

### Nominal Logistic Fit for Chargeoff

#### Effect Summary

Source	LogWorth	PValue
INTEREST_RATE	55.090	0.00000
Product Name	53.604	0.00000
Base Rate Type	26.841	0.00000
Largeloans	10.269	0.00000
Product Name*Having_a_Cosigner	6.131	0.00000
Having_a_Cosigner	3.494	0.00032 ^
Product Name*Base Rate Type	1.821	0.01511

Converged in Gradient, 8 iterations

#### Whole Model Test

Model	-LogLikelihood	DF	ChiSquare	Prob>ChiSq
Difference	356.4158	7	712.8317	<.0001*
Full	2651.4425			
Reduced	3007.8583			

RSquare (U)	0.1185
AICc	5318.89
BIC	5385.77
Observations (or Sum Wgts)	31588

#### Lack Of Fit

Source	DF	-LogLikelihood	ChiSquare
Lack Of Fit	529	827.5017	1655.003
Saturated	536	1823.9408	<b>Prob&gt;ChiSq</b>
Fitted	7	2651.4425	<.0001*

#### Parameter Estimates

Term	Estimate	Std Error	ChiSquare	Prob>ChiSq
Intercept	-6.5324706	0.1987462	1080.3	<.0001*
Product Name[Consolidated Student Loan]	0.98926058	0.0687585	207.00	<.0001*
Base Rate Type[LIBOR]	0.47598307	0.0442803	115.55	<.0001*
Largeloans[Y]	0.34743478	0.0537545	41.77	<.0001*
Having_a_Cosigner[N]	-0.1854856	0.053366	12.08	0.0005*
Product Name[Consolidated Student Loan]*Having_a_Cosigner[N]	-0.2769673	0.05249	27.84	<.0001*
INTEREST_RATE	0.35986924	0.0229946	244.93	<.0001*
Product Name[Consolidated Student Loan]*Base Rate Type[LIBOR]	-0.1070654	0.0444459	5.80	0.0160*

For log odds of Y/N

#### Effect Likelihood Ratio Tests

Source	Nparm	DF	L-R	
			ChiSquare	Prob>ChiSq
Product Name	1	1	240.913081	<.0001*
Base Rate Type	1	1	118.365982	<.0001*
Largeloans	1	1	43.034831	<.0001*
Having_a_Cosigner	1	1	12.9474862	0.0003*
Product Name*Having_a_Cosigner	1	1	24.5110804	<.0001*
INTEREST_RATE	1	1	247.726319	<.0001*
Product Name*Base Rate Type	1	1	5.90413245	0.0151*