Guide for User Specified Scenarios

Macro-economic Variables:

- **_GDP growth rate_** – please provide growth rate in percentage value (e.g., 2 percent GDP growth rate should be input as 2, not 0.02); Please do **NOT** annualize Q-o-Q and M-o-M rates.

- **_Unemployment rate difference_** – please provide difference in percentage value (e.g., 2 percent decrease in unemployment rate should be input as -2, not -0.02)

- **_CPI percentage change_** – please provide percentage change in percentage value

- **_NEER percentage change_** – please provide percentage change in percentage value

- **_Interback rate difference_** – please provide difference in percentage value

- **_PPI growth rate_** – please provide growth rate in percentage value

- **_GSCI percentage change_** – please provide percentage change in percentage value

- **_VIX percentage change_** – please provide percentage change in percentage value

Common Factors (CRI PD Model Macro Variables):

- **_Stock index_** – please input **stock index** value in USD, instead of return

- **_3-month rate level_** – please provide annualized rate in percentage value

- **_Aggregate DTD level_** – please provide aggregate DTD values

Credit Cycle Indices:

- **_CCI level_** – please provide 1 month median PD in bps