

## Score Prediction: Final Score

Reporting Period: Apr 2002-Mar 2003

Population: Total

Good Definition: =< 1

Bad Definition: => 3

### PURPOSE

To determine the scorecard's ability to discriminate between Good and Bad as compared to expectations.

Key Indicator	Value	Conclusion
Gini Actual	52	No significant change in Gini
Gini Reference	48	
Bad Rate Actual	33.82%	Significant decrease in bad rate
Bad Rate Reference	47.61%	

Final Score	No. Accepts Completed	Accepts Act %	Accepts Ref %	No. Goods	Goods Act %	Goods Ref %	No. Bads	Bads Act %	Bads Ref %	Marginal Bad Rate Act	Marginal Bad Rate Ref	% Goods Above Score	% Bads Above Score
-999-100	137	3.61%	0.50%	4	0.35%	0.37%	24	4.12%	4.20%	85.71%	88.13%	99.65%	95.88%
101-200	402	10.62%	3.15%	85	7.46%	7.31%	175	30.07%	30.97%	67.31%	69.23%	92.19%	65.81%
201-300	1044	27.59%	16.92%	350	30.73%	29.73%	228	39.18%	38.11%	39.45%	42.72%	61.46%	26.63%
301-999	2201	58.18%	79.43%	700	61.46%	61.51%	155	26.63%	25.11%	18.13%	21.56%	0.00%	0.00%
<b>Total</b>	<b>3782</b>	<b>100.00%</b>	<b>100.00%</b>	<b>1139</b>	<b>100.00%</b>	<b>100.00%</b>	<b>582</b>	<b>100.00%</b>	<b>100.00%</b>	<b>33.82%</b>	<b>47.61%</b>		

