A Tranche

VARIABLES	(1) All	(2) 2000-2006	(3) 2007-2009	(4) 2010-2020
chargeoff	0.0314	-0.0446	0.0728	0.0280
	(0.46)	(-1.47)	(0.22)	(3.31)
chargeofftrend	0.0881	-0.0712	0.9517	-0.0138
	(0.52)	(-4.49)	(4.83)	(-1.55)
Observations	8,166	3,626	2,528	2,012
Adjusted R-squared	0.537	0.068	0.394	0.108

Robust t-statistics in parentheses

B Tranche

VARIABLES	(1) All	(2) 2000-2006	(3) 2007-2009	(4) 2010-2020
chargeoff	-0.0633	-0.0552	-0.3001	0.0057
	(-0.31)	(-1.39)	(-0.34)	(0.23)
chargeofftrend	0.6878	-0.0937	4.4915	-0.0008
	(0.94)	(-4.43)	(4.08)	(-0.02)
Observations	8,166	3,626	2,528	2,012
Adjusted R-squared	0.555	0.063	0.474	0.123

Robust t-statistics in parentheses

C Tranche

VARIABLES	(1) All	(2) 2000-2006	(3) 2007-2009	(4) 2010-2020
chargeoff	-0.0841	-0.0295	-0.4425	0.0087
	(-0.27)	(-0.42)	(-0.34)	(0.18)
chargeofftrend	1.0270	-0.2054	6.9201	-0.0708
	(0.91)	(-4.79)	(4.15)	(-1.49)
Observations	8,166	3,626	2,528	2,012
Adjusted R-squared	0.550	0.066	0.487	0.079

Robust t-statistics in parentheses