A Tranche

VARIABLES	(1) All	(2) 2000-2006	(3) 2007-2009	(4) 2010-2020
Riskprem_A	0.7050	1.3575	0.0185	6.5241
	(1.93)	(4.91)	(0.12)	(4.08)
ChargeOff_1m	0.6657	0.4965	0.8182	0.4620
	(4.92)	(3.16)	(4.17)	(2.20)
MPR	0.1039	0.1978	0.3960	-0.0850
	(1.39)	(6.23)	(4.89)	(-0.59)
Observations	16,848	11,052	3,590	2,206
Adjusted R-squared	0.353	0.272	0.188	0.513

Robust t-statistics in parentheses

B Tranche

VARIABLES	(1) All	(2) 2000-2006	(3) 2007-2009	(4) 2010-2020
Riskprem_B	0.1292	1.0914	-0.0559	1.6323
	(0.79)	(6.86)	(-1.56)	(7.26)
ChargeOff_1m	0.6406	0.5305	0.7865	0.3774
	(5.49)	(3.43)	(4.44)	(2.39)
MPR	0.0938	0.1953	0.3787	-0.1938
	(1.29)	(6.37)	(5.82)	(-1.40)
Observations	16,848	11,052	3,590	2,206
Adjusted R-squared	0.327	0.291	0.192	0.466

Robust t-statistics in parentheses

C Tranche

VARIABLES	(1) All	(2) 2000-2006	(3) 2007-2009	(4) 2010-2020
Riskprem_C	0.1057	0.7539	-0.0371	1.0612
	(0.88)	(6.80)	(-1.25)	(5.88)
ChargeOff_1m	0.6450	0.5369	0.7897	0.3931
	(5.40)	(3.39)	(4.46)	(2.55)
MPR	0.0947	0.1909	0.3811	-0.1861
	(1.30)	(6.12)	(6.02)	(-1.33)
Observations	16,848	11,052	3,590	2,206
Adjusted R-squared	0.330	0.315	0.192	0.472

Robust t-statistics in parentheses