Record Report

1

Report for Logistic Regression Model LG_CREDITWORTHINESS

2 *Basic Summary*

3 Call:

glm(formula = Credit.Application.Result ~ Account.Balance + Duration.of.Credit.Month + Payment.Status.of.Previous.Credit + Purpose + Credit.Amount + Value.Savings.Stocks + Length.of.current.employment + Instalment.per.cent + Most.valuable.available.asset + Age.years + Type.of.apartment + No.of.Credits.at.this.Bank + Telephone, family = binomial("logit"), data = the.data)

4 Deviance Residuals:

5

Min	1Q	Median	3Q	Max
-2.116	-0.716	-0.428	0.722	2.612

6 Coefficients:

7

		Estimate	Std. Error	z value	Pr(>|z|)	
(Intercept)		-3.3945589	1.064e+00	-3.1892	0.00143	**
Account.BalanceSome Balance	1	-1.5764248	3.261e-01	-4.8336	1.34e-06	***
Duration.of.Credit.Month		0.0078404	1.375e-02	0.5700	0.56865	
Payment.Status.of.Previous.CreditPaid Up		0.4248471	3.857e-01	1.1014	0.27073	
Payment.Status.of.Previous.CreditSome Problems		1.3105420	5.348e-01	2.4506	0.01426	*
PurposeNew car		-1.7415159	6.281e-01	-2.7726	0.00556	**
PurposeOther		-0.2295660	8.374e-01	-0.2741	0.78398	
PurposeUsed car		-0.7967626	4.139e-01	-1.9250	0.05423	.
Credit.Amount	2	0.0001536	7.106e-05	2.1619	0.03062	*
Value.Savings.StocksNone		0.6252036	5.108e-01	1.2240	0.22095	
Value.Savings.Stocks£100-£1000		0.1604459	5.657e-01	0.2836	0.77671	
Length.of.current.employment4-7 yrs		0.5290301	4.914e-01	1.0766	0.28166	
Length.of.current.employment< 1yr		0.8067692	3.947e-01	2.0440	0.04095	*
Instalment.per.cent		0.3016985	1.408e-01	2.1432	0.0321	*
Most.valuable.available.asset	3	0.3055953	1.568e-01	1.9489	0.05131	.
Age.years		-0.0160640	1.549e-02	-1.0368	0.29981	
Type.of.apartment		-0.2517881	2.946e-01	-0.8547	0.39273	
No.of.Credits.at.this.BankMore than 1		0.3613906	3.829e-01	0.9439	0.34524	
Telephone		0.3735267	3.143e-01	1.1883	0.23473	

Significance codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

(Dispersion parameter for binomial taken to be 1)

8 Null deviance: 413.16 on 349 degrees of freedom
Residual deviance: 320.9 on 331 degrees of freedom
McFadden R-Squared: 0.2233, Akaike Information Criterion 358.9

9 Number of Fisher Scoring iterations: 5

10 *Type II Analysis of Deviance Tests*