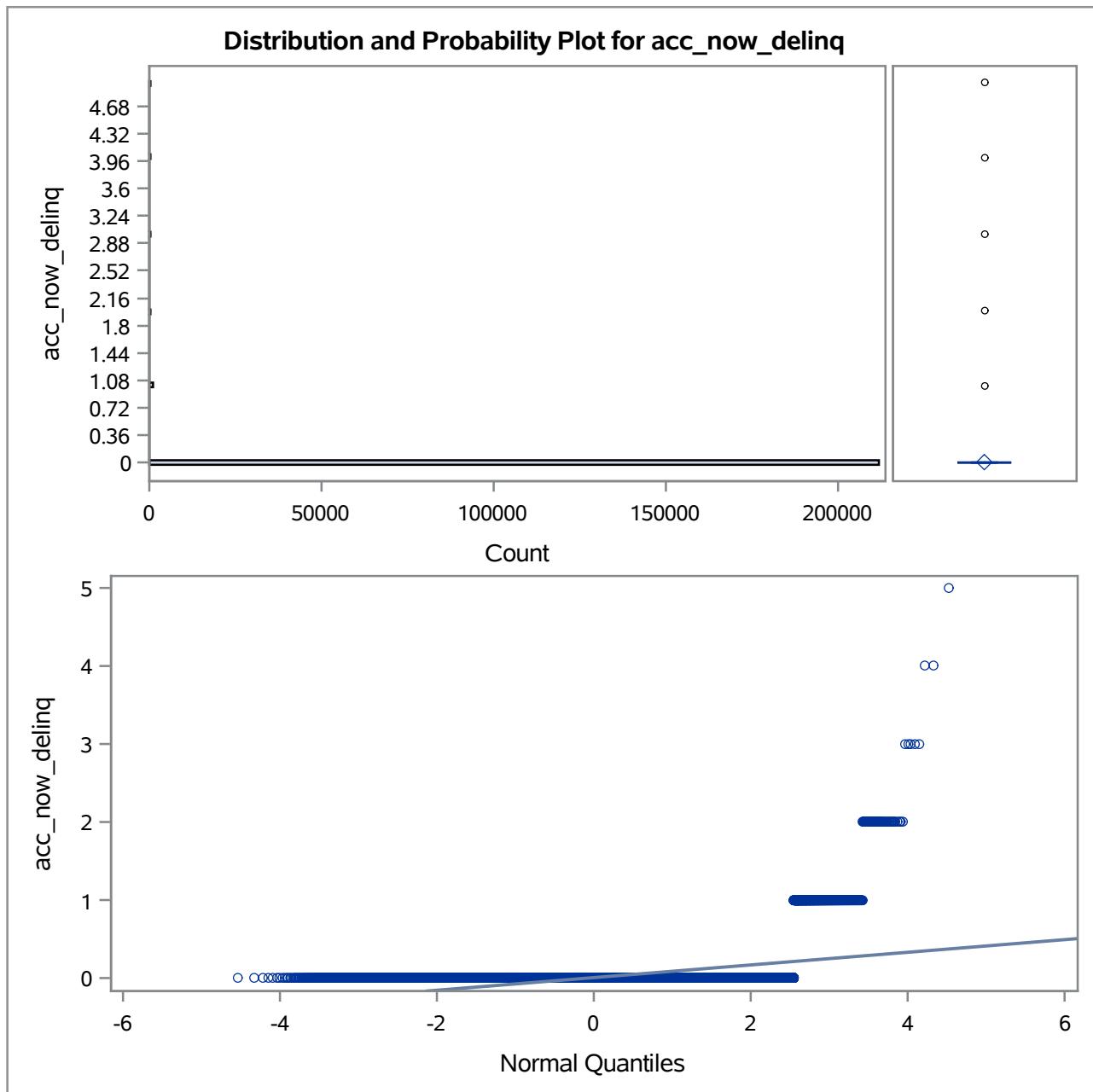
Basic Statistical Measures			
Location		Variability	
Mean	0.005718	Std Deviation	0.08105
Median	0.000000	Variance	0.00657
Mode	0.000000	Range	5.00000
		Interquartile Range	0

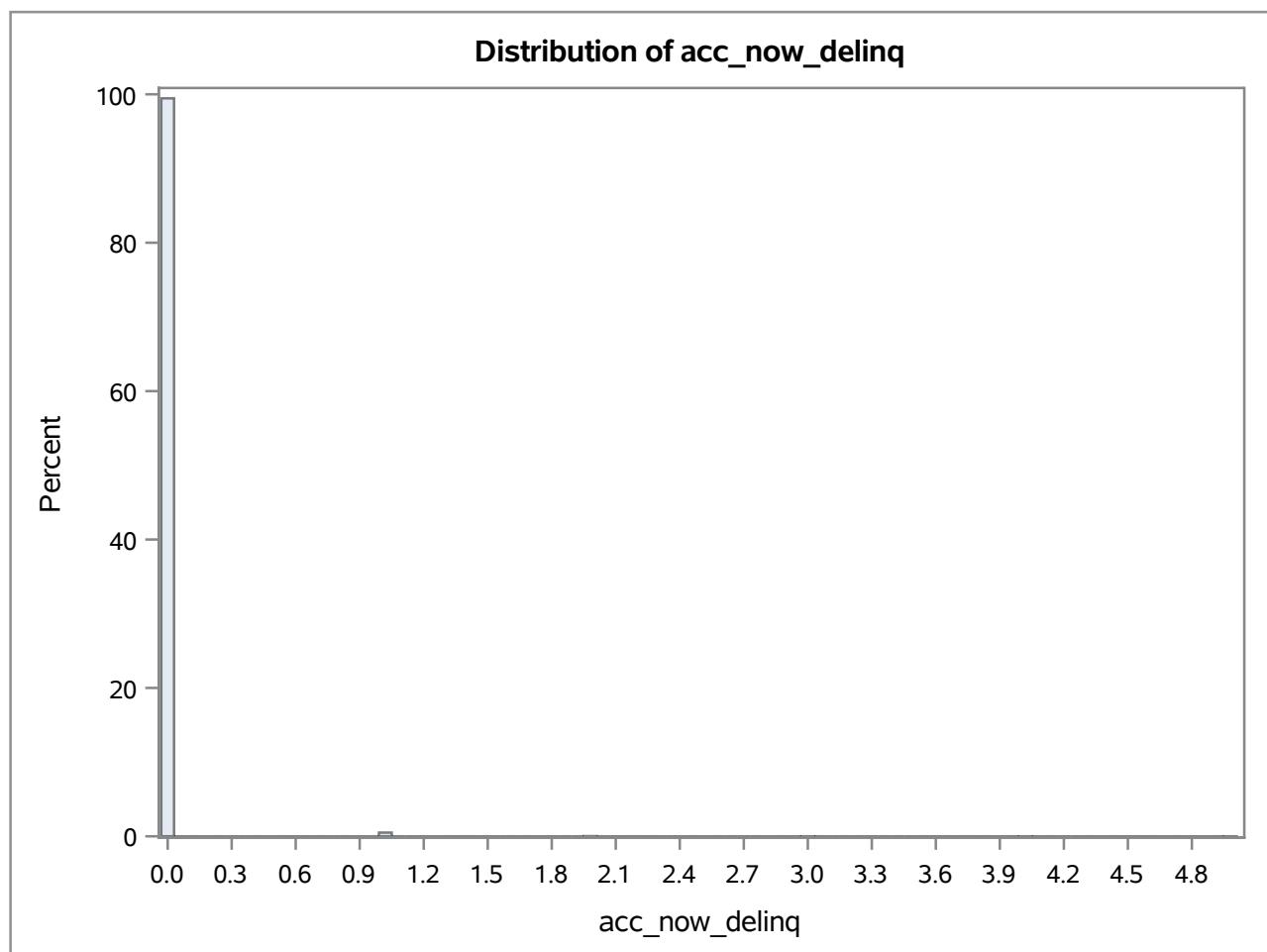
Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	32.56357	Pr > t 	<.0001
Sign	M	570.5	Pr >= M 	<.0001
Signed Rank	S	325755.5	Pr >= S 	<.0001

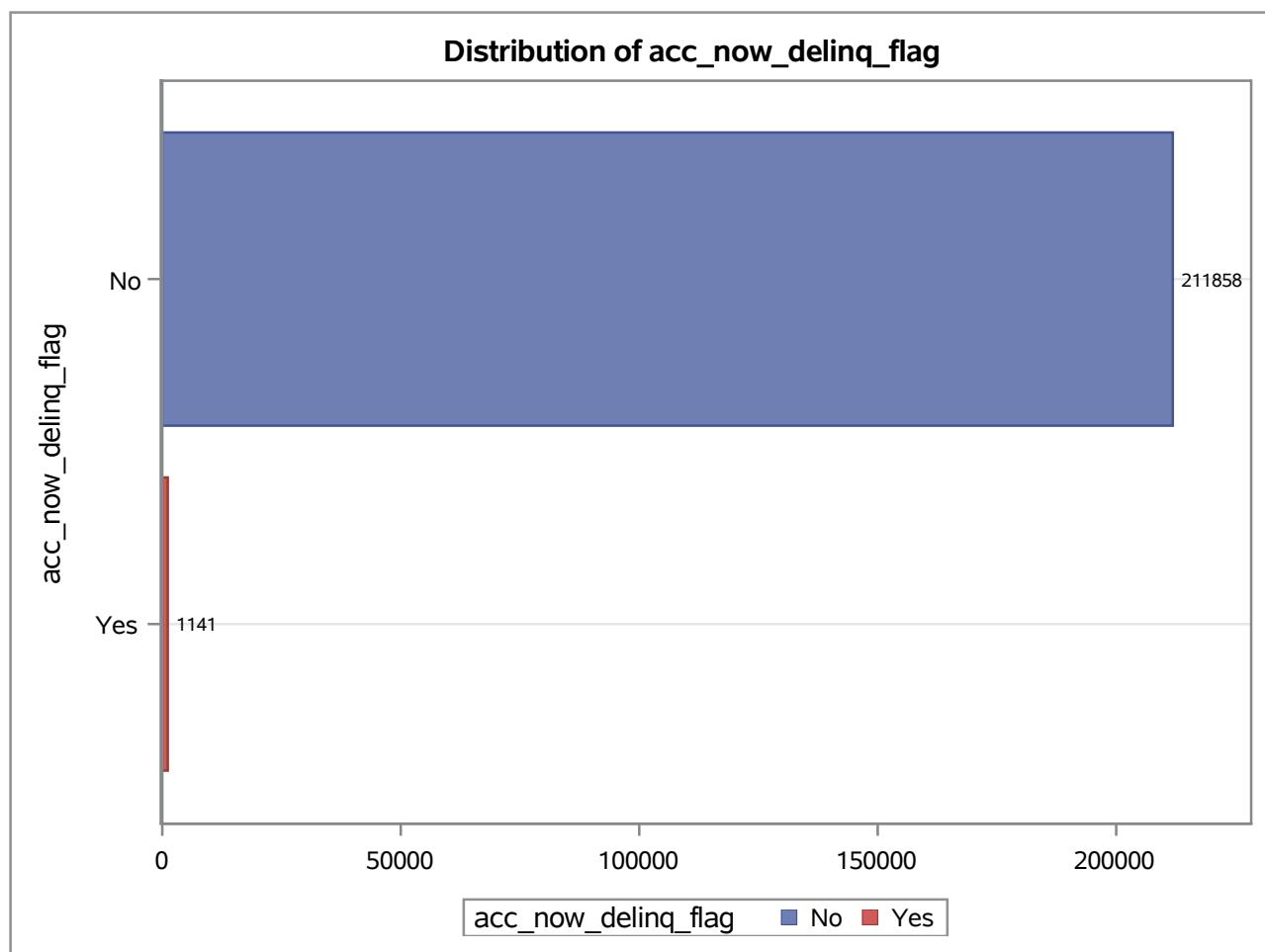
Quantiles (Definition 5)	
Level	Quantile
100% Max	5
99%	0
95%	0
90%	0
75% Q3	0
50% Median	0
25% Q1	0
10%	0
5%	0
1%	0
0% Min	0

The UNIVARIATE Procedure
Variable: acc_now_delinq

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	212999	3	142147
0	212998	3	146597
0	212997	4	95260
0	212996	4	152562
0	212995	5	50799



The UNIVARIATE Procedure**Distribution of acc_now_delinq**



Distribution of acc_now_delinq_flag

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The UNIVARIATE Procedure Variable: tot_coll_amt

Moments			
N	212999	Sum Weights	212999
Mean	261.951652	Sum Observations	55795440
Std Deviation	2215.18837	Variance	4907059.52
Skewness	48.9367354	Kurtosis	5685.02195
Uncorrected SS	1.05981E12	Corrected SS	1.04519E12
Coeff Variation	845.647795	Std Error Mean	4.79978607

Basic Statistical Measures				
Location		Variability		
Mean	261.9517	Std Deviation	2215	
Median	0.0000	Variance	4907060	
Mode	0.0000	Range	380757	
		Interquartile Range	0	

Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	54.57569	Pr > t	<.0001
Sign	M	17053	Pr >= M	<.0001
Signed Rank	S	2.9081E8	Pr >= S	<.0001

Quantiles (Definition 5)	
Level	Quantile
100% Max	380757
99%	5648
95%	834
90%	239
75% Q3	0
50% Median	0
25% Q1	0
10%	0
5%	0
1%	0
0% Min	0

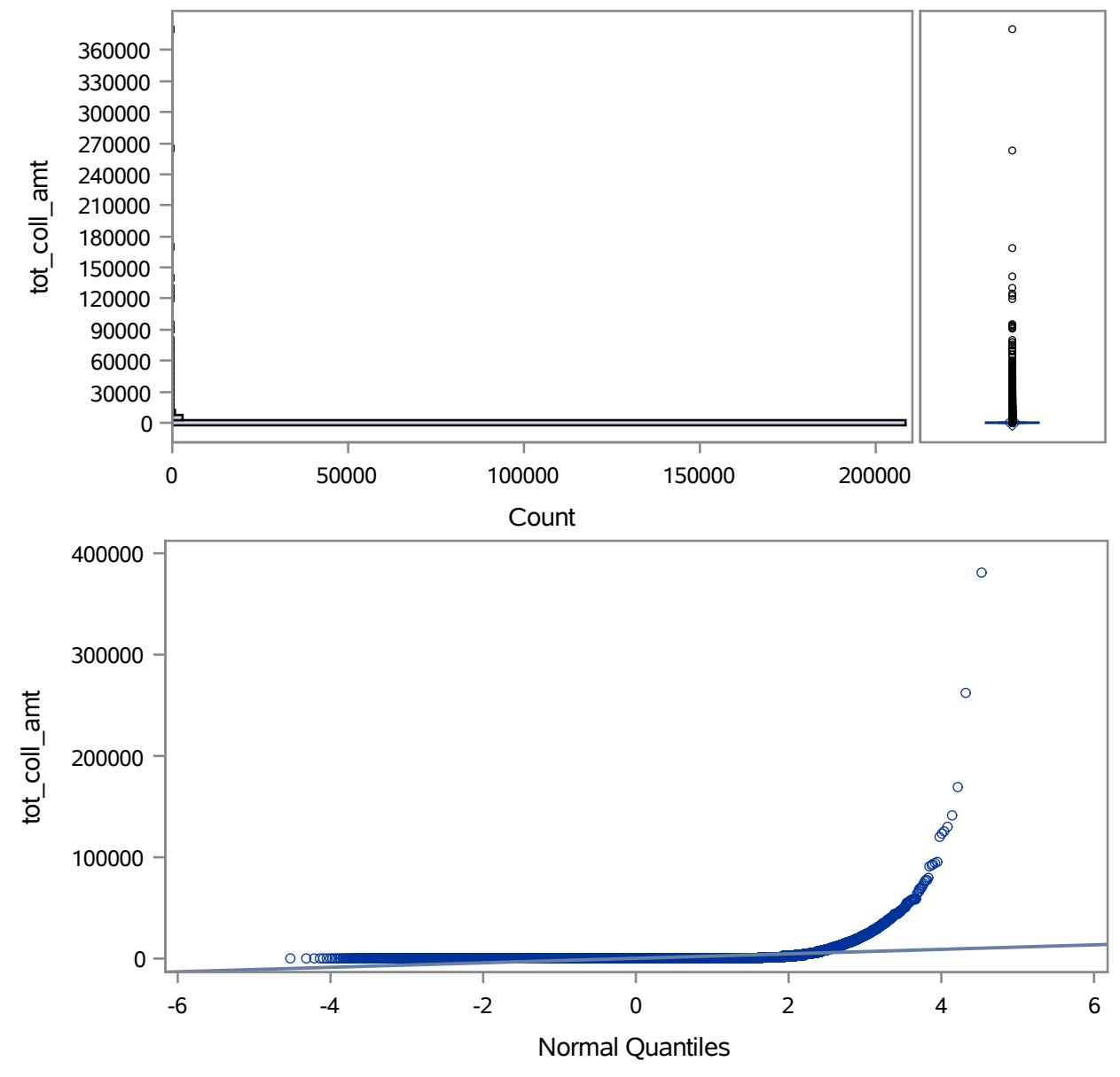
Distribution of acc_now_delinq_flag

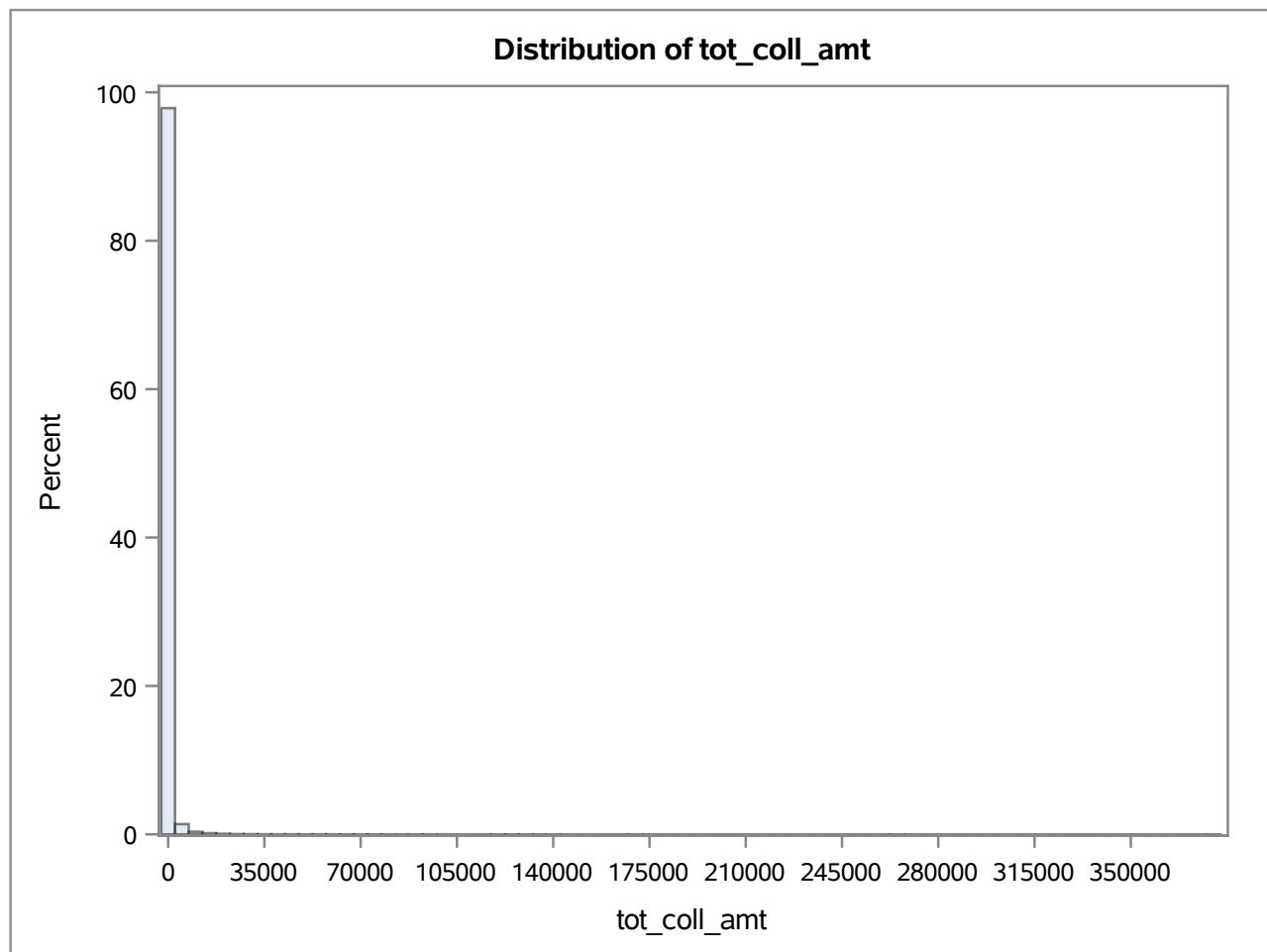
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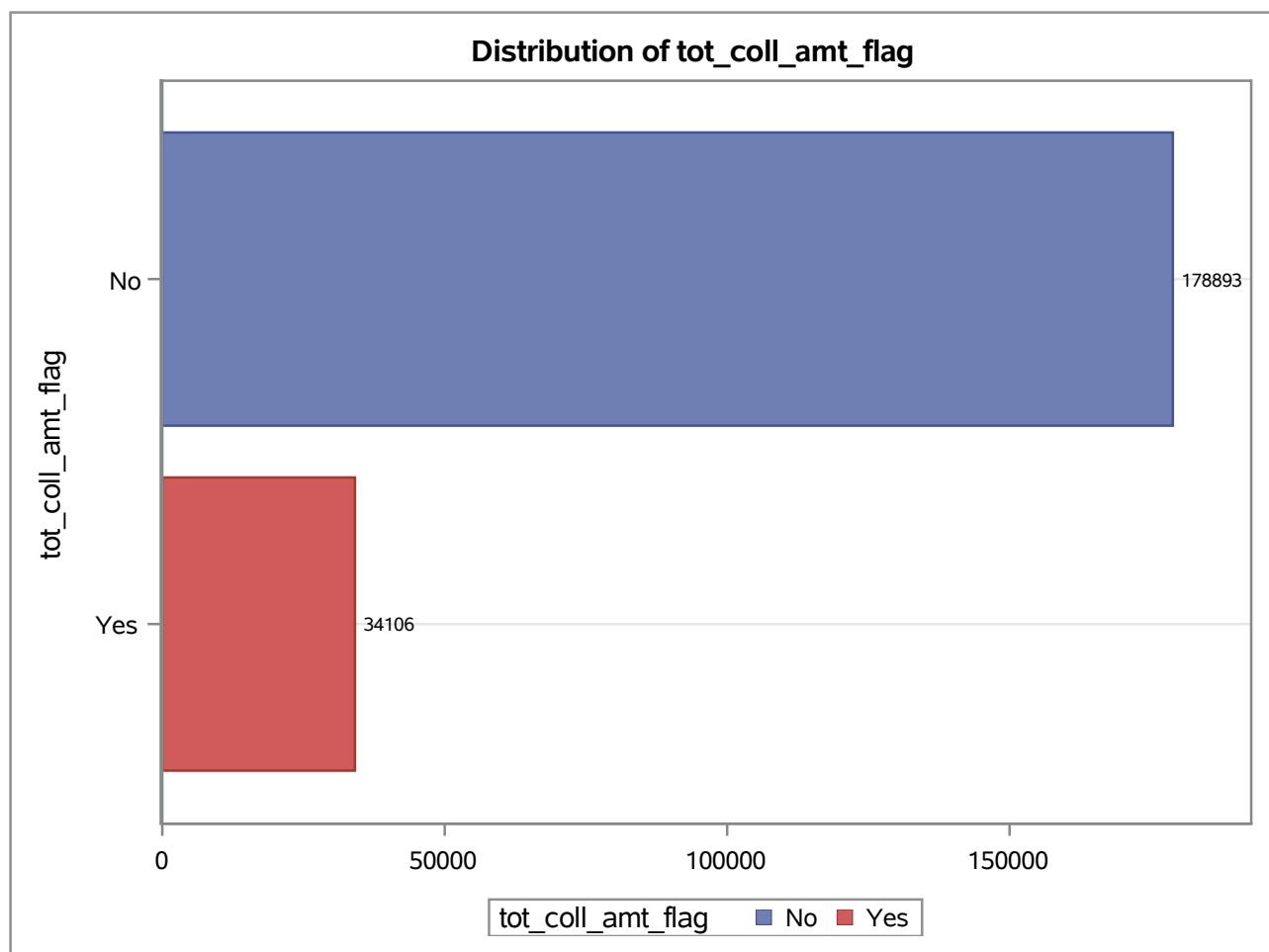
The UNIVARIATE Procedure Variable: tot_coll_amt

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	212999	130343	146454
0	212998	140842	203059
0	212996	169257	183612
0	212995	262740	95520
0	212994	380757	76238

Distribution and Probability Plot for tot_coll_amt



The UNIVARIATE Procedure



The UNIVARIATE Procedure
Variable: tot_cur_bal

Moments			
N	212999	Sum Weights	212999
Mean	141653.736	Sum Observations	3.01721E10
Std Deviation	156876.612	Variance	2.46103E10
Skewness	2.89647741	Kurtosis	22.2089055
Uncorrected SS	9.51593E15	Corrected SS	5.24194E15
Coeff Variation	110.74654	Std Error Mean	339.914287

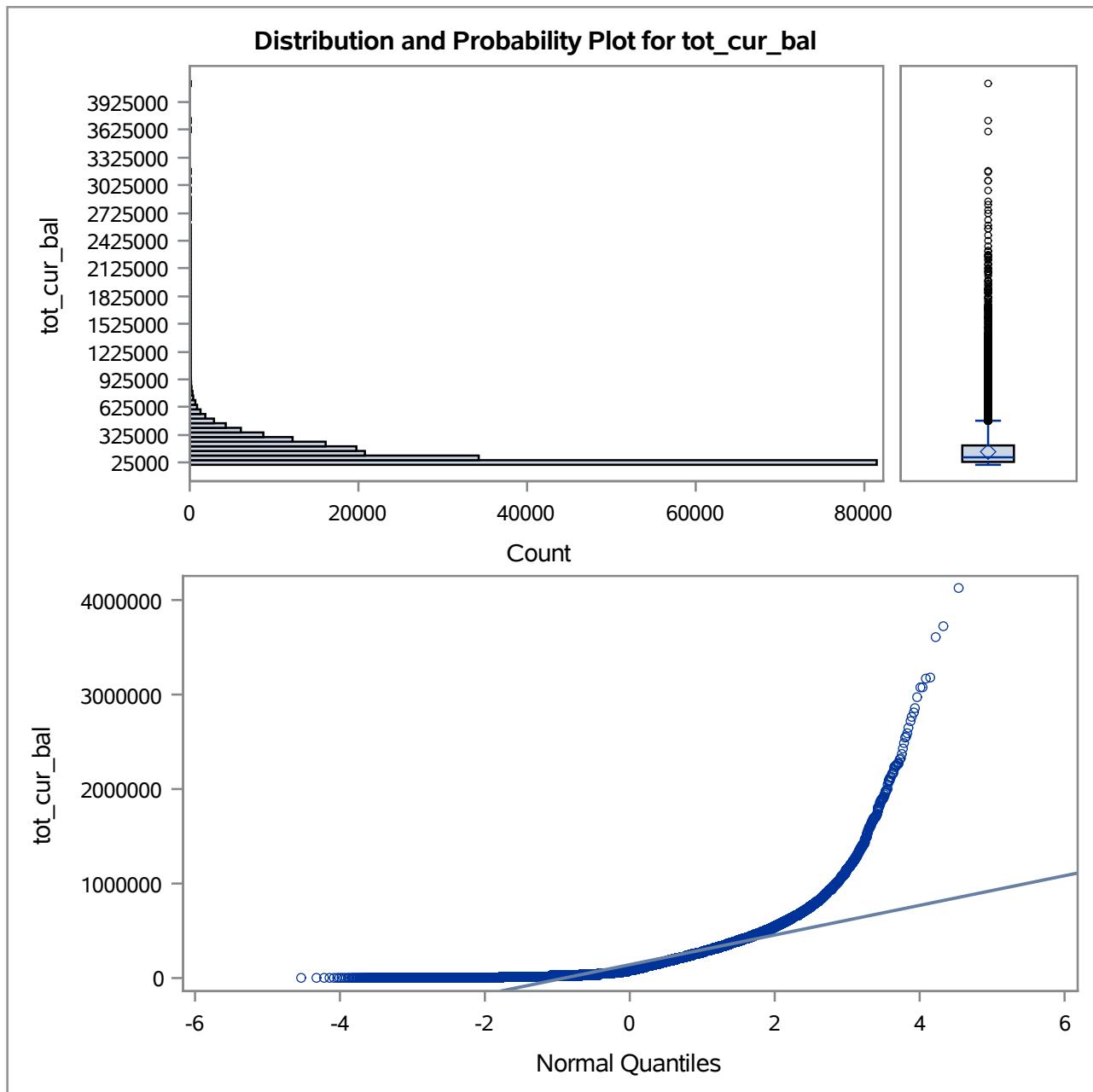
Basic Statistical Measures			
Location		Variability	
Mean	141653.7	Std Deviation	156877
Median	81386.0	Variance	2.46103E10
Mode	0.0	Range	4127799
		Interquartile Range	178277

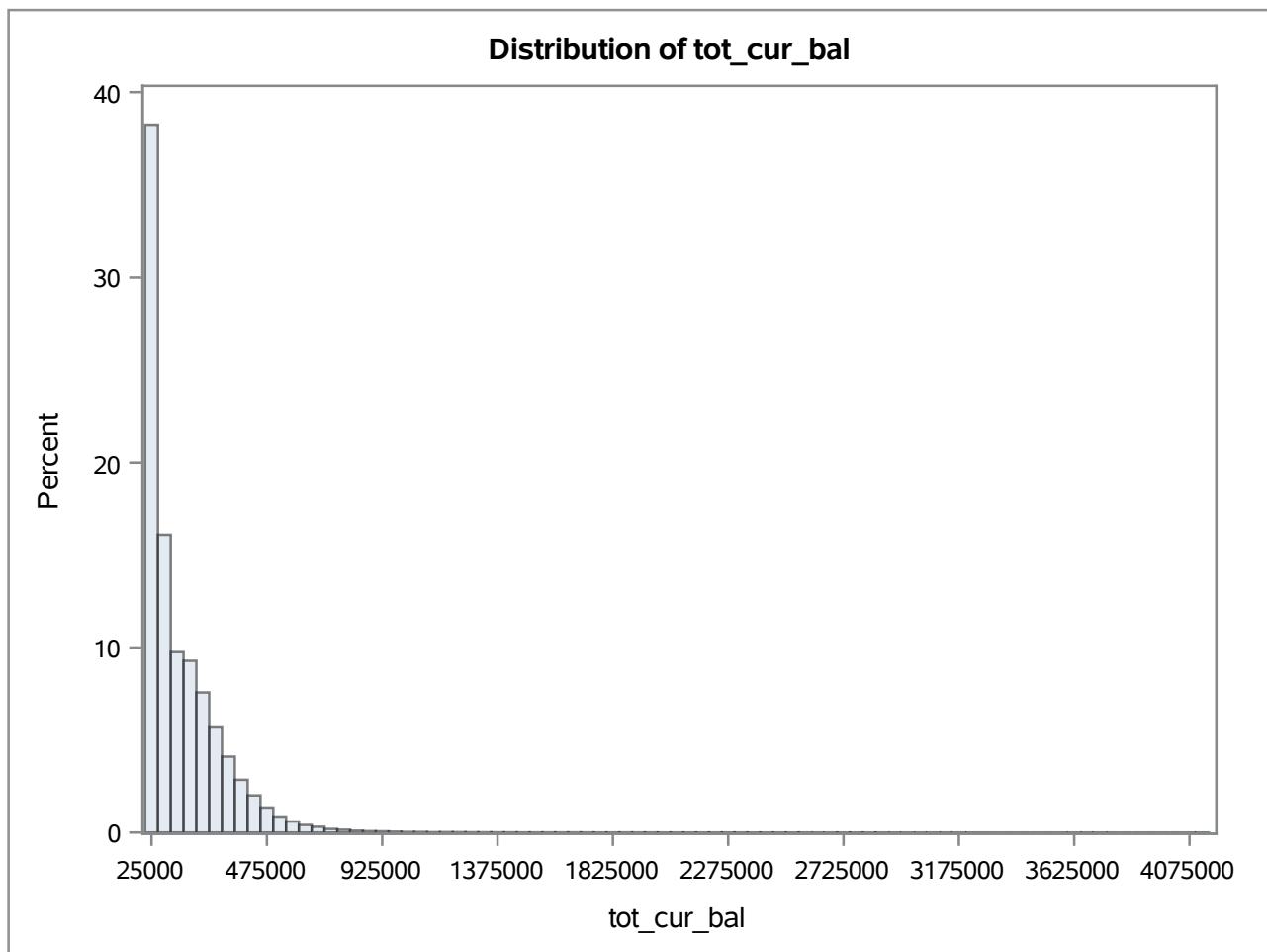
Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	416.7337	Pr > t 	<.0001
Sign	M	106490	Pr >= M 	<.0001
Signed Rank	S	1.134E10	Pr >= S 	<.0001

Quantiles (Definition 5)	
Level	Quantile
100% Max	4127799
99%	672031
95%	432522
90%	339281
75% Q3	209710
50% Median	81386
25% Q1	31433
10%	15460
5%	9644
1%	3812
0% Min	0

The UNIVARIATE Procedure
Variable: tot_cur_bal

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	194340	3164353	114016
0	193849	3182645	99522
0	185409	3608951	169629
0	182043	3726495	48007
0	179083	4127799	66532



The UNIVARIATE Procedure

The CONTENTS Procedure

Data Set Name	WORK.OUTLIER_TOT_CUR_BAL	Observations	7699
Member Type	DATA	Variables	2
Engine	V9	Indexes	0
Created	05/02/2023 15:22:31	Observation Length	24
Last Modified	05/02/2023 15:22:31	Deleted Observations	0
Protection		Compressed	NO
Data Set Type		Sorted	NO
Label			
Data Representation	SOLARIS_X86_64, LINUX_X86_64, ALPHA_TRU64, LINUX_IA64		
Encoding	utf-8 Unicode (UTF-8)		

Engine/Host Dependent Information

Data Set Page Size	131072
Number of Data Set Pages	2
First Data Page	1
Max Obs per Page	5431
Obs in First Data Page	5346
Number of Data Set Repairs	0
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Release Created	9.0401M7
Host Created	Linux
Inode Number	469769334
Access Permission	rw-r--r--
Owner Name	u63053896
File Size	384KB
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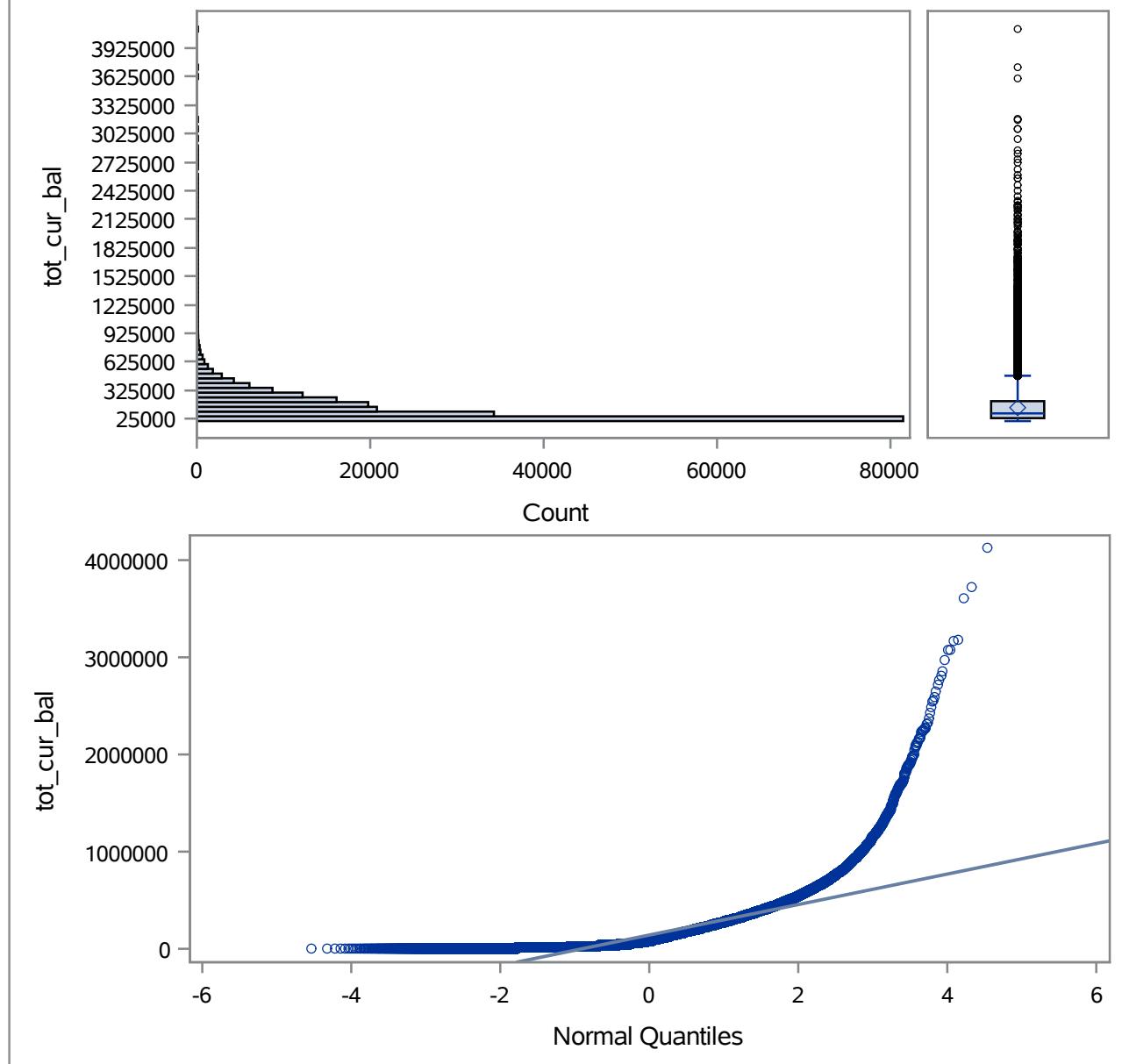
Alphabetic List of Variables and Attributes

#	Variable	Type	Len	Format	Informat
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2	tot_cur_bal	Num	8	BEST12.	BEST32.

The UNIVARIATE Procedure
Variable: tot_cur_bal

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.18355	Pr > D	<0.0100
Cramer-von Mises	W-Sq	2070.286	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	11832.22	Pr > A-Sq	<0.0050

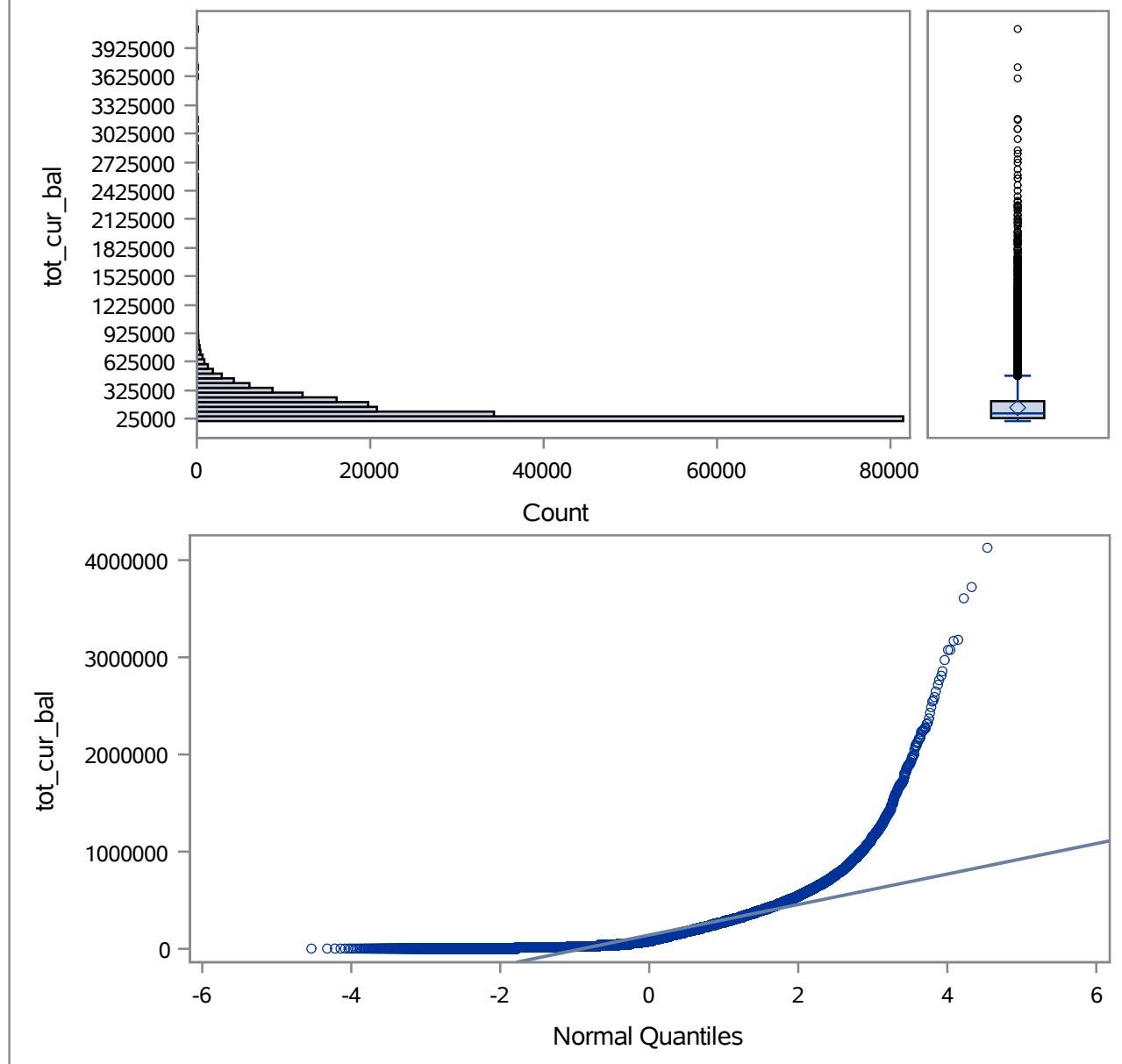
Distribution and Probability Plot for tot_cur_bal



The UNIVARIATE Procedure
Variable: tot_cur_bal

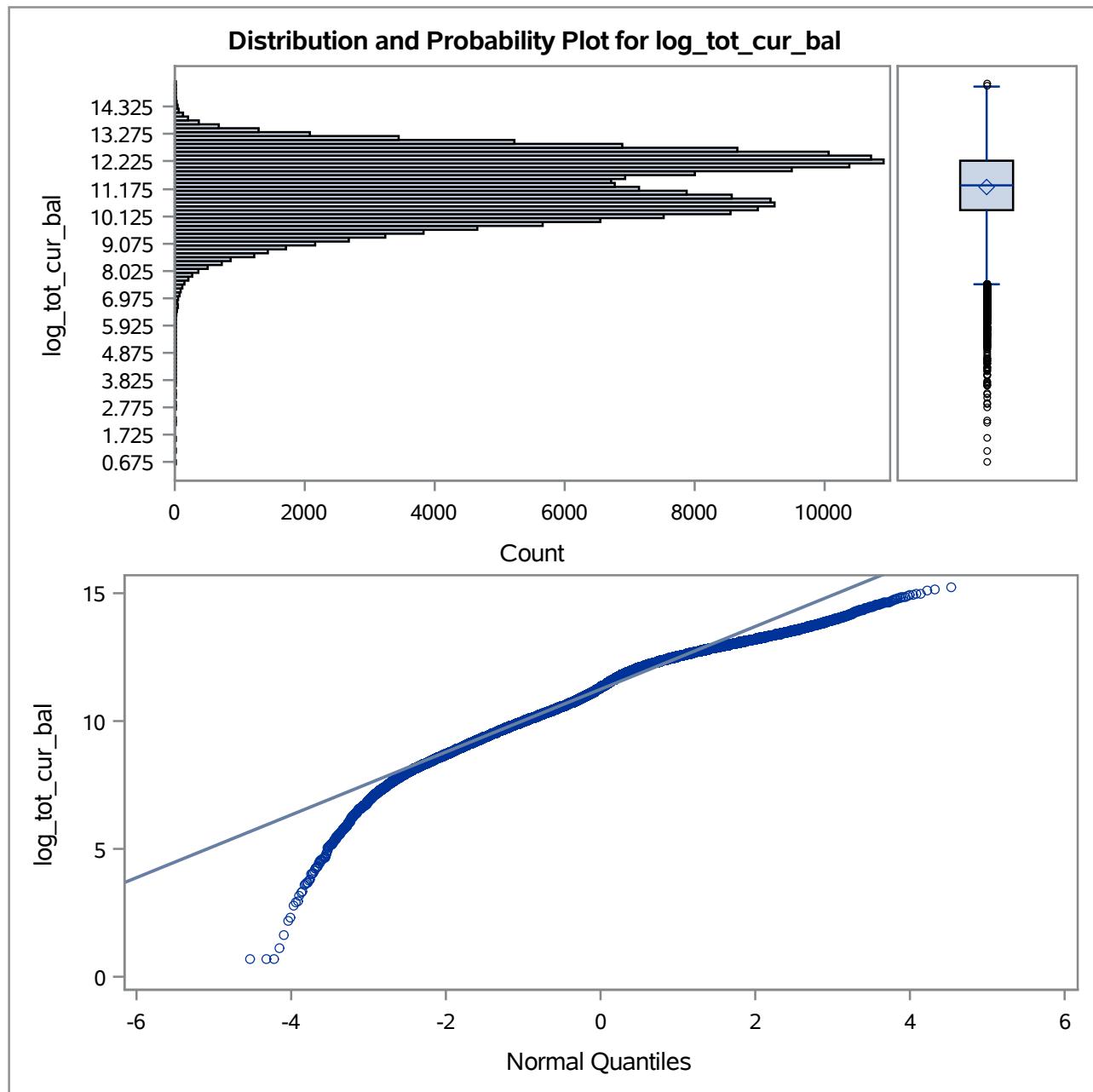
Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.18355	Pr > D	<0.0100
Cramer-von Mises	W-Sq	2070.286	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	11832.22	Pr > A-Sq	<0.0050

Distribution and Probability Plot for tot_cur_bal



The UNIVARIATE Procedure
Variable: log_tot_cur_bal

Tests for Normality				
Test		Statistic	p Value	
Kolmogorov-Smirnov	D	0.068474	Pr > D	<0.0100
Cramer-von Mises	W-Sq	218.306	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	1311.303	Pr > A-Sq	<0.0050



Distribution of tot_coll_amt_flag

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The UNIVARIATE Procedure Variable: total_rev_hi_lim

Moments			
N	212999	Sum Weights	212999
Mean	34444.2493	Sum Observations	7336590662
Std Deviation	35318.2677	Variance	1247380032
Skewness	5.70901585	Kurtosis	85.2368713
Uncorrected SS	5.18393E14	Corrected SS	2.65689E14
Coeff Variation	102.537487	Std Error Mean	76.5262816

Basic Statistical Measures				
Location		Variability		
Mean	34444.25	Std Deviation	35318	
Median	25100.00	Variance	1247380032	
Mode	13000.00	Range	1641300	
		Interquartile Range	28000	

Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	450.097	Pr > t	<.0001
Sign	M	106466.5	Pr >= M	<.0001
Signed Rank	S	1.134E10	Pr >= S	<.0001

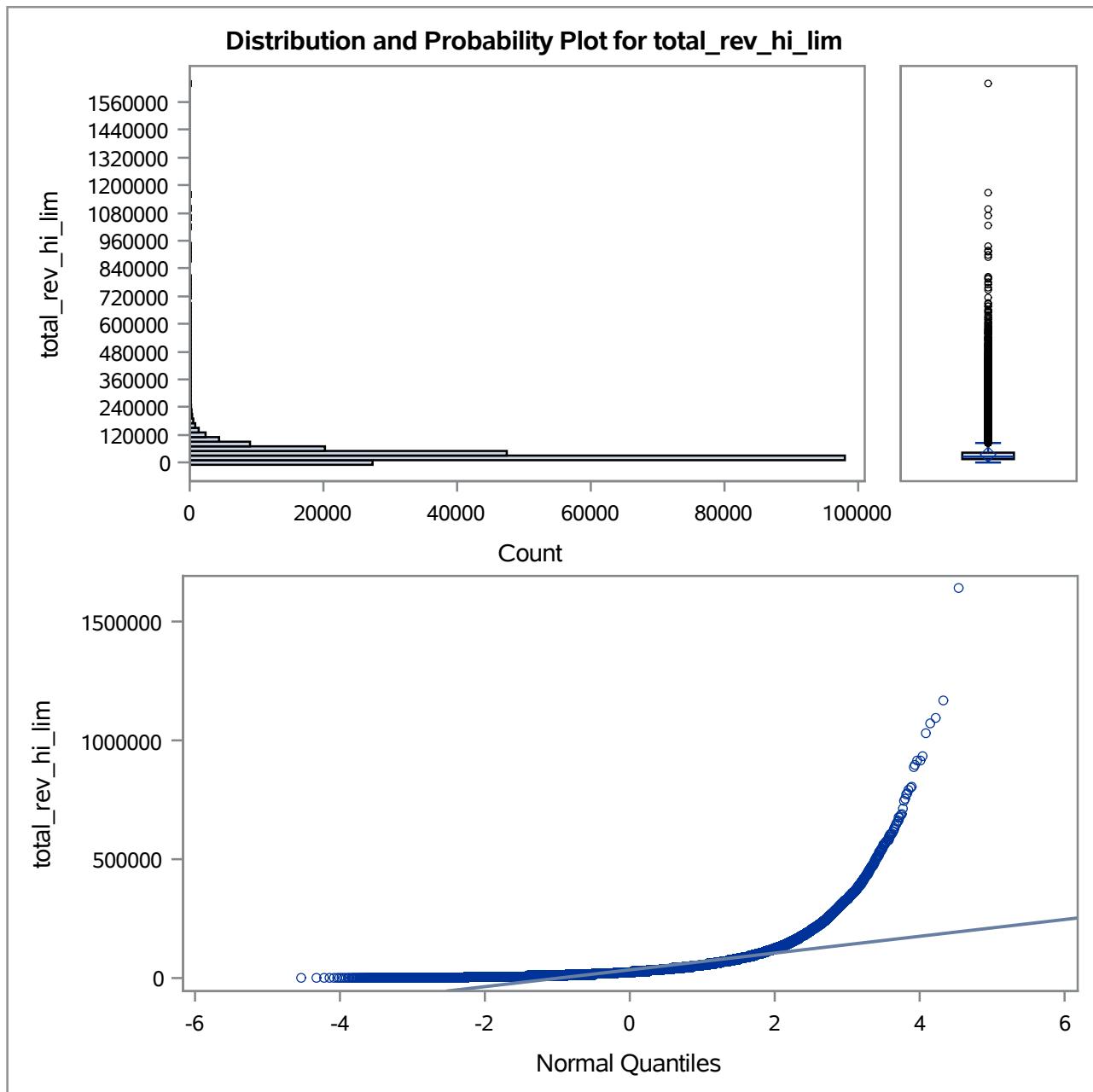
Quantiles (Definition 5)	
Level	Quantile
100% Max	1641300
99%	167500
95%	91000
90%	67900
75% Q3	42600
50% Median	25100
25% Q1	14600
10%	8700
5%	6200
1%	3000
0% Min	0

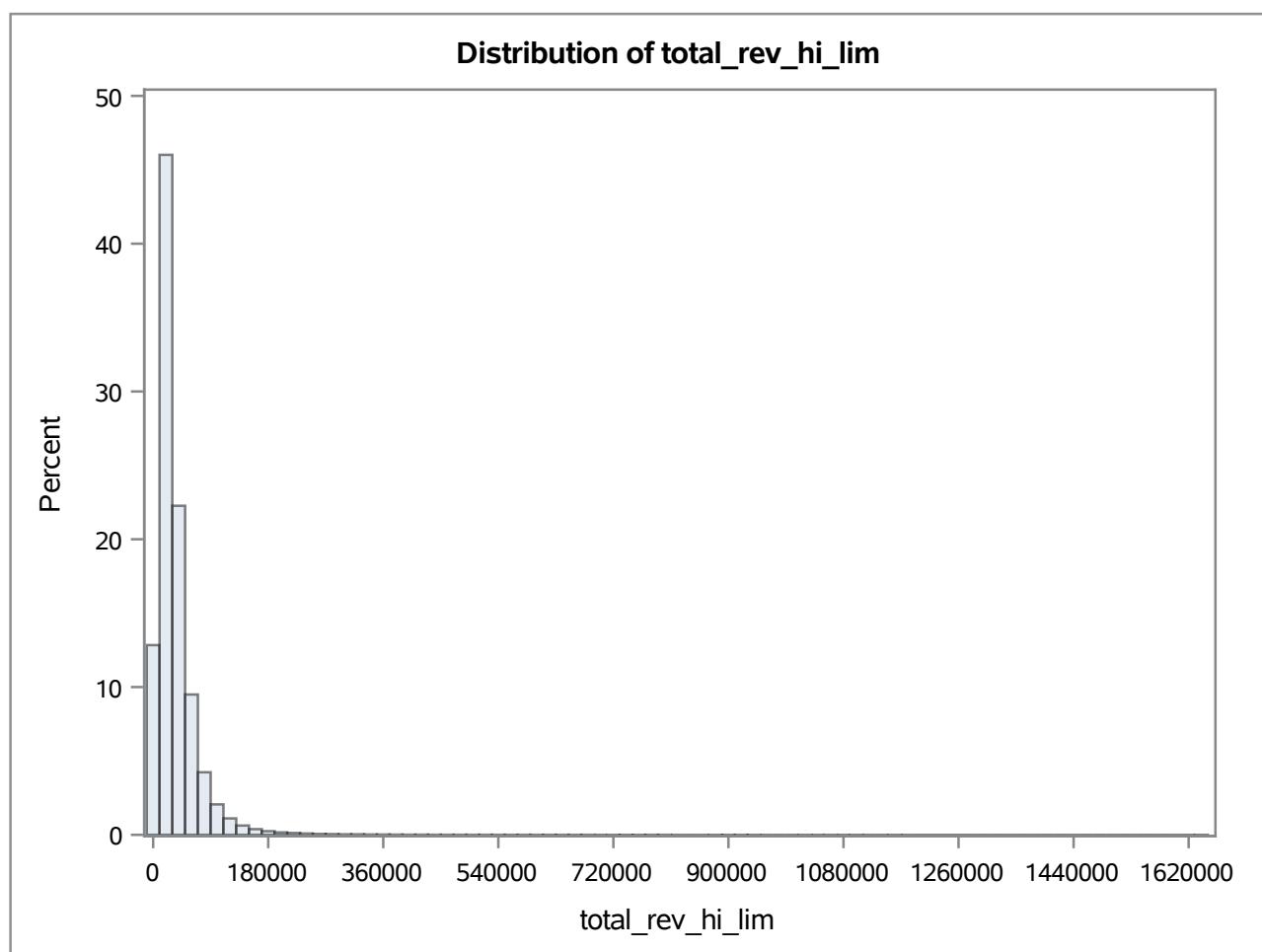
Distribution of tot_coll_amt_flag

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The UNIVARIATE Procedure Variable: total_rev_hi_lim

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	210220	1028000	99917
0	208367	1069400	94977
0	207220	1094550	8761
0	207071	1165700	72115
0	206513	1641300	66532



The UNIVARIATE Procedure**Distribution of total_rev_hi_lim**

Distribution of tot_coll_amt_flag

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The CONTENTS Procedure

Data Set Name	WORK.OUTLIER_TOTAL_REV_HI_LIM	Observations	12735
Member Type	DATA	Variables	2
Engine	V9	Indexes	0
Created	05/02/2023 15:23:03	Observation Length	24
Last Modified	05/02/2023 15:23:03	Deleted Observations	0
Protection		Compressed	NO
Data Set Type		Sorted	NO
Label			
Data Representation	SOLARIS_X86_64, LINUX_X86_64, ALPHA_TRU64, LINUX_IA64		
Encoding	utf-8 Unicode (UTF-8)		

Engine/Host Dependent Information

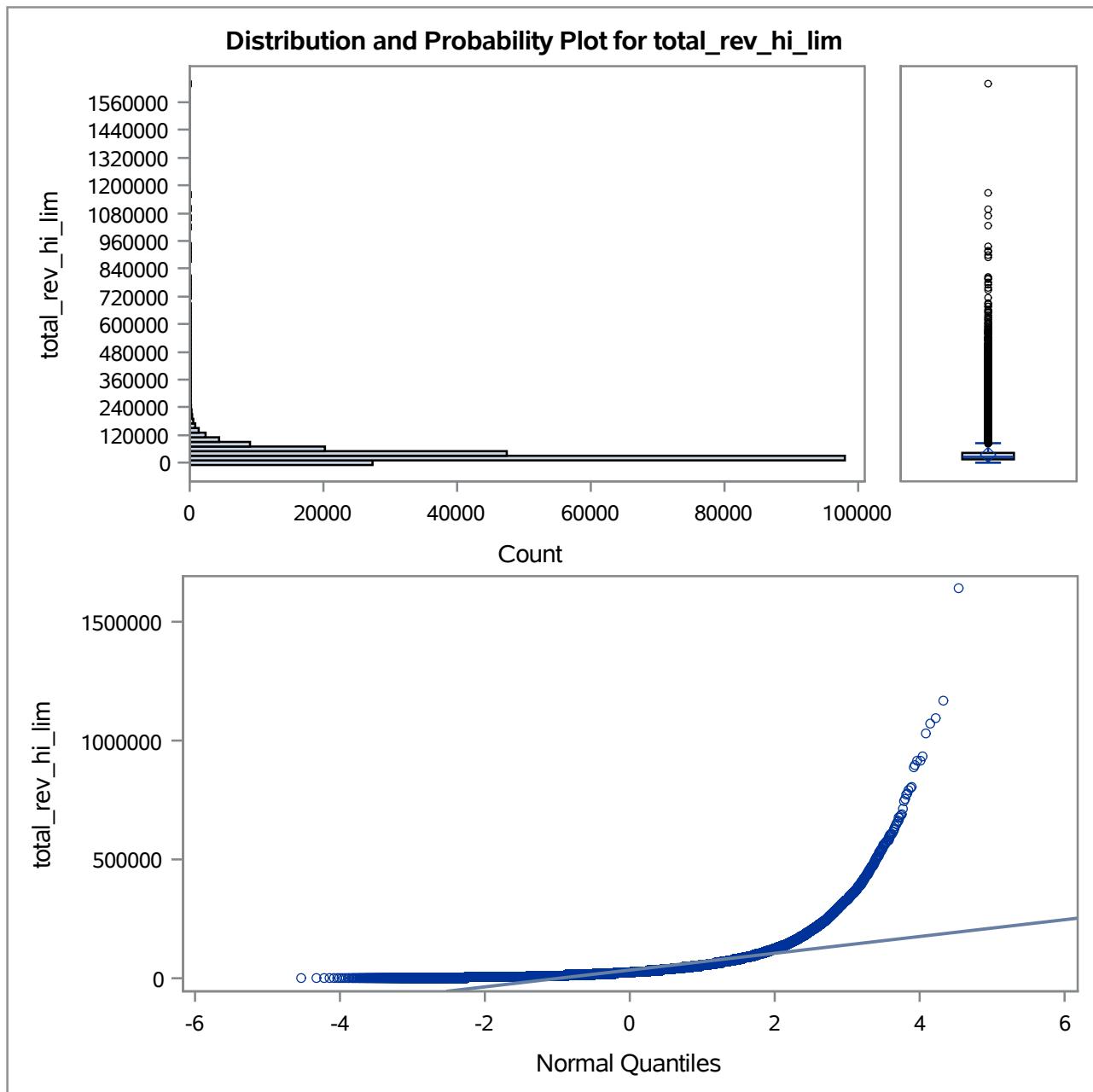
Data Set Page Size	131072
Number of Data Set Pages	3
First Data Page	1
Max Obs per Page	5431
Obs in First Data Page	5346
Number of Data Set Repairs	0
Filename	/saswork/SAS_workCCA10000C0F1_odaws02-usw2-2.oda.sas.com/SAS_work7D800000C0F1_odaws02-usw2-2.oda.sas.com/outlier_total_rev_hi_lim.sas7bdat
Release Created	9.0401M7
Host Created	Linux
Inode Number	469762217
Access Permission	rw-r--r--
Owner Name	u63053896
File Size	512KB
File Size (bytes)	524288

Alphabetic List of Variables and Attributes

#	Variable	Type	Len	Format	Informat
1	id	Char	15	\$BEST12.	\$15.
2	total_rev_hi_lim	Num	8	BEST12.	BEST32.

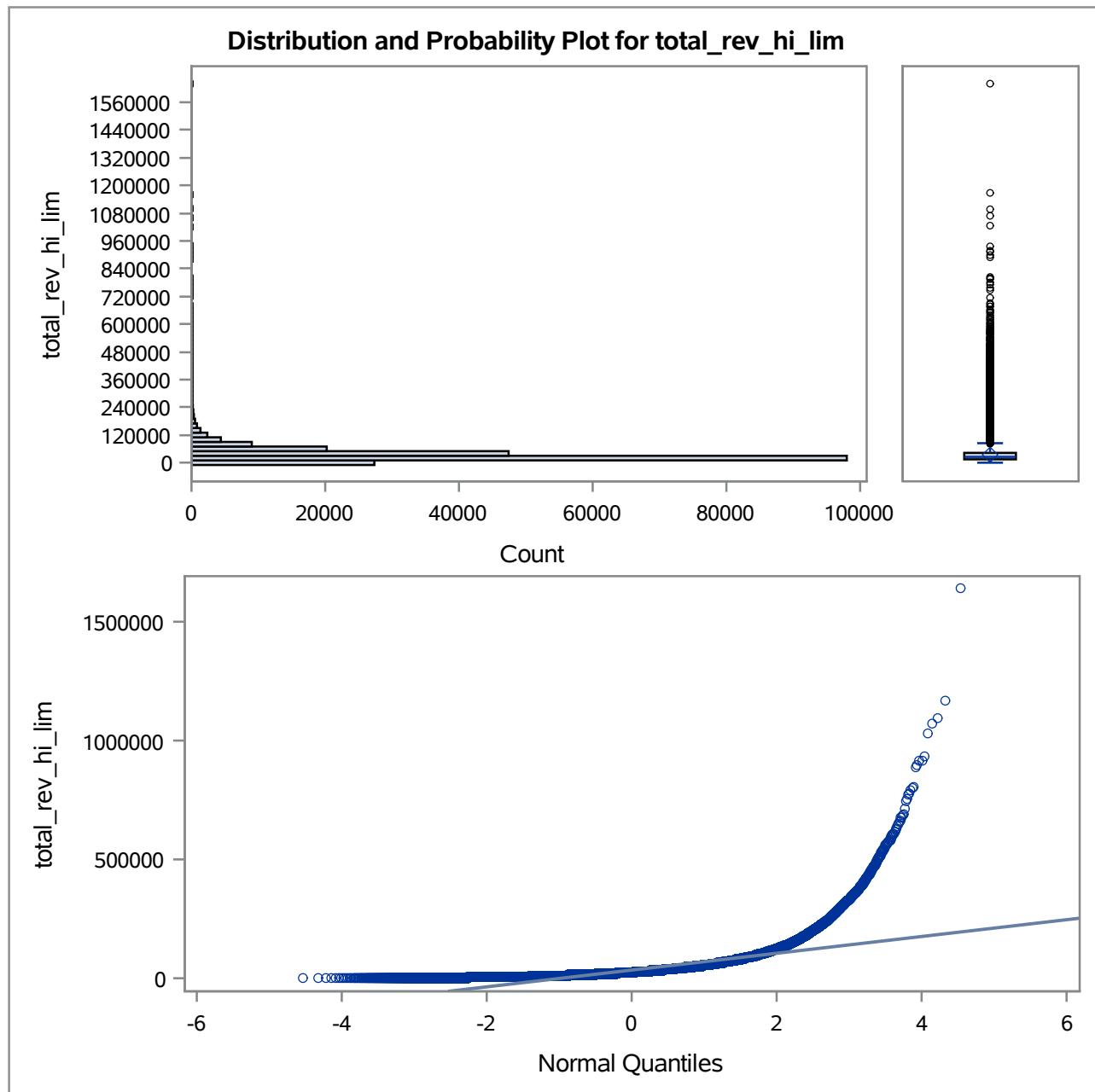
The UNIVARIATE Procedure
Variable: total_rev_hi_lim

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.176811	Pr > D	<0.0100
Cramer-von Mises	W-Sq	2651.289	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	14916.53	Pr > A-Sq	<0.0050



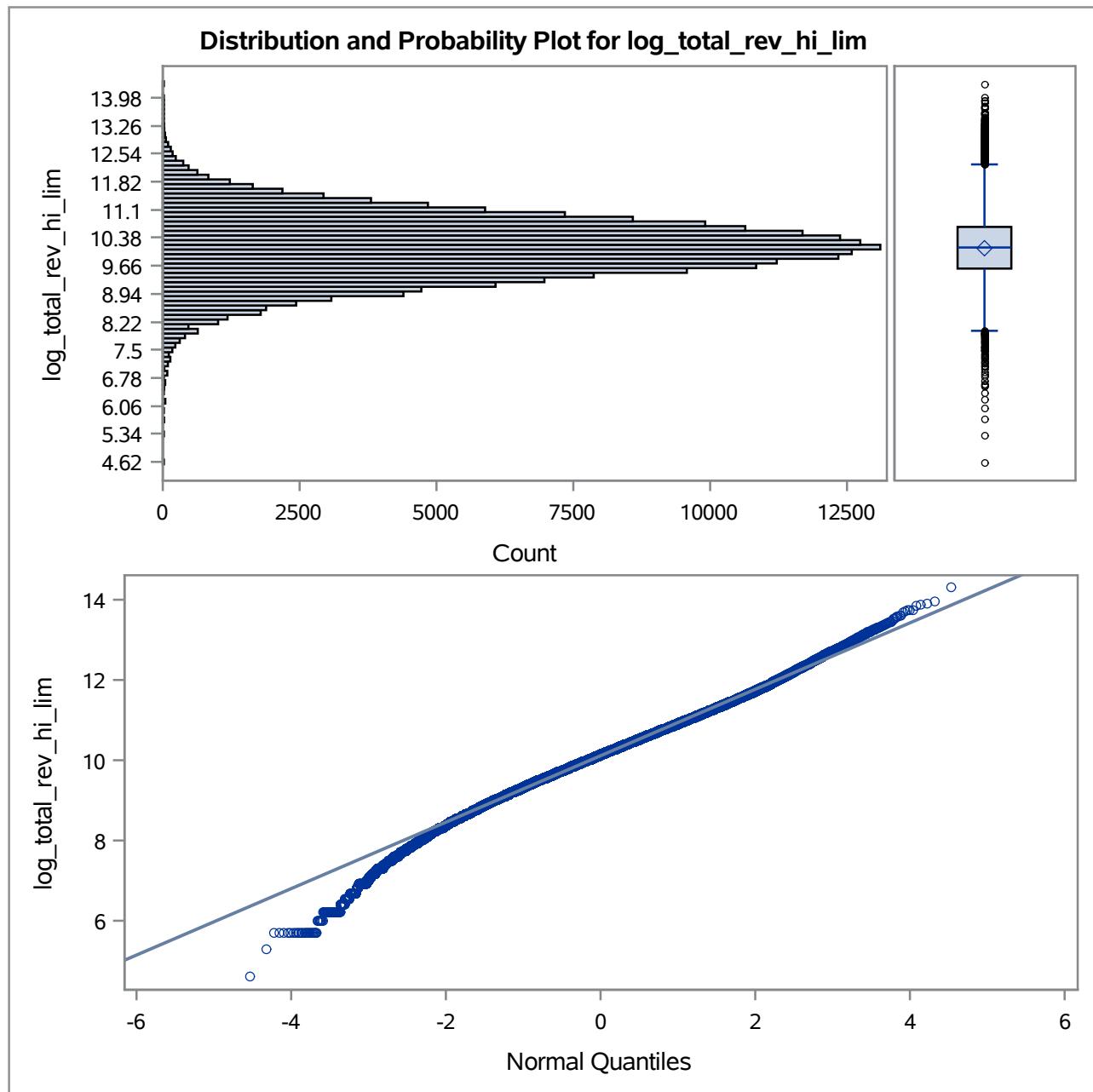
The UNIVARIATE Procedure
Variable: total_rev_hi_lim

Tests for Normality				
Test	Statistic		p Value	
Kolmogorov-Smirnov	D	0.176811	Pr > D	<0.0100
Cramer-von Mises	W-Sq	2651.289	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	14916.53	Pr > A-Sq	<0.0050



The UNIVARIATE Procedure
 Variable: log_total_rev_hi_lim

Tests for Normality				
Test		Statistic	p Value	
Kolmogorov-Smirnov	D	0.016389	Pr > D	<0.0100
Cramer-von Mises	W-Sq	18.32907	Pr > W-Sq	<0.0050
Anderson-Darling	A-Sq	125.0364	Pr > A-Sq	<0.0050



Distribution of tot_coll_amt_flag

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The UNIVARIATE Procedure Variable: Months_36

Moments			
N	511	Sum Weights	511
Mean	0.6223092	Sum Observations	318
Std Deviation	0.48528479	Variance	0.23550132
Skewness	-0.5060525	Kurtosis	-1.7507787
Uncorrected SS	318	Corrected SS	120.105675
Coeff Variation	77.9812974	Std Error Mean	0.02146774

Basic Statistical Measures			
Location		Variability	
Mean	0.622309	Std Deviation	0.48528
Median	1.000000	Variance	0.23550
Mode	1.000000	Range	1.00000
		Interquartile Range	1.00000

Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	28.98812	Pr > t	<.0001
Sign	M	159	Pr >= M	<.0001
Signed Rank	S	25360.5	Pr >= S	<.0001

Quantiles (Definition 5)	
Level	Quantile
100% Max	1
99%	1
95%	1
90%	1
75% Q3	1
50% Median	1
25% Q1	0
10%	0
5%	0
1%	0
0% Min	0

Distribution of tot_coll_amt_flag

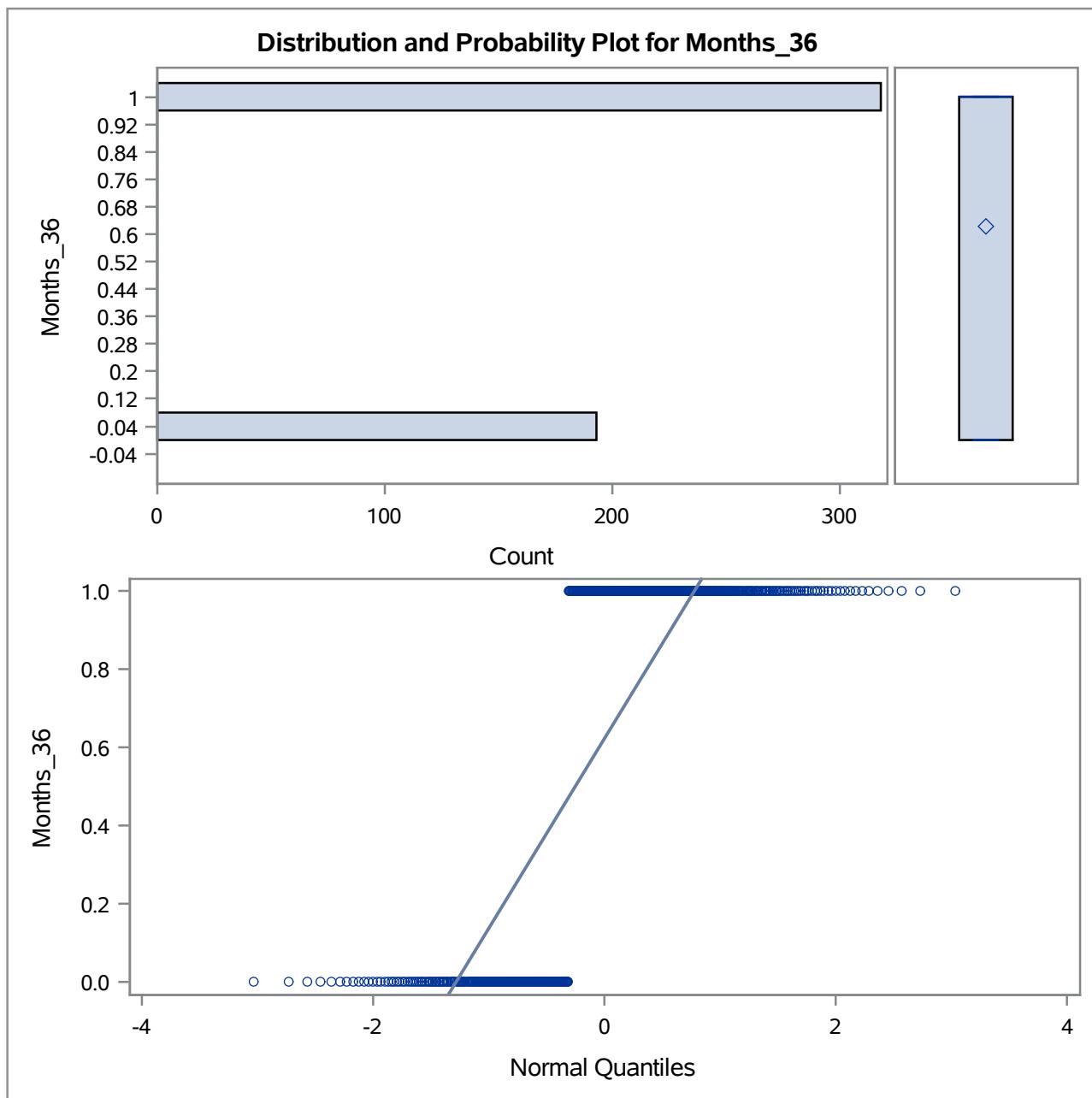
Tuesday, May 2, 2023 03:17:44 PM 209

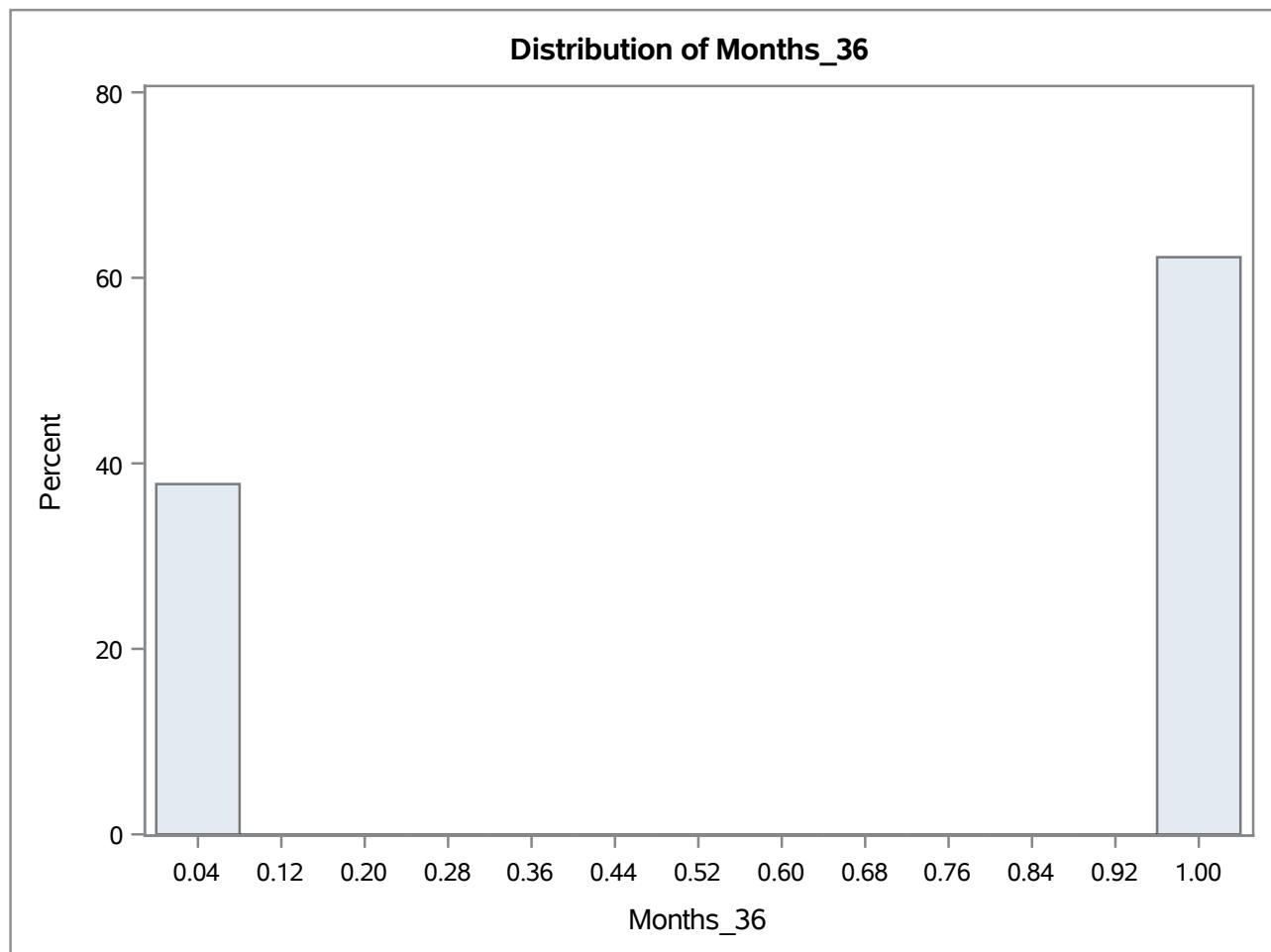
The UNIVARIATE Procedure Variable: Months_36

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	62669	1	64482
0	60236	1	79996
0	55616	1	81400
0	55421	1	84362
0	52033	1	86831

Missing Values			
Missing Value	Count	Percent Of	
		All Obs	Missing Obs
.	212488	99.76	100.00

The UNIVARIATE Procedure



The UNIVARIATE Procedure

Distribution of tot_coll_amt_flag

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The UNIVARIATE Procedure Variable: Months_60

Moments			
N	511	Sum Weights	511
Mean	0.3776908	Sum Observations	193
Std Deviation	0.48528479	Variance	0.23550132
Skewness	0.50605248	Kurtosis	-1.7507787
Uncorrected SS	193	Corrected SS	120.105675
Coeff Variation	128.487319	Std Error Mean	0.02146774

Basic Statistical Measures			
Location		Variability	
Mean	0.377691	Std Deviation	0.48528
Median	0.000000	Variance	0.23550
Mode	0.000000	Range	1.00000
		Interquartile Range	1.00000

Tests for Location: Mu0=0				
Test	Statistic		p Value	
Student's t	t	17.59342	Pr > t	<.0001
Sign	M	96.5	Pr >= M	<.0001
Signed Rank	S	9360.5	Pr >= S	<.0001

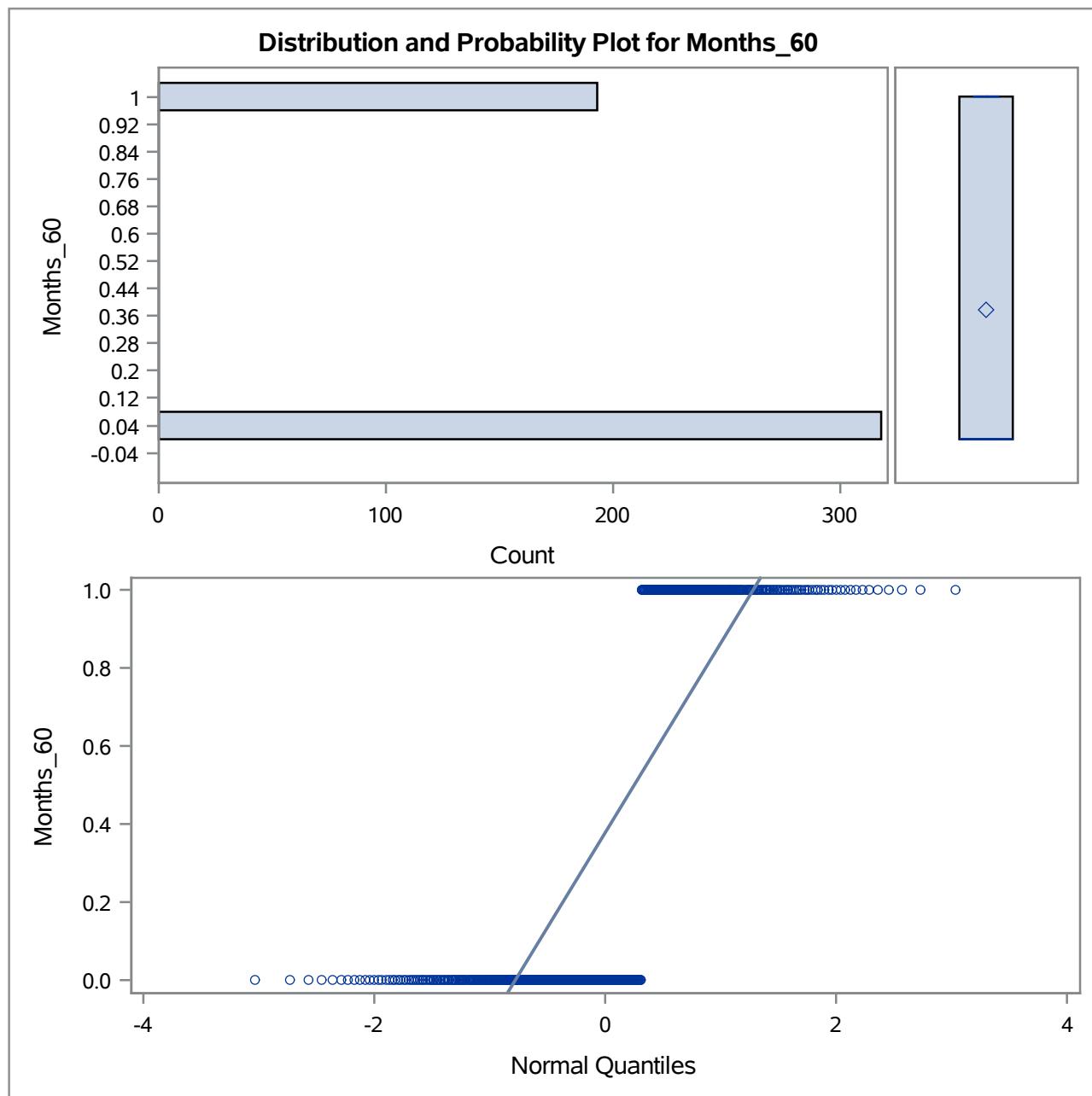
Quantiles (Definition 5)	
Level	Quantile
100% Max	1
99%	1
95%	1
90%	1
75% Q3	1
50% Median	0
25% Q1	0
10%	0
5%	0
1%	0
0% Min	0

The UNIVARIATE Procedure
Variable: Months_60

Extreme Observations			
Lowest		Highest	
Value	Obs	Value	Obs
0	86831	1	52033
0	84362	1	55421
0	81400	1	55616
0	79996	1	60236
0	64482	1	62669

Missing Values			
Missing Value	Count	Percent Of	
		All Obs	Missing Obs
.	212488	99.76	100.00

The UNIVARIATE Procedure



The UNIVARIATE Procedure