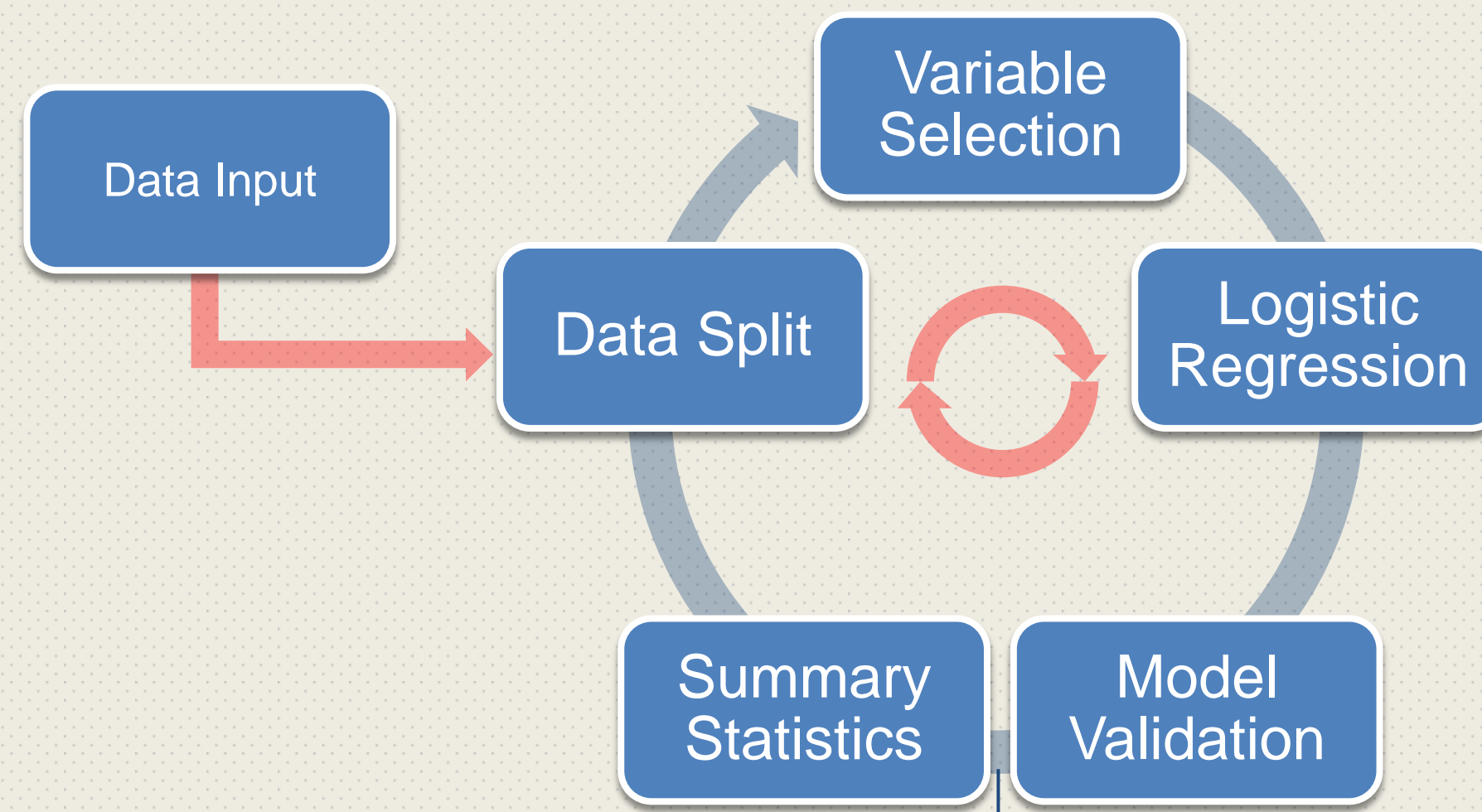


Behavioural Scorecard

Preliminary Work



The Scorecard development has been completed in couple of steps as outlined in the graph above:

- The data set has been split into Development and Validation set
- After a thorough analysis based on GINI indices the most appropriate variables have been outlined
- A logistic regression has been used to derive results
- Summary statistics prove goodness of fit
- In the section below you can compare the results for both the Development and the Validation Sets

Development Set

Summary Statistics

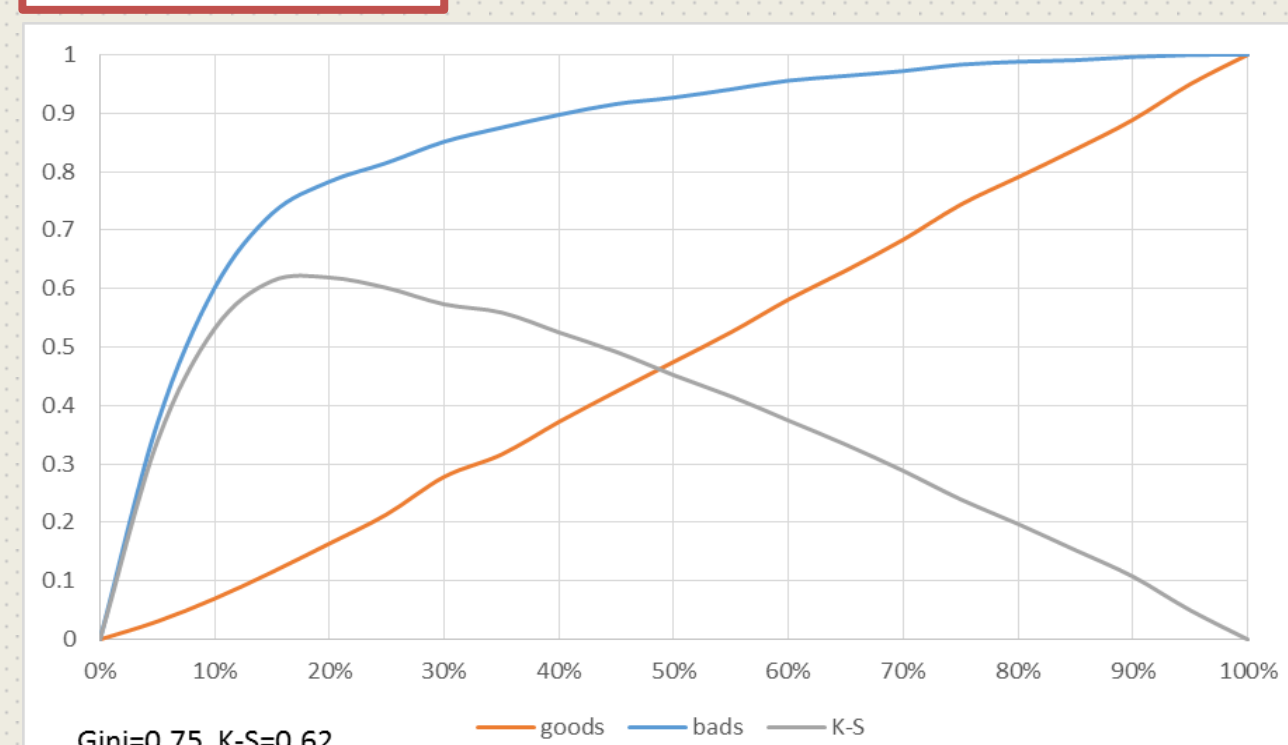
Association of Predicted Probabilities and Observed Responses

Percent Concordant	87.3	Somers' D	0.752
Percent Discordant	12.2	Gamma	0.756
Percent Tied	0.5	Tau-a	0.081
Pairs	55394923	C	0.876

Score Band Table

Score Band	Minimum Score	Maximum Score	Median Score	N	Bads
1	-51.56	94.22	18.15	1605	674
2	95.45	165.75	128.77	1603	428
3	166.3	232.53	217.65	1630	232
4	233.05	280.21	267.45	1724	104
5	282.26	313.37	301.13	1412	53
6	313.5	347.9	327.74	3198	109
7	348.16	387.81	369.34	3627	77
8	389.44	431.77	418.11	4354	66
9	432.08	481.49	458.17	5073	53
10	482.35	527.23	506.31	4512	26
11	536.64	566.6	543.29	3378	7

KS Graph



Validation Set

Summary Statistics

Association of Predicted Probabilities and Observed Responses

Percent Concordant	85	Somers' D	0.706
Percent Discordant	14.4	Gamma	0.71
Percent Tied	0.6	Tau-a	0.076
Pairs	10177104	C	0.853

Score Band Table

Score Band	Minimum Score	Maximum Score	Median Score	N	Bads
1	-50.74	96.28	19.32	669	276
2	98.57	166.81	132.42	705	165
3	167.61	234.46	227.32	690	86
4	234.55	279.95	268.62	649	49
5	281.25	313.68	292.59	723	41
6	313.8	347.99	329.53	1313	49
7	348.07	387.04	367.73	1415	29
8	388.77	430.72	413.76	1979	35
9	432.22	476.83	459.52	2027	25
10	482.76	527.21	503.97	2145	21
11	537.34	705.57	543.75	1450	8

KS Graph

