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technical report from the year 2017 in the subject economics statistics and methods language english abstract the estimation and grading of customer probability of default pd using a firm wide master scale for internal portfolios is a well established procedure in many financial institutions however there are often discussions within the institutions about the comparison between the grade pds the portfolio average pd calculated across grades and the observed default rate dr the bayesian estimator for the grade pd based on different prior distribution assumption is often referred to as an alternative over the simple default rate in this paper we apply and compare the approaches to derive the posterior distribution of grade pds that is closely linked to the portfolio performance assumptions made according to the master scale we then detail the numerical analysis of both informed and uninformed bayesian estimators for the grade pds with simulated single and multi period data sets we compare the results in term of prior and posterior density in range dir and direction of movement dom for each grade with data analysis and preference of criteria the approach and metrics can be used for both model development and validation or other risk awareness reporting and information update exercises to help understand the difference between expectation and observed data more importantly this approach provides a methodology to quantify such differences according to knowledge and understanding of the observer which was not possible for simple approaches such as direct numerical comparison of master scale defined pd and the simple rate

this challenging book is essential reading for teachers teacher educators policymakers and all those involved in the assessment of pupils and students its publication is motivated by the contributors concern at the accelerating return to formal assessment procedures in national tests and examinations and at the downgrading over recent years of assessments made by teachers the contributors believe that formal assessment is the reverse of what is needed for the valid assessment of progress in abilities such as solving problems handling information and being adaptable interactive and reflective

papers from the conference on language testing include foundations and directions for a new decade of language testing carol chapelle dan douglas a comparison of the abilities measured by the cambridge and educational testing service efl test batteries lyle f bachman fred davidson john foulkes judgments in language testing j charles alderson testing the specificity of esp reading skills thom hudson a comparison of indices for the identification of misfitting items kyle perkins sheila brutton the effect of prompt in essay examination mary spaan computer assisted testing of reading comprehension comparisons among multiple choice and open ended scoring methods grant benning michael anbar carl e helm j d arcy the role of instructions in testing summarizing ability andrew cohen a comprehensive criterion referenced language testing project james dean brown a collaborative diagnostic feedback model for testing foreign languages elana shohamy the relationship between grammar and reading in an english for academic purposes test battery j charles alderson assessing speaking proficiency in the international english language testing system d e ingram elaine wylie performance on a general versus a field specific test of speaking proficiency by international teaching assistants dan douglas larry selinker and is esp testing justified caroline clapham mse

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