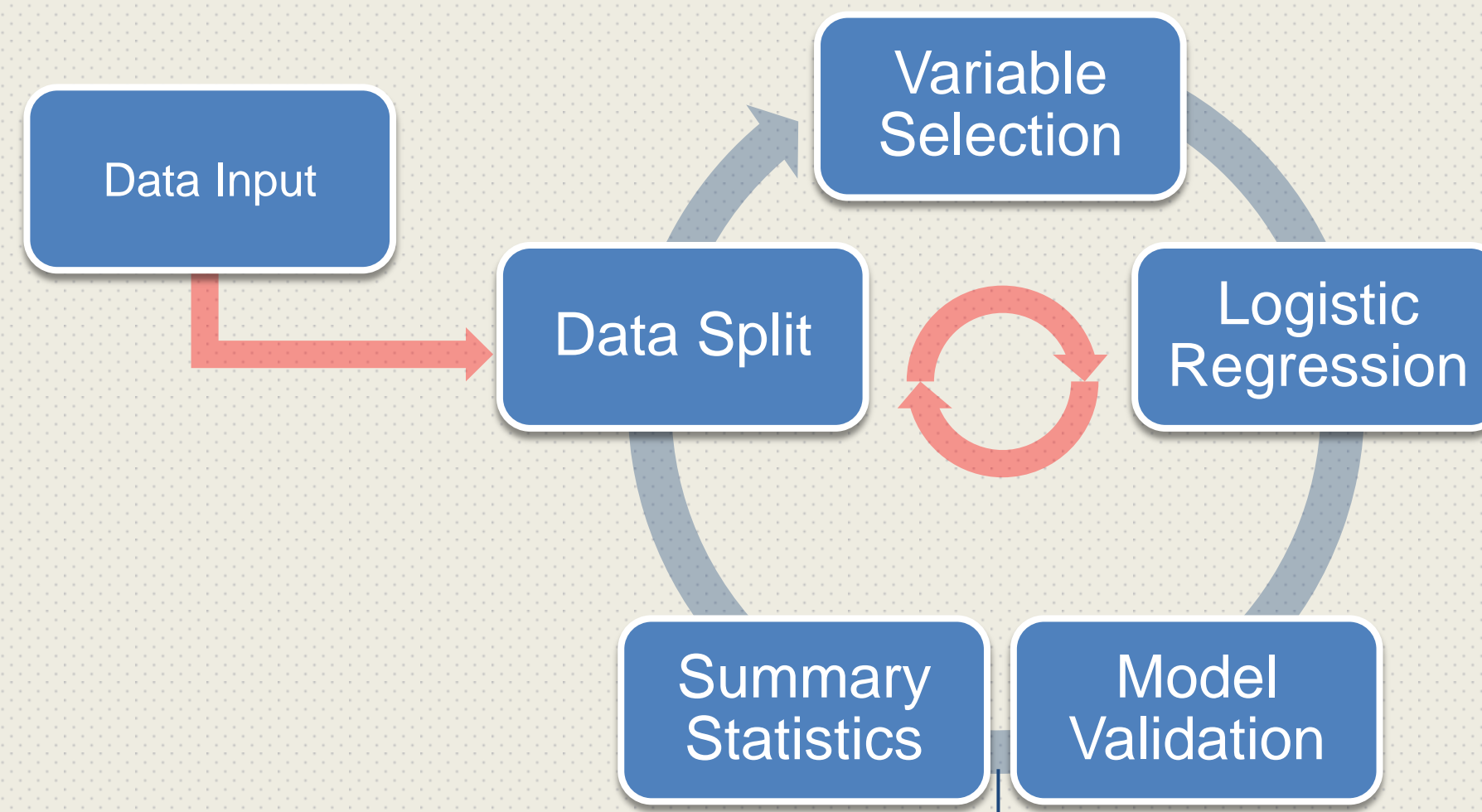


# Behavioural Scorecard

## 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

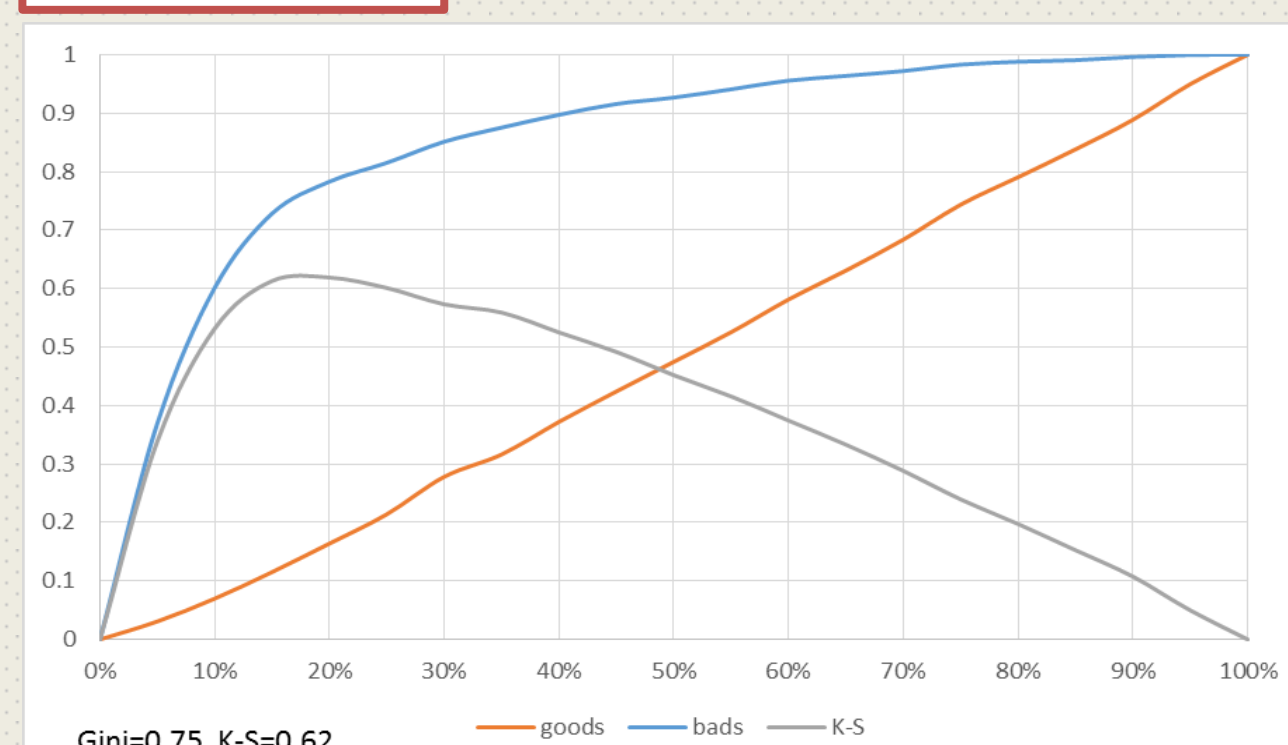
#### Association of Predicted Probabilities and Observed Responses

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

