

**Input Driver Statistics: Portfolio Data Quality Check**

The MEANS Procedure

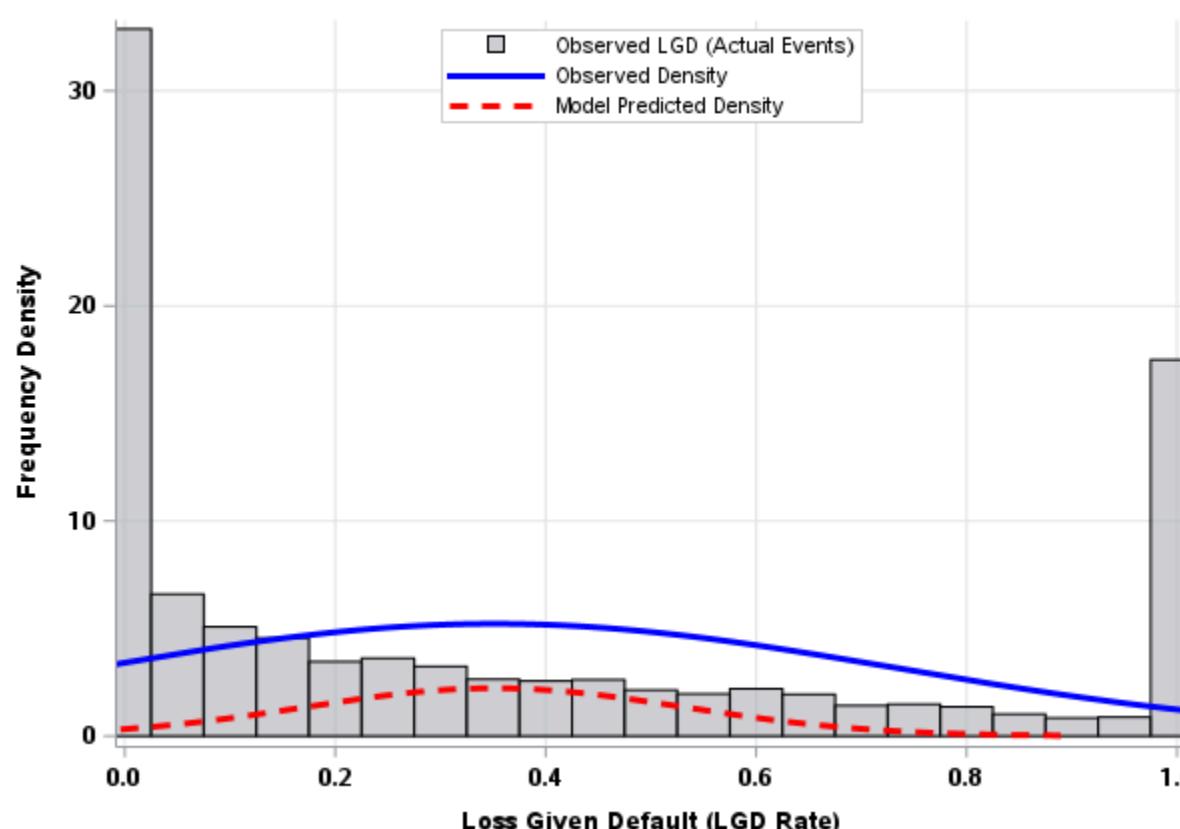
Variable	N	Mean	Std Dev	Minimum	Maximum
LTV	5000	0.6623271	0.1331003	0.3273799	1.6937824
Seniority	5000	0.8516000	0.3555316	0	1.0000000
Asset_Qual	5000	2.0034000	0.8165303	1.0000000	3.0000000
GDP_Growth	5000	0.0134924	0.0358657	-0.0900000	0.0592410
Resolution_Time	5000	1.9709813	1.2287865	0.0191485	9.0961413

The NLINMIXED Procedure

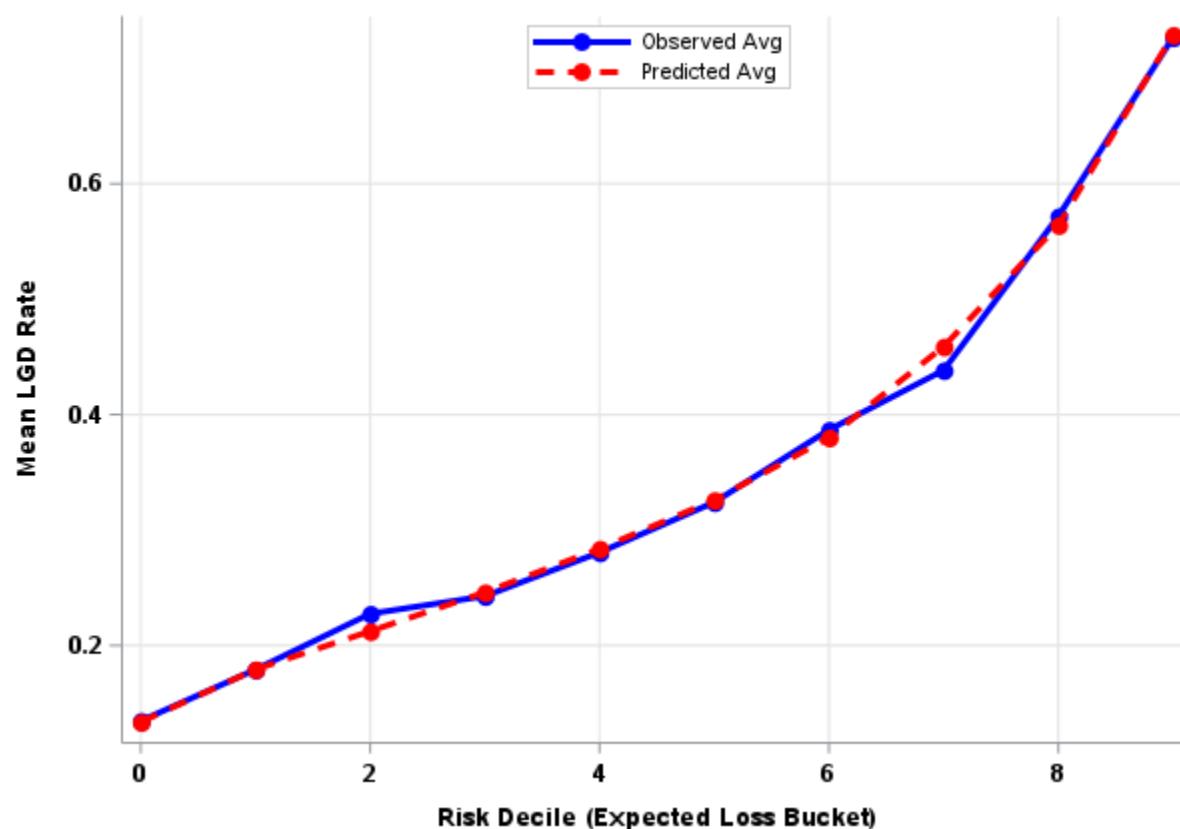
Fit Statistics	
-2 Log Likelihood	6384.9
AIC (smaller is better)	6414.9
AICC (smaller is better)	6415.0
BIC (smaller is better)	6512.7

Parameter Estimates								
Parameter	Estimate	Standard Error	DF	t Value	Pr >  t	95% Confidence Limits	Gradient	
b0	-2.1012	0.1228	5000	-17.12	<.0001	-2.3418	-1.8605	3.054E-9
b1	1.6569	0.1456	5000	11.38	<.0001	1.3715	1.9423	1.203E-9
b2	-1.4081	0.05233	5000	-26.91	<.0001	-1.5107	-1.3055	1.705E-9
b3	0.3918	0.02314	5000	16.93	<.0001	0.3464	0.4371	6.416E-9
b4	-3.8310	0.5236	5000	-7.32	<.0001	-4.8574	-2.8046	6.96E-12
b5	0.3628	0.01874	5000	19.36	<.0001	0.3261	0.3996	5.987E-9
b6	-0.02578	0.04078	5000	-0.63	0.5272	-0.1057	0.05416	2.86E-10
g0	-1.1032	0.2003	5000	-5.51	<.0001	-1.4960	-0.7104	8.56E-13
g1	-1.4475	0.2556	5000	-5.66	<.0001	-1.9485	-0.9465	4.86E-13
g2	1.1326	0.1201	5000	9.43	<.0001	0.8971	1.3680	7.29E-13
h0	-4.1587	0.2293	5000	-18.14	<.0001	-4.6081	-3.7092	9.91E-13
h1	2.9973	0.2897	5000	10.35	<.0001	2.4294	3.5652	5.46E-13
h2	-1.0317	0.09742	5000	-10.59	<.0001	-1.2226	-0.8407	8.25E-13
h3	0.6204	0.02812	5000	22.06	<.0001	0.5652	0.6755	4.98E-12
log_phi	1.1269	0.02507	5000	44.96	<.0001	1.0778	1.1760	2.13E-9

### LGD Distribution: Observed vs Predicted



### LGD Calibration: Observed vs Predicted



### SUPERVISORY REPORT: Performance & Basel 3.1 Capital Base

Mean Absolute Error	Root Mean Square Error	Avg Predicted LGD	Avg Final LGD (Capital Base)
0.275544	0.337682	0.351322	0.508143

### Discriminatory Power: Spearman Rank Correlation

The CORR Procedure

2 Variables: LGD Pred

Simple Statistics							
Variable	N	Mean	Std Dev	Median	Minimum	Maximum	Label
LGD	5000	0.35125	0.38195	0.18857	0.0001000	0.99990	
Pred	5000	0.35132	0.17923	0.30352	0.07177	0.92353	Predicted Value

### Spearman Correlation Coefficients, N = 5000

Prob > |r| under H0: Rho=0

	LGD	Pred
LGD	1.00000	0.38471 <.0001
Pred	0.38471 <.0001	1.00000