The LOGISTIC Procedure

Model Information	
Data Set	MYPATH.LOANS
Response Variable	LoanDefFlag
Number of Response Levels	2
Model	binary logit
Optimization Technique	Fisher's scoring

Number of Observations Read	313905
Number of Observations Used	313647

Response Profile		
Ordered Value	LoanDefFlag	Total Frequency
1	1	60516
2	0	253131

Probability modeled is LoanDefFlag=1.

Note: 258 observations were deleted due to missing values for the response or explanatory variables.

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	307666.09	17523.165
SC	307676.74	17640.381
-2 Log L	307664.09	17501.165

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	290162.922	10	<.0001
Score	274061.263	10	<.0001
Wald	13288.2780	10	<.0001

The LOGISTIC Procedure

Analysis of Maximum Likelihood Estimates					
Parameter	DF	Estimate	Standard Error	Wald Chi-Square	Pr > ChiSq
Intercept	1	10.0755	0.1857	2942.3430	<.0001
delinq_2yrs	1	-0.1162	0.0314	13.7355	0.0002
mths_since_last_deli	1	0.000389	0.000925	0.1771	0.6739
TermFlag	1	-2.6995	0.0814	1099.1749	<.0001
dti	1	-0.0156	0.00269	33.8175	<.0001
total_pymnt	1	-0.00044	0.000013	1120.3208	<.0001
loan_amnt	1	0.000377	0.000013	786.8618	<.0001
Utilization	1	1.1220	0.0812	190.7742	<.0001
Paid_Rate	1	-15.8513	0.2335	4609.2104	<.0001
Last_Payment_Rate	1	-0.2580	0.00568	2067.4492	<.0001
Fee_Ratio	1	1.9088	0.2294	69.2222	<.0001

Odds Ratio Estimates			
Effect	Point Estimate	95% Wald Confidence Limits	
delinq_2yrs	0.890	0.837	0.947
mths_since_last_deli	1.000	0.999	1.002
TermFlag	0.067	0.057	0.079
dti	0.984	0.979	0.990
total_pymnt	1.000	1.000	1.000
loan_amnt	1.000	1.000	1.000
Utilization	3.071	2.619	3.601
Paid_Rate	<0.001	<0.001	<0.001
Last_Payment_Rate	0.773	0.764	0.781
Fee_Ratio	6.745	4.302	10.574

Association of Predicted Probabilities and Observed Responses			
Percent Concordant	99.9	Somers' D	0.997
Percent Discordant	0.1	Gamma	0.997
Percent Tied	0.0	Tau-a	0.311
Pairs	15318475596	c	0.999

Bankruptcy

Rank for Variable p	BUCKET_COUNT	No_of_Defaults	Bankrupt_Rate
0	31364	31341	99.92667
1	31365	28200	89.90913
2	31365	859	2.738722
3	31365	65	0.207237
4	31364	16	0.051014
5	31365	10	0.031883
6	31365	4	0.012753
7	31365	5	0.015941
8	31365	9	0.028694
9	31364	7	0.022319

The LOGISTIC Procedure

Model Information	
Data Set	MYPATH.LOANS_INSAMPLE
Response Variable	LoanDefFlag
Number of Response Levels	2
Model	binary logit
Optimization Technique	Fisher's scoring

Number of Observations Read	189342
Number of Observations Used	189178

Response Profile		
Ordered Value	LoanDefFlag	Total Frequency
1	1	34992
2	0	154186

<div align="center">

Probability modeled is LoanDefFlag=1.

</div>

Note: 164 observations were deleted due to missing values for the response or explanatory variables.

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	181175.75	14313.009
SC	181185.90	14424.664
-2 Log L	181173.75	14291.009

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	166882.739	10	<.0001
Score	161048.928	10	<.0001
Wald	11079.7381	10	<.0001

The LOGISTIC Procedure

Analysis of Maximum Likelihood Estimates					
Parameter	DF	Estimate	Standard Error	Wald Chi-Square	Pr > ChiSq
Intercept	1	12.0311	0.2339	2644.8814	<.0001
delinq_2yrs	1	-0.1094	0.0374	8.5617	0.0034
mths_since_last_deli	1	0.00100	0.00104	0.9397	0.3323
TermFlag	1	-2.8281	0.0969	851.2997	<.0001
dti	1	0.00670	0.00321	4.3491	0.0370
total_pymnt	1	-0.00027	0.000014	408.4762	<.0001
loan_amnt	1	0.000200	0.000014	204.4011	<.0001
Utilization	1	0.4348	0.0964	20.3407	<.0001
Paid_Rate	1	-18.2307	0.2811	4204.6561	<.0001
Last_Payment_Rate	1	-0.2867	0.00729	1544.4196	<.0001
Fee_Ratio	1	5.4526	0.7484	53.0858	<.0001

Odds Ratio Estimates			
Effect	Point Estimate	95% Wald Confidence Limits	
delinq_2yrs	0.896	0.833	0.965
mths_since_last_deli	1.001	0.999	1.003
TermFlag	0.059	0.049	0.071
dti	1.007	1.000	1.013
total_pymnt	1.000	1.000	1.000
loan_amnt	1.000	1.000	1.000
Utilization	1.545	1.279	1.866
Paid_Rate	<0.001	<0.001	<0.001
Last_Payment_Rate	0.751	0.740	0.762
Fee_Ratio	233.362	53.829	>999.999

Association of Predicted Probabilities and Observed Responses			
Percent Concordant	99.8	Somers' D	0.996
Percent Discordant	0.2	Gamma	0.996
Percent Tied	0.0	Tau-a	0.300
Pairs	5395276512	c	0.998

Bankruptcy

Rank for Variable p	BUCKET_COUNT	No_of_Defaults	Bankrupt_Rate
0	12446	12445	99.99197
1	12447	12446	99.99197
2	12447	617	4.957018
3	12447	3	0.024102
4	12447	3	0.024102
5	12447	1	0.008034
6	12447	2	0.016068
7	12447	4	0.032136
8	12447	0	0
9	12447	3	0.024102