Proportional Hazards Analysis

The PHREG Procedure

Model Information		
Data Set	WORK.TMP0TEMPTABLEINPUT	
Dependent Variable	MONTH_END_SINCE_CREATION	MONTH_END_SINCE_CREATION
Censoring Variable	CLOSURE_MONTH	CLOSURE_MONTH
Censoring Value(s)	1	
Ties Handling	BRESLOW	

Number of Observations Read	1707629
Number of Observations Used	1674680

Summary of the Number of Event and Censored Values			
Total	Event	Censored	Percent Censored
1674680	1662784	11896	0.71

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

Model Fit Statistics		
Criterion	Without Covariates	With Covariates
-2 LOG L	44378503	44351941
AIC	44378503	44351953
SBC	44378503	44352027

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	26562.2225	6	<.0001
Score	27901.3540	6	<.0001
Wald	27962.9302	6	<.0001

Analysis of Maximum Likelihood Estimates							95% Hazard Ratio Confidence Limits	
Parameter	DF	Parameter Estimate	Standard Error	Chi-Square	Pr > ChiSq	Hazard Ratio		
AVERAGE_MONTHS_IN_AR	1	-0.15542	0.00456	1159.4635	<.0001	0.856	0.848	0.864
BALANCE_MOVEMENT	1	4.81096E-7	1.3374E-7	12.9402	0.0003	1.000	1.000	1.000
LTV	1	0.16156	0.00104	24258.1667	<.0001	1.175	1.173	1.178
NO_MORT_ACCOUNTS	1	-0.00951	0.0005623	286.1852	<.0001	0.991	0.989	0.992
NO_MORT_IN_DEFAULT	1	-0.10093	0.00483	436.3396	<.0001	0.904	0.895	0.913
12_MONTH_CASHFLOW	1	1.07862E-6	6.60806E-8	266.4348	<.0001	1.000	1.000	1.000

Proportional Hazards Analysis

The PHREG Procedure

Analysis of Maximum Likelihood Estimates
Label
AVERAGE_MONTHS_IN_ARREARS
BALANCE_MOVEMENT
LTV
NO_MORT_ACCOUNTS
NO_MORT_IN_DEFAULT
12_MONTH_CASHFLOW

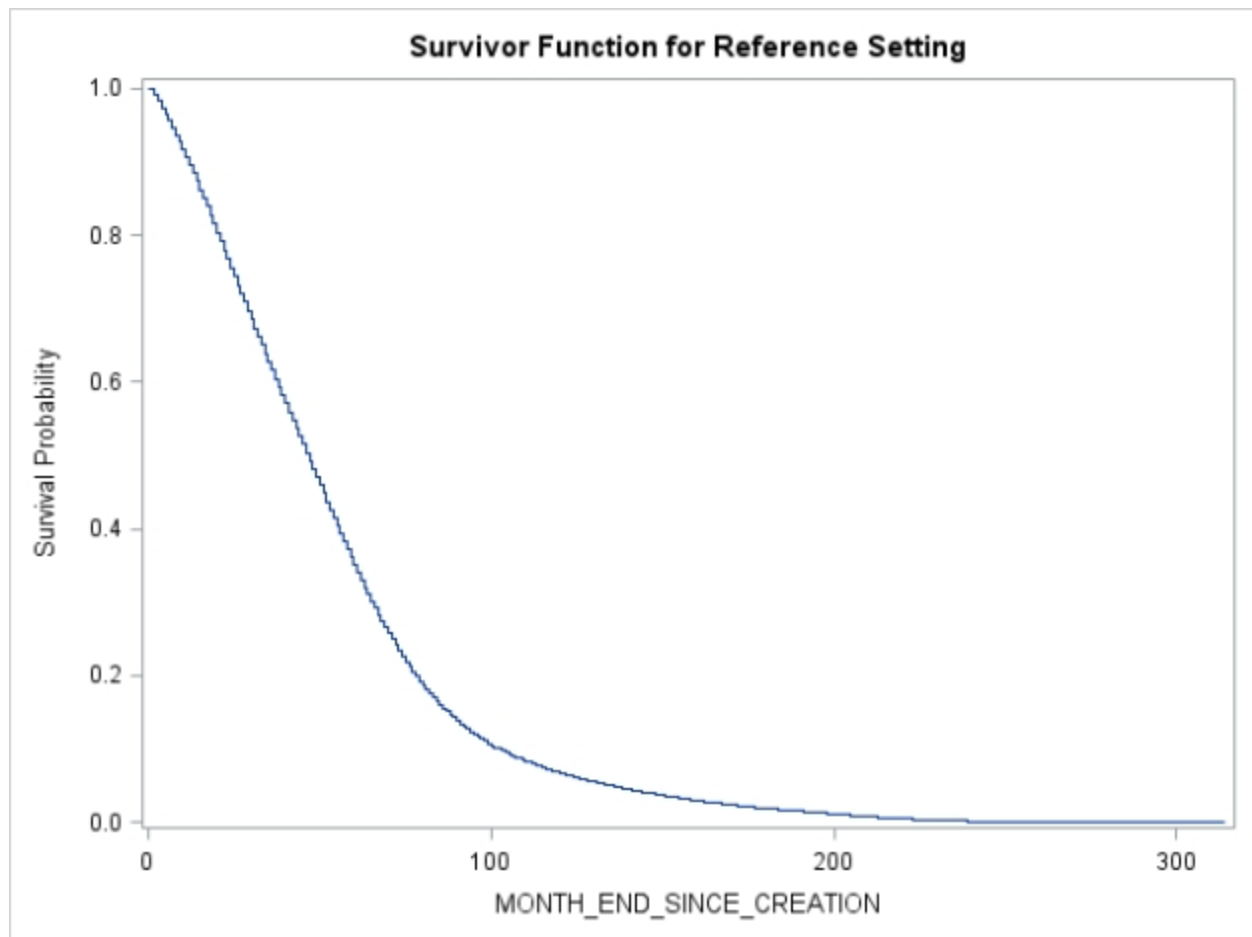| Estimated Correlation Matrix	
Parameter	
AVERAGE_MONTHS_IN_ARREARS	AVERAGE_MONTHS_IN_ARREARS
BALANCE_MOVEMENT	BALANCE_MOVEMENT
LTV	LTV
NO_MORT_ACCOUNTS	NO_MORT_ACCOUNTS
NO_MORT_IN_DEFAULT	NO_MORT_IN_DEFAULT
12_MONTH_CASHFLOW	12_MONTH_CASHFLOW

Estimated Correlation Matrix			
AVERAGE_MONTHS_IN_ARREARS	**BALANCE_MOVEMENT**	**LTV**	**NO_MORT_ACCOUNTS**
1.0000	0.0008	-0.0645	0.0143
0.0008	1.0000	0.0008	0.0068
-0.0645	0.0008	1.0000	-0.4037
0.0143	0.0068	-0.4037	1.0000
-0.1245	-0.0013	-0.0040	-0.1386
0.0178	-0.4904	0.0084	0.0009

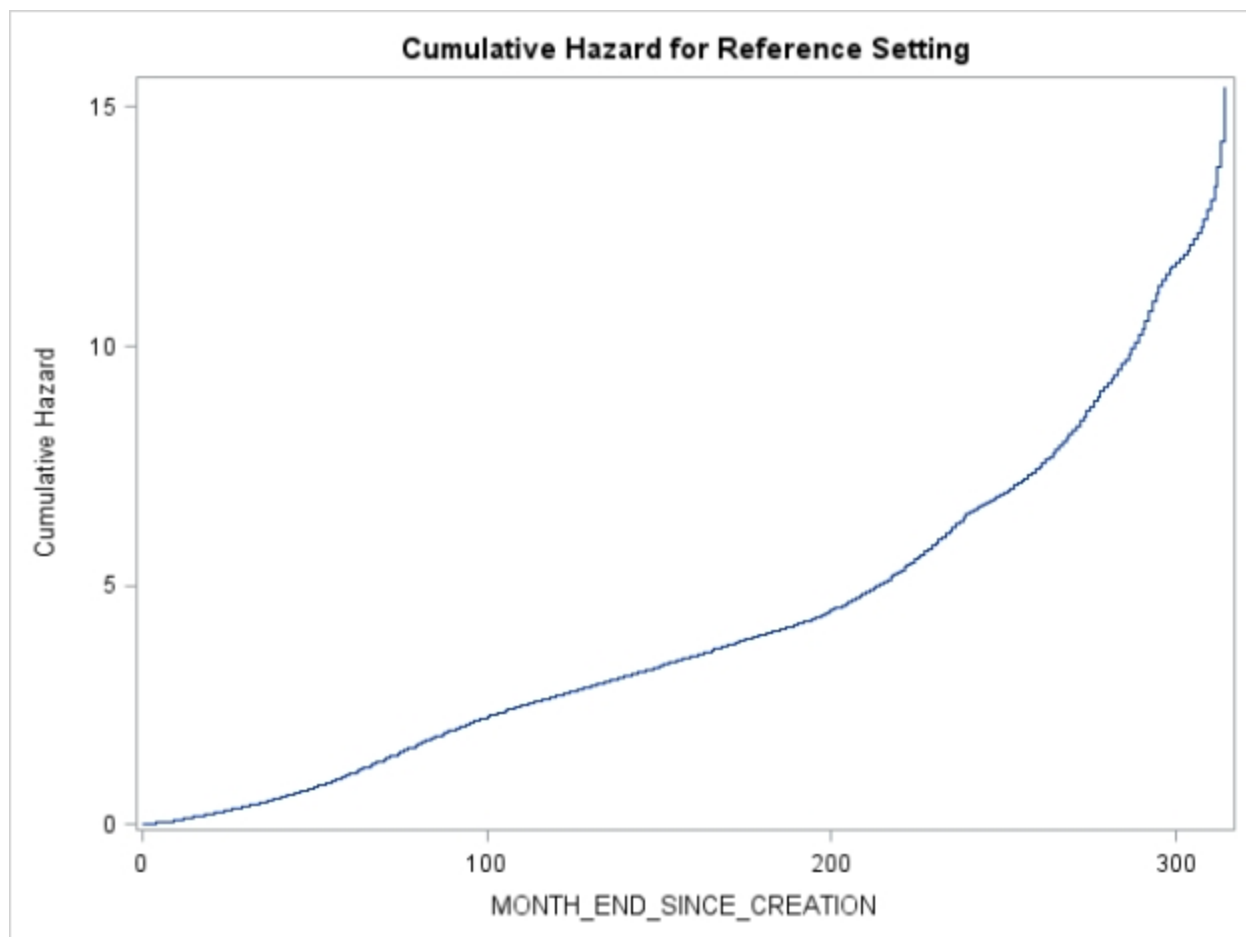| Estimated Correlation Matrix	
NO_MORT_IN_DEFAULT	**12_MONTH_CASHFLOW**
-0.1245	0.0178
-0.0013	-0.4904
-0.0040	0.0084
-0.1386	0.0009
1.0000	-0.0005
-0.0005	1.0000

Proportional Hazards Analysis

The PHREG Procedure

Survivor Function for Reference Setting

Proportional Hazards Analysis

The PHREG Procedure

Cumulative Hazard for Reference Setting

Reference Set of Covariates for Plotting			
AVERAGE_MONTHS_IN_ARREARS	BALANCE_MOVEMENT	LTV	NO_MORT_ACCOUNTS
0.022836	624.69	0.845132	1

Reference Set of Covariates for Plotting	
NO_MORT_IN_DEFAULT	12_MONTH_CASHFLOW
0	968.620418