

The UNIVARIATE Procedure
Variable: Age__years_ (Age (years))

| Moments | | | |
|------------------------|------------|-------------------------|------------|
| N | 1000 | Sum Weights | 1000 |
| Mean | 35.542 | Sum Observations | 35542 |
| Std Deviation | 11.3526701 | Variance | 128.883119 |
| Skewness | 1.02471202 | Kurtosis | 0.62052948 |
| Uncorrected SS | 1391988 | Corrected SS | 128754.236 |
| Coeff Variation | 31.9415625 | Std Error Mean | 0.35900295 |

| Basic Statistical Measures | | | |
|----------------------------|----------|----------------------------|-----------|
| Location | | Variability | |
| Mean | 35.54200 | Std Deviation | 11.35267 |
| Median | 33.00000 | Variance | 128.88312 |
| Mode | 27.00000 | Range | 56.00000 |
| | | Interquartile Range | 15.00000 |

| Tests for Location: Mu0=0 | | | | |
|---------------------------|-----------|----------|---------------------|--------|
| Test | Statistic | | p Value | |
| Student's t | t | 99.00197 | Pr > t | <.0001 |
| Sign | M | 500 | Pr >= M | <.0001 |
| Signed Rank | S | 250250 | Pr >= S | <.0001 |

| Tests for Normality | | | | |
|---------------------------|-------------|----------|---------------------|---------|
| Test | Statistic | | p Value | |
| Shapiro-Wilk | W | 0.917746 | Pr < W | <0.0001 |
| Kolmogorov-Smirnov | D | 0.11091 | Pr > D | <0.0100 |
| Cramer-von Mises | W-Sq | 3.643287 | Pr > W-Sq | <0.0050 |
| Anderson-Darling | A-Sq | 22.9584 | Pr > A-Sq | <0.0050 |

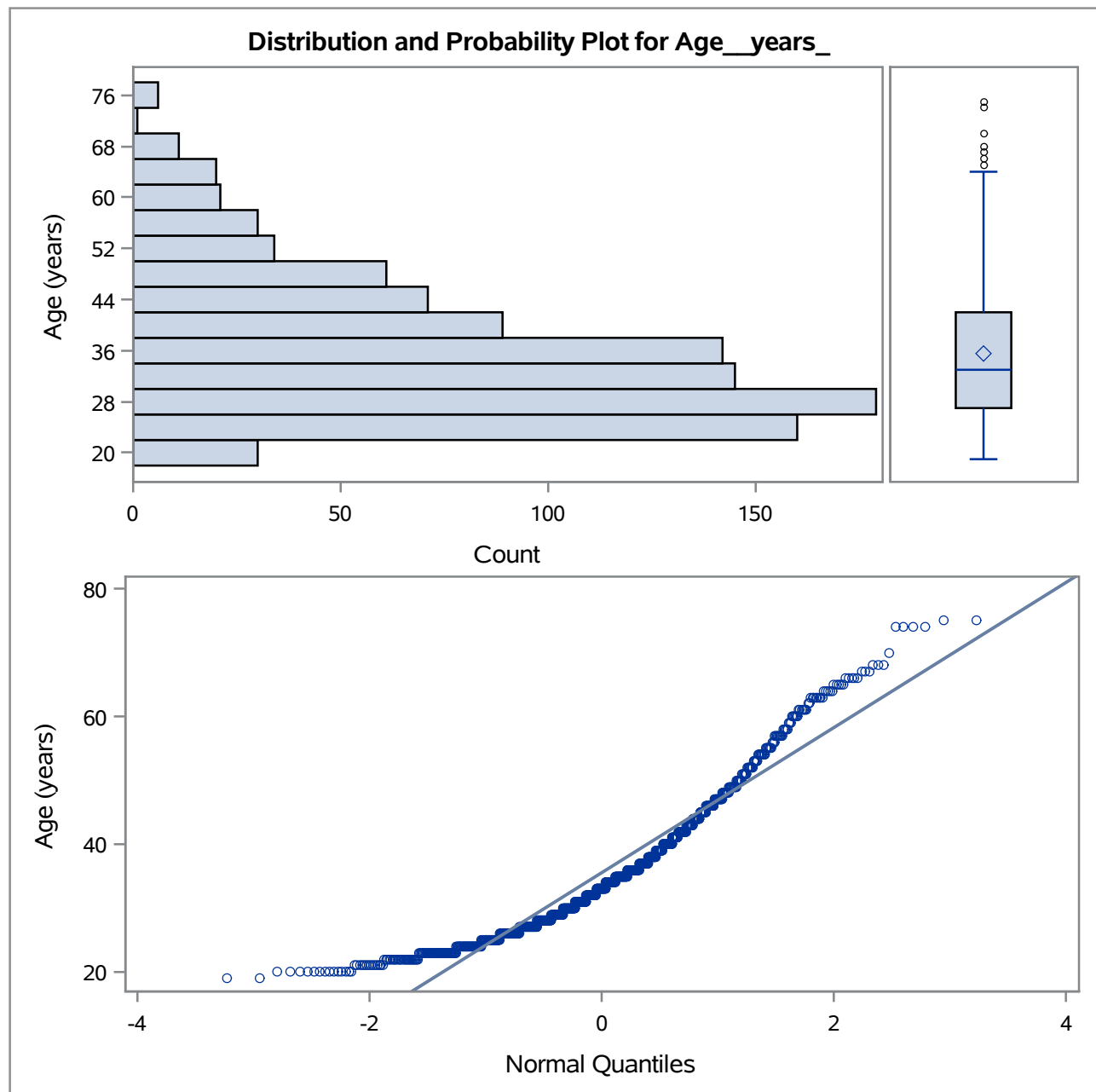
| Quantiles (Definition 5) | |
|--------------------------|----------|
| Level | Quantile |
| 100% Max | 75.0 |
| 99% | 67.5 |
| 95% | 60.0 |
| 90% | 52.0 |
| 75% Q3 | 42.0 |
| 50% Median | 33.0 |
| 25% Q1 | 27.0 |

The UNIVARIATE Procedure
Variable: Age__years_ (Age (years))

| Quantiles (Definition 5) | |
|--------------------------|----------|
| Level | Quantile |
| 10% | 23.0 |
| 5% | 22.0 |
| 1% | 20.0 |
| 0% Min | 19.0 |

| Extreme Observations | | | |
|----------------------|-----|---------|-----|
| Lowest | | Highest | |
| Value | Obs | Value | Obs |
| 19 | 820 | 74 | 214 |
| 19 | 299 | 74 | 260 |
| 20 | 990 | 74 | 815 |
| 20 | 988 | 75 | 603 |
| 20 | 926 | 75 | 625 |

The UNIVARIATE Procedure



The UNIVARIATE Procedure
Variable: Duration_of_Credit__month_ (Duration of Credit (month))

| Moments | | | |
|------------------------|------------|-------------------------|------------|
| N | 1000 | Sum Weights | 1000 |
| Mean | 20.903 | Sum Observations | 20903 |
| Std Deviation | 12.0588145 | Variance | 145.415006 |
| Skewness | 1.09418417 | Kurtosis | 0.91978136 |
| Uncorrected SS | 582205 | Corrected SS | 145269.591 |
| Coeff Variation | 57.689396 | Std Error Mean | 0.3813332 |

| Basic Statistical Measures | | | |
|----------------------------|----------|----------------------------|-----------|
| Location | | Variability | |
| Mean | 20.90300 | Std Deviation | 12.05881 |
| Median | 18.00000 | Variance | 145.41501 |
| Mode | 24.00000 | Range | 68.00000 |
| | | Interquartile Range | 12.00000 |

| Tests for Location: $\mu_0=0$ | | | | |
|-------------------------------|-----------|----------|---------------------|--------|
| Test | Statistic | | p Value | |
| Student's t | t | 54.81558 | Pr > t | <.0001 |
| Sign | M | 500 | Pr >= M | <.0001 |
| Signed Rank | S | 250250 | Pr >= S | <.0001 |

| Tests for Normality | | | | |
|---------------------------|-------------|----------|---------------------|---------|
| Test | Statistic | | p Value | |
| Shapiro-Wilk | W | 0.899788 | Pr < W | <0.0001 |
| Kolmogorov-Smirnov | D | 0.168657 | Pr > D | <0.0100 |
| Cramer-von Mises | W-Sq | 4.935215 | Pr > W-Sq | <0.0050 |
| Anderson-Darling | A-Sq | 30.30875 | Pr > A-Sq | <0.0050 |

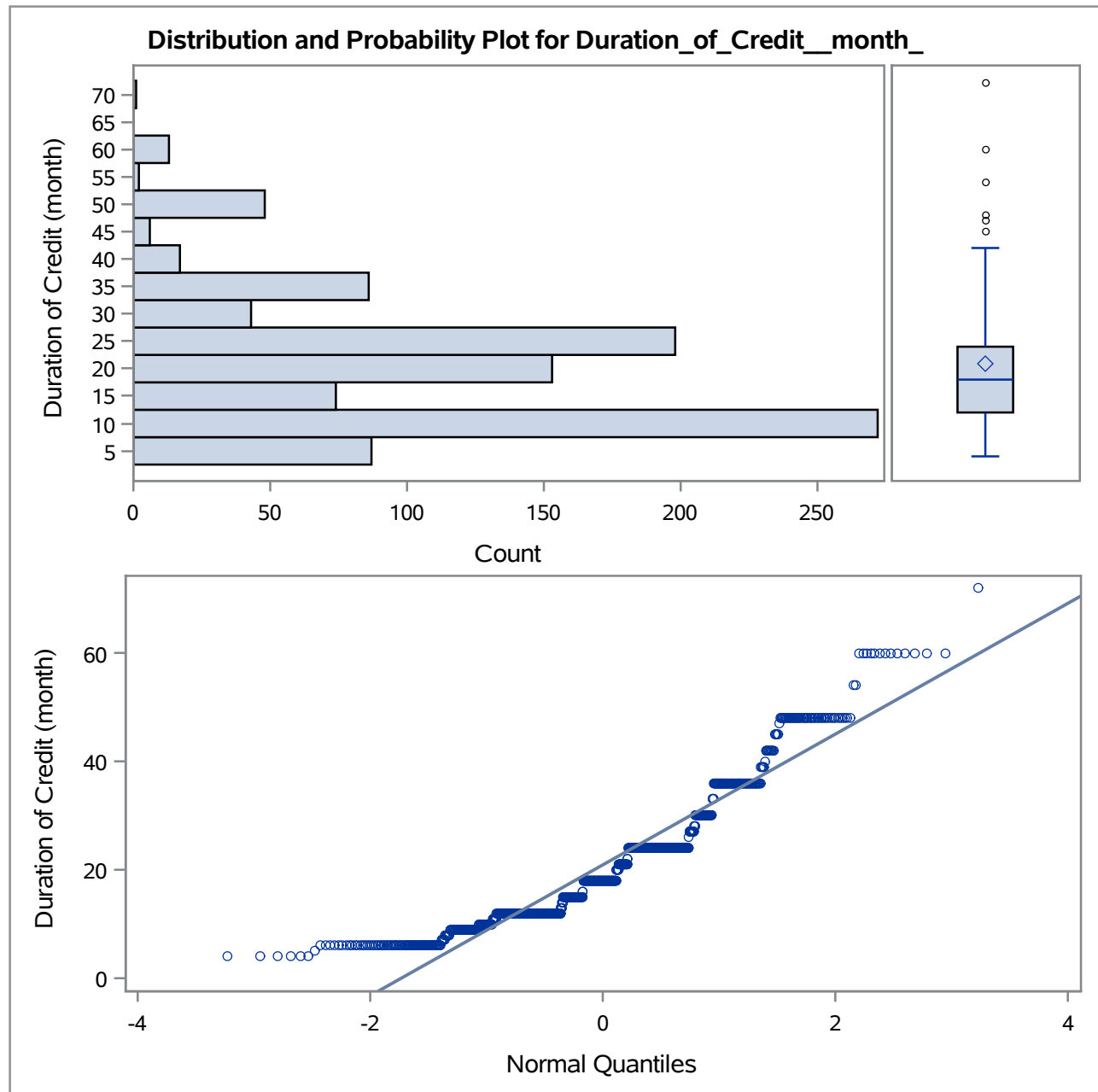
| Quantiles (Definition 5) | |
|--------------------------|----------|
| Level | Quantile |
| 100% Max | 72 |
| 99% | 60 |
| 95% | 48 |
| 90% | 36 |
| 75% Q3 | 24 |
| 50% Median | 18 |
| 25% Q1 | 12 |

The UNIVARIATE Procedure
Variable: Duration_of_Credit__month_ (Duration of Credit (month))

| Quantiles (Definition 5) | |
|--------------------------|----------|
| Level | Quantile |
| 10% | 9 |
| 5% | 6 |
| 1% | 6 |
| 0% Min | 4 |

| Extreme Observations | | | |
|----------------------|-----|---------|-----|
| Lowest | | Highest | |
| Value | Obs | Value | Obs |
| 4 | 545 | 60 | 808 |
| 4 | 538 | 60 | 812 |
| 4 | 537 | 60 | 848 |
| 4 | 531 | 60 | 891 |
| 4 | 239 | 72 | 720 |

The UNIVARIATE Procedure



The UNIVARIATE Procedure
Variable: Credit_Amount (Credit Amount)

| Moments | | | |
|------------------------|------------|-------------------------|------------|
| N | 1000 | Sum Weights | 1000 |
| Mean | 3271.248 | Sum Observations | 3271248 |
| Std Deviation | 2822.75176 | Variance | 7967927.5 |
| Skewness | 1.94959429 | Kurtosis | 4.29248061 |
| Uncorrected SS | 1.8661E10 | Corrected SS | 7959959570 |
| Coeff Variation | 86.2897512 | Std Error Mean | 89.2632483 |

| Basic Statistical Measures | | | |
|----------------------------|----------|----------------------------|---------|
| Location | | Variability | |
| Mean | 3271.248 | Std Deviation | 2823 |
| Median | 2319.500 | Variance | 7967927 |
| Mode | 1258.000 | Range | 18174 |
| | | Interquartile Range | 2608 |

Note: The mode displayed is the smallest of 5 modes with a count of 3.

| Tests for Location: Mu0=0 | | | | |
|---------------------------|-----------|---------|---------------------|--------|
| Test | Statistic | | p Value | |
| Student's t | t | 36.6472 | Pr > t | <.0001 |
| Sign | M | 500 | Pr >= M | <.0001 |
| Signed Rank | S | 250250 | Pr >= S | <.0001 |

| Tests for Normality | | | | |
|---------------------------|-------------|----------|---------------------|---------|
| Test | Statistic | | p Value | |
| Shapiro-Wilk | W | 0.793406 | Pr < W | <0.0001 |
| Kolmogorov-Smirnov | D | 0.164801 | Pr > D | <0.0100 |
| Cramer-von Mises | W-Sq | 11.03754 | Pr > W-Sq | <0.0050 |
| Anderson-Darling | A-Sq | 61.64566 | Pr > A-Sq | <0.0050 |

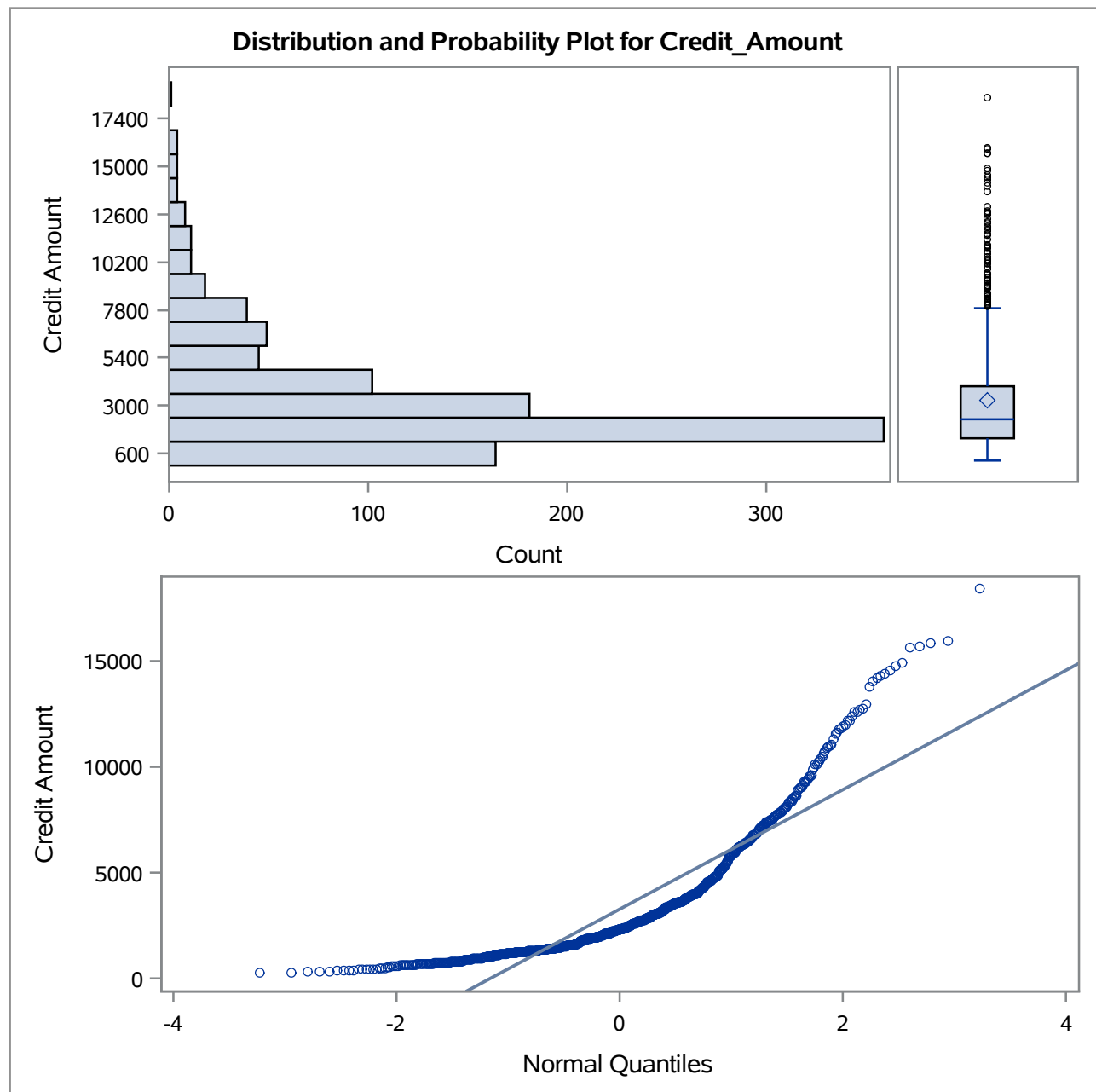
| Quantiles (Definition 5) | |
|--------------------------|----------|
| Level | Quantile |
| 100% Max | 18424.0 |
| 99% | 14248.5 |
| 95% | 9214.0 |
| 90% | 7201.0 |
| 75% Q3 | 3972.5 |
| 50% Median | 2319.5 |

The UNIVARIATE Procedure
Variable: Credit_Amount (Credit Amount)

| Quantiles (Definition 5) | |
|--------------------------|----------|
| Level | Quantile |
| 25% Q1 | 1365.0 |
| 10% | 933.5 |
| 5% | 708.5 |
| 1% | 417.5 |
| 0% Min | 250.0 |

| Extreme Observations | | | |
|----------------------|-----|---------|-----|
| Lowest | | Highest | |
| Value | Obs | Value | Obs |
| 250 | 313 | 15653 | 696 |
| 276 | 384 | 15672 | 811 |
| 338 | 287 | 15857 | 646 |
| 339 | 301 | 15945 | 963 |
| 343 | 374 | 18424 | 977 |

The UNIVARIATE Procedure



The REG Procedure
Model: MODEL1
Dependent Variable: Creditability Creditability

| | |
|-----------------------------|-----|
| Number of Observations Read | 864 |
| Number of Observations Used | 864 |

| Analysis of Variance | | | | | |
|----------------------|-----|----------------|-------------|---------|--------|
| Source | DF | Sum of Squares | Mean Square | F Value | Pr > F |
| Model | 20 | 37.15047 | 1.85752 | 11.94 | <.0001 |
| Error | 843 | 131.15393 | 0.15558 | | |
| Corrected Total | 863 | 168.30440 | | | |

| | | | |
|----------------|----------|----------|--------|
| Root MSE | 0.39444 | R-Square | 0.2207 |
| Dependent Mean | 0.73495 | Adj R-Sq | 0.2022 |
| Coeff Var | 53.66818 | | |

| Parameter Estimates | | | | | | | | |
|----------------------------------|-----------------------------------|----|--------------------|----------------|---------|---------|-----------|--------------------|
| Variable | Label | DF | Parameter Estimate | Standard Error | t Value | Pr > t | Tolerance | Variance Inflation |
| Intercept | Intercept | 1 | -0.09407 | 0.15683 | -0.60 | 0.5488 | . | 0 |
| Account_Balance | Account Balance | 1 | 0.09640 | 0.01127 | 8.55 | <.0001 | 0.88364 | 1.13168 |
| Duration_of_Credit_month_ | Duration of Credit (month) | 1 | -0.00693 | 0.00202 | -3.44 | 0.0006 | 0.58544 | 1.70811 |
| Payment_Status_of_Previous_Credi | Payment Status of Previous Credit | 1 | 0.06560 | 0.01497 | 4.38 | <.0001 | 0.70813 | 1.41216 |
| Purpose | Purpose | 1 | 0.00756 | 0.00539 | 1.40 | 0.1605 | 0.93319 | 1.07160 |
| Credit_Amount | Credit Amount | 1 | 0.00001669 | 0.00001085 | 1.54 | 0.1244 | 0.54118 | 1.84780 |
| Value_Savings_Stocks | Value Savings/Stocks | 1 | 0.01919 | 0.00903 | 2.12 | 0.0339 | 0.90716 | 1.10234 |
| Length_of_current_employment | Length of current employment | 1 | 0.04067 | 0.01257 | 3.24 | 0.0013 | 0.80352 | 1.24452 |
| Instalment_per_cent | Instalment per cent | 1 | -0.03454 | 0.01416 | -2.44 | 0.0149 | 0.73327 | 1.36376 |
| Sex__Marital_Status | Sex & Marital Status | 1 | 0.04283 | 0.01931 | 2.22 | 0.0268 | 0.92431 | 1.08189 |
| Guarantors | Guarantors | 1 | 0.06312 | 0.02840 | 2.22 | 0.0265 | 0.92247 | 1.08405 |
| Duration_in_Current_address | Duration in Current address | 1 | 0.00155 | 0.01326 | 0.12 | 0.9068 | 0.84240 | 1.18709 |
| Most_valuable_available_asset | Most valuable available asset | 1 | -0.03174 | 0.01498 | -2.12 | 0.0343 | 0.77464 | 1.29093 |
| Age_years_ | Age (years) | 1 | 0.00078531 | 0.00153 | 0.51 | 0.6074 | 0.73834 | 1.35438 |
| Concurrent_Credits | Concurrent Credits | 1 | 0.03372 | 0.02024 | 1.67 | 0.0961 | 0.91538 | 1.09244 |
| Type_of_apartment | Type of apartment | 1 | 0.04638 | 0.03005 | 1.54 | 0.1231 | 0.79157 | 1.26331 |
| No_of_Credits_at_this_Bank | No of Credits at this Bank | 1 | -0.05687 | 0.02782 | -2.04 | 0.0412 | 0.73054 | 1.36884 |
| Occupation | Occupation | 1 | 0.00460 | 0.02476 | 0.19 | 0.8527 | 0.76046 | 1.31500 |
| No_of_dependents | No of dependents | 1 | -0.06179 | 0.03906 | -1.58 | 0.1140 | 0.91171 | 1.09685 |

The REG Procedure
Model: MODEL1
Dependent Variable: Creditability Creditability

| Parameter Estimates | | | | | | | | |
|---------------------|----------------|----|--------------------|----------------|---------|---------|-----------|--------------------|
| Variable | Label | DF | Parameter Estimate | Standard Error | t Value | Pr > t | Tolerance | Variance Inflation |
| Telephone | Telephone | 1 | 0.04096 | 0.03110 | 1.32 | 0.1882 | 0.79224 | 1.26224 |
| Foreign_Worker | Foreign Worker | 1 | 0.14687 | 0.07238 | 2.03 | 0.0428 | 0.90915 | 1.09993 |

The REG Procedure
Model: MODEL1
Dependent Variable: Creditability Creditability

| Collinearity Diagnostics | | | | | | |
|--------------------------|------------|-----------------|-------------------------|-----------------|---------------------------|----------------------------------|
| Number | Eigenvalue | Condition Index | Proportion of Variation | | | |
| | | | Intercept | Account_Balance | Duration_of_Credit_month_ | Payment_Status_of_Previous_Credi |
| 1 | 18.19557 | 1.00000 | 0.00002183 | 0.00041948 | 0.00027804 | 0.00027423 |
| 2 | 0.47790 | 6.17041 | 0.00000393 | 9.802501E-7 | 0.00014381 | 0.00099167 |
| 3 | 0.37559 | 6.96023 | 0.00002106 | 0.01819 | 0.05644 | 0.00388 |
| 4 | 0.35612 | 7.14805 | 0.00010522 | 0.00774 | 0.00412 | 0.00479 |
| 5 | 0.21441 | 9.21222 | 0.00005917 | 0.13119 | 0.01693 | 0.11132 |
| 6 | 0.19708 | 9.60862 | 0.00009202 | 0.07963 | 0.00053001 | 0.00495 |
| 7 | 0.16215 | 10.59329 | 0.00014547 | 0.46724 | 0.00007945 | 0.05070 |
| 8 | 0.14783 | 11.09419 | 0.00001631 | 0.00086318 | 0.21104 | 0.04137 |
| 9 | 0.12473 | 12.07793 | 0.00008608 | 0.12011 | 0.05339 | 0.01714 |
| 10 | 0.10674 | 13.05607 | 0.00028999 | 0.06072 | 0.03309 | 0.00029773 |
| 11 | 0.10377 | 13.24186 | 0.00014993 | 0.00532 | 0.01232 | 0.05298 |
| 12 | 0.08994 | 14.22361 | 0.00099568 | 0.01503 | 0.00000483 | 0.09518 |
| 13 | 0.08429 | 14.69223 | 0.00007302 | 0.07202 | 0.00400 | 0.11817 |
| 14 | 0.07058 | 16.05626 | 0.00006485 | 0.00441 | 0.03693 | 0.02938 |
| 15 | 0.06459 | 16.78445 | 0.00002305 | 0.00117 | 0.22605 | 0.09786 |
| 16 | 0.05888 | 17.57984 | 0.00125 | 0.00344 | 0.05377 | 0.36394 |
| 17 | 0.05487 | 18.21018 | 0.00002227 | 0.00106 | 0.23279 | 0.00042519 |
| 18 | 0.04041 | 21.22035 | 0.00000834 | 0.00002607 | 0.02937 | 0.00155 |
| 19 | 0.03734 | 22.07382 | 0.00504 | 1.514238E-7 | 0.00683 | 0.00156 |
| 20 | 0.03076 | 24.32185 | 0.00001171 | 0.00255 | 0.00637 | 0.00047917 |
| 21 | 0.00645 | 53.10275 | 0.99153 | 0.00887 | 0.01551 | 0.00277 |

The REG Procedure
Model: MODEL1
Dependent Variable: Creditability Creditability

| Collinearity Diagnostics | | | | | | |
|--------------------------|-------------------------|---------------|----------------------|------------------------------|---------------------|---------------------|
| Number | Proportion of Variation | | | | | |
| | Purpose | Credit_Amount | Value_Savings_Stocks | Length_of_current_employment | Instalment_per_cent | Sex__Marital_Status |
| 1 | 0.00073463 | 0.00036306 | 0.00066251 | 0.00024284 | 0.00023289 | 0.00017637 |
| 2 | 0.86049 | 0.01084 | 0.00819 | 0.00007544 | 0.00046159 | 0.00000560 |
| 3 | 0.00915 | 0.21828 | 0.12423 | 0.00274 | 0.00405 | 0.00061212 |
| 4 | 0.01786 | 0.03605 | 0.64876 | 0.00030532 | 0.00417 | 0.00172 |
| 5 | 0.00217 | 0.05782 | 0.01823 | 0.00156 | 0.04493 | 0.00059171 |
| 6 | 0.00662 | 0.02532 | 0.05092 | 0.00192 | 0.00847 | 0.00219 |
| 7 | 0.00412 | 0.00080747 | 0.03045 | 0.01414 | 0.00025185 | 0.00530 |
| 8 | 0.02377 | 0.02788 | 0.01688 | 0.00888 | 0.16676 | 0.00027941 |
| 9 | 0.00015784 | 0.00000231 | 0.07750 | 0.06865 | 0.00589 | 0.00705 |
| 10 | 0.00078393 | 0.00009551 | 0.00229 | 0.07116 | 0.00979 | 0.00135 |
| 11 | 0.00514 | 0.00789 | 0.00811 | 0.01893 | 0.01018 | 0.05282 |
| 12 | 0.02702 | 0.00246 | 0.00007809 | 0.07841 | 0.00065194 | 0.00222 |
| 13 | 0.00280 | 0.00866 | 0.00031730 | 0.33951 | 0.01045 | 0.00229 |
| 14 | 0.00078930 | 0.00767 | 0.00018240 | 0.23304 | 0.00110 | 0.22890 |
| 15 | 0.00005397 | 0.24276 | 0.00004519 | 0.03610 | 0.13912 | 0.04569 |
| 16 | 0.00639 | 0.07007 | 0.00071092 | 0.02150 | 0.09047 | 0.12676 |
| 17 | 0.00423 | 0.21872 | 0.00162 | 0.04666 | 0.41708 | 0.29443 |
| 18 | 0.00342 | 0.01082 | 0.00429 | 0.02509 | 0.00153 | 0.05717 |
| 19 | 0.00078572 | 0.01266 | 0.00297 | 0.00005960 | 0.02173 | 0.09358 |
| 20 | 0.00022012 | 0.03934 | 0.00263 | 0.03103 | 0.04916 | 0.04824 |
| 21 | 0.02330 | 0.00151 | 0.00093045 | 0.00000394 | 0.01351 | 0.02862 |

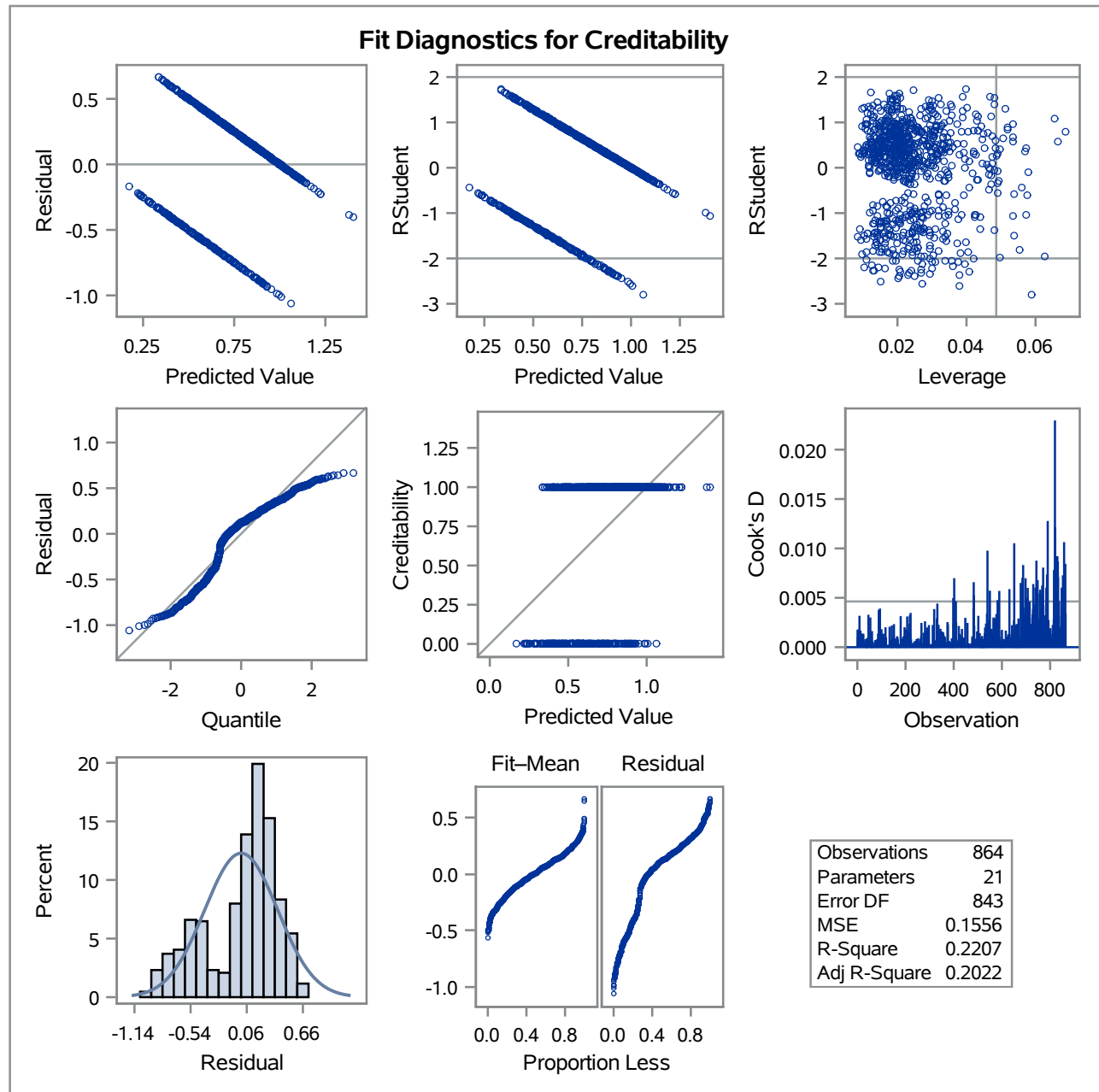
The REG Procedure
Model: MODEL1
Dependent Variable: Creditability Creditability

| Collinearity Diagnostics | | | | | | |
|--------------------------|-------------------------|-----------------------------|-------------------------------|-------------|--------------------|-------------------|
| Number | Proportion of Variation | | | | | |
| | Guarantors | Duration_in_Current_address | Most_valuable_available_asset | Age_years_ | Concurrent_Credits | Type_of_apartment |
| 1 | 0.00036072 | 0.00029673 | 0.00033600 | 0.00016632 | 0.00015987 | 0.00014868 |
| 2 | 0.00042748 | 0.00158 | 0.00113 | 0.00022741 | 0.00034353 | 0.00000142 |
| 3 | 0.00054272 | 0.00107 | 0.01059 | 0.00161 | 0.00069130 | 0.00004858 |
| 4 | 0.02440 | 0.00012292 | 2.084533E-8 | 0.00055980 | 0.00081327 | 0.00139 |
| 5 | 0.01240 | 0.00898 | 0.08022 | 4.985734E-7 | 0.00051630 | 0.00275 |
| 6 | 0.33309 | 0.00062983 | 0.17503 | 0.00004457 | 0.00059994 | 0.00276 |
| 7 | 0.04283 | 0.10711 | 0.00010214 | 0.00478 | 0.00468 | 0.00171 |
| 8 | 0.00032689 | 0.07875 | 0.05264 | 0.01478 | 7.777056E-7 | 0.00166 |
| 9 | 0.00086463 | 0.31368 | 0.17297 | 0.00631 | 0.00048476 | 0.01840 |
| 10 | 0.08669 | 0.00000911 | 0.11298 | 0.00000279 | 0.03501 | 0.00414 |
| 11 | 0.32113 | 0.03536 | 0.15878 | 0.01591 | 0.00024551 | 0.00995 |
| 12 | 0.04827 | 0.06669 | 0.00763 | 0.02518 | 0.20467 | 0.00083107 |
| 13 | 0.00032947 | 0.19860 | 0.00718 | 0.03982 | 0.01516 | 0.02283 |
| 14 | 0.00762 | 0.00086441 | 0.01227 | 0.23185 | 0.00236 | 0.10474 |
| 15 | 0.00405 | 0.00678 | 0.00771 | 0.08298 | 0.00053440 | 0.04961 |
| 16 | 0.00603 | 0.05202 | 0.00025362 | 0.00711 | 0.28266 | 0.00061552 |
| 17 | 0.00346 | 0.02465 | 0.00994 | 0.00272 | 0.00888 | 0.11650 |
| 18 | 0.00009310 | 0.07618 | 0.15485 | 0.46255 | 0.00070480 | 0.55635 |
| 19 | 0.07096 | 0.00012485 | 0.02507 | 0.00102 | 0.27830 | 0.00084624 |
| 20 | 0.00556 | 0.00015598 | 0.00565 | 0.09692 | 0.00198 | 0.06279 |
| 21 | 0.03055 | 0.02634 | 0.00465 | 0.00546 | 0.16122 | 0.04193 |

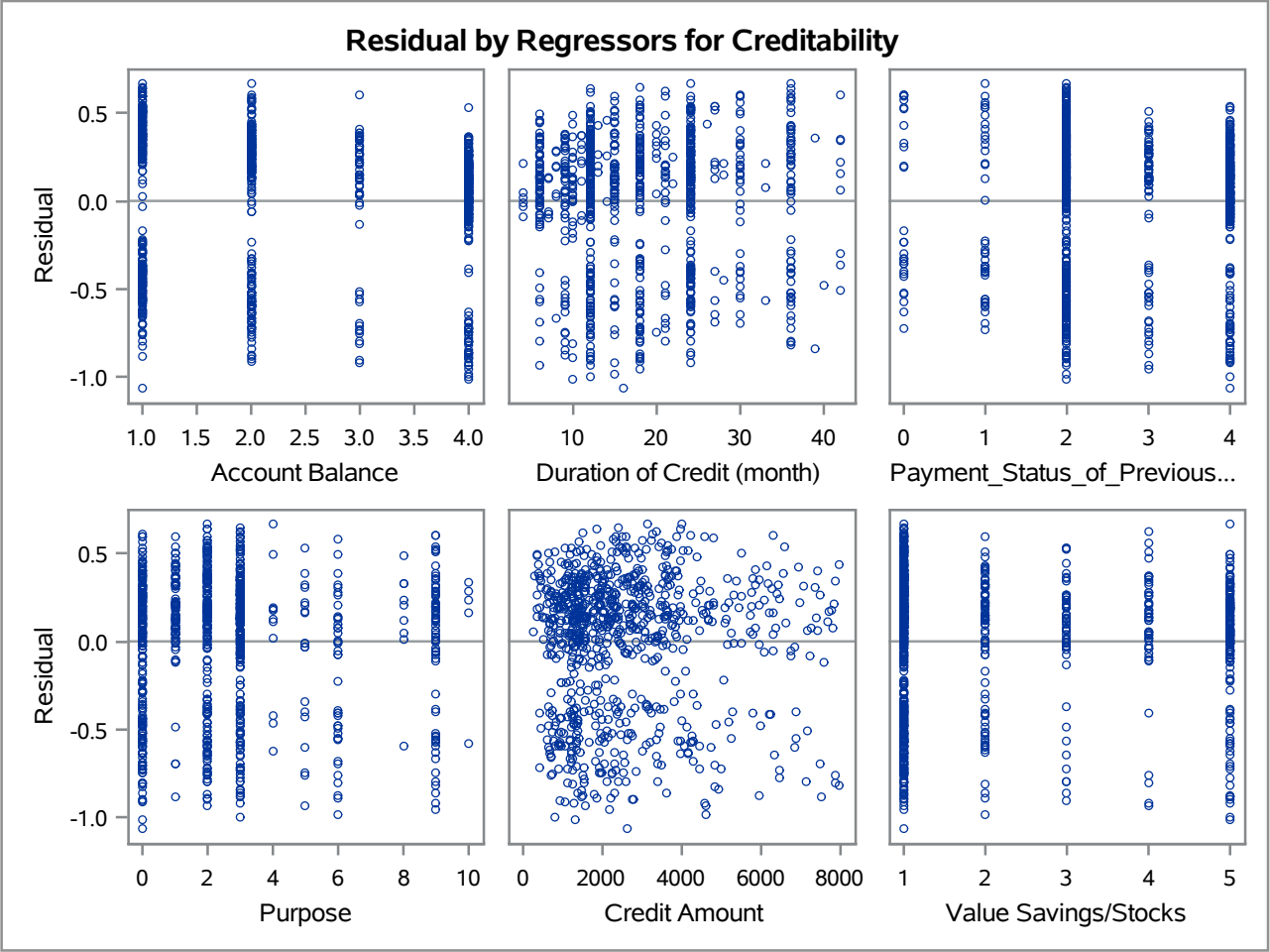
The REG Procedure
Model: MODEL1
Dependent Variable: Creditability Creditability

| Collinearity Diagnostics | | | | | |
|--------------------------|----------------------------|------------|------------------|------------|----------------|
| Number | Proportion of Variation | | | | |
| | No_of_Credits_at_this_Bank | Occupation | No_of_dependents | Telephone | Foreign_Worker |
| 1 | 0.00027152 | 0.00009878 | 0.00022270 | 0.00023966 | 0.00008851 |
| 2 | 0.00006349 | 0.00009575 | 0.00029277 | 0.00002239 | 0.00016936 |
| 3 | 0.00049678 | 0.00023664 | 0.00058004 | 0.00131 | 0.00041411 |
| 4 | 0.00580 | 0.00012276 | 0.00234 | 0.00013431 | 0.00074082 |
| 5 | 0.08360 | 0.00081535 | 0.00000139 | 0.00025333 | 0.00009539 |
| 6 | 0.00144 | 0.00069227 | 0.00812 | 0.00444 | 0.00373 |
| 7 | 0.09591 | 0.00218 | 0.00026028 | 0.00036847 | 0.00123 |
| 8 | 0.02528 | 0.00000341 | 0.03406 | 0.00456 | 0.00058849 |
| 9 | 0.03594 | 0.00109 | 0.03048 | 0.00004262 | 0.00204 |
| 10 | 0.01545 | 0.01918 | 0.00405 | 0.41267 | 0.00169 |
| 11 | 0.00292 | 0.00245 | 0.23297 | 0.03657 | 0.00167 |
| 12 | 0.11826 | 0.00001509 | 0.00041735 | 0.20815 | 0.01206 |
| 13 | 0.18154 | 0.00161 | 0.09103 | 0.00027953 | 0.00057726 |
| 14 | 0.03904 | 0.00566 | 0.02900 | 0.00000890 | 0.00382 |
| 15 | 0.06524 | 0.00003055 | 0.32708 | 0.09111 | 0.00049456 |
| 16 | 0.30179 | 0.00309 | 0.01737 | 0.00525 | 0.00397 |
| 17 | 0.00019115 | 0.00913 | 0.11880 | 0.01774 | 0.00079459 |
| 18 | 0.00345 | 0.05015 | 0.00697 | 0.00089425 | 0.03756 |
| 19 | 0.00304 | 0.15208 | 0.03407 | 0.04472 | 0.40430 |
| 20 | 0.00002595 | 0.62855 | 0.00863 | 0.17109 | 0.21684 |
| 21 | 0.02025 | 0.12271 | 0.05324 | 0.00013862 | 0.30713 |

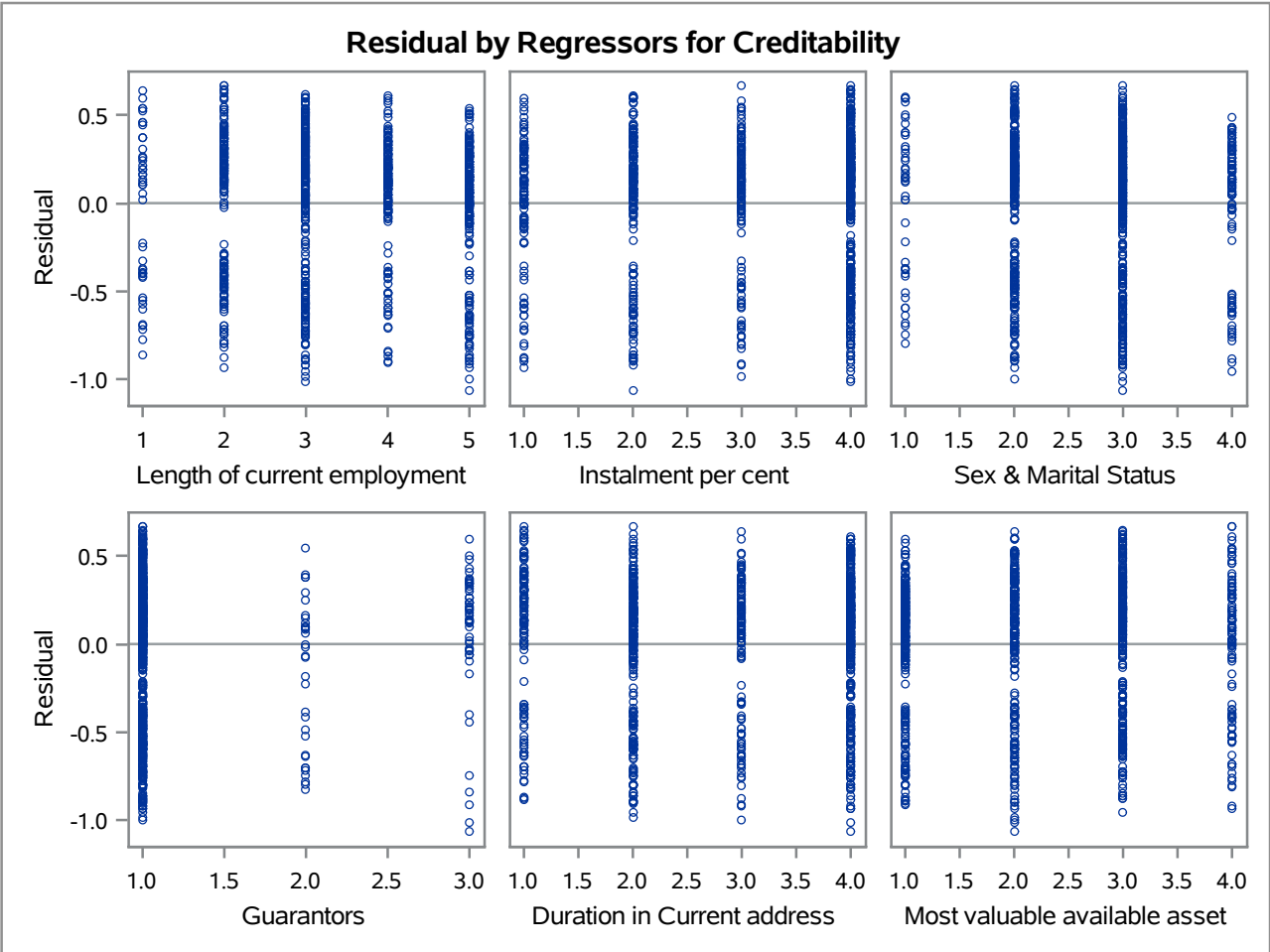
The REG Procedure
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Dependent Variable: Creditability Creditability



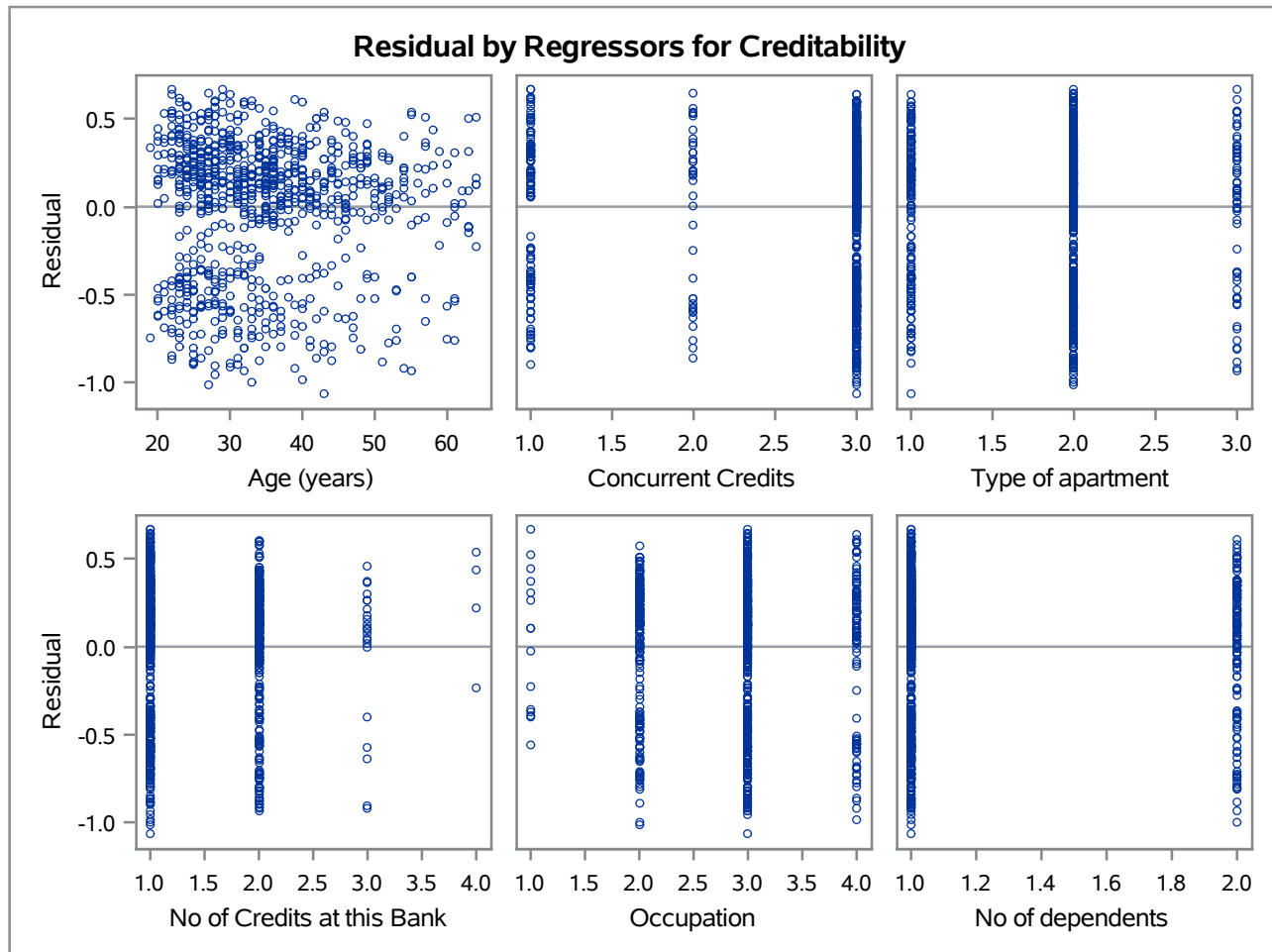
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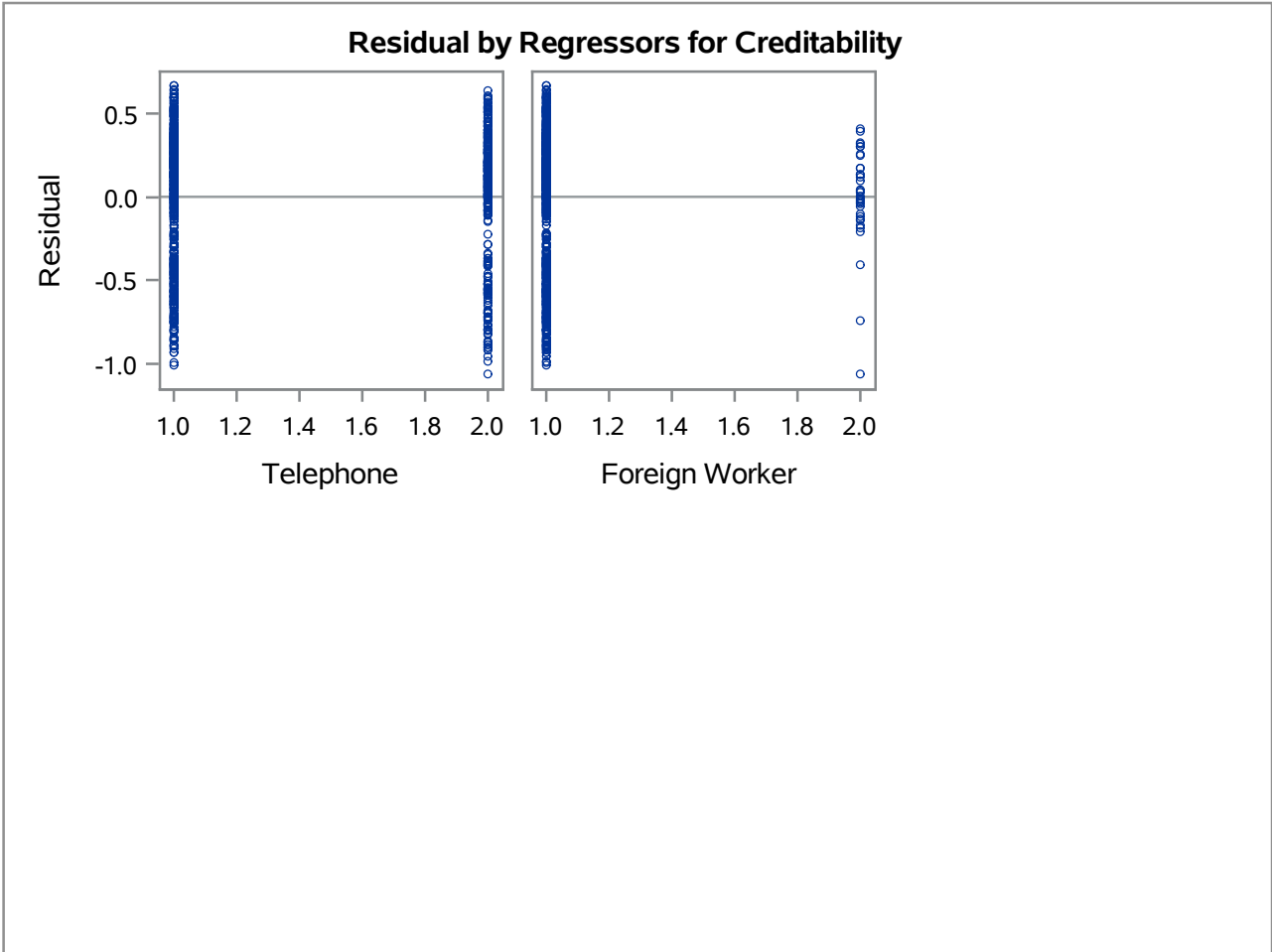
The REG Procedure
Model: MODEL1
Dependent Variable: Creditability Creditability



The REG Procedure
Model: MODEL1
Dependent Variable: Creditability Creditability



The REG Procedure
Model: MODEL1
Dependent Variable: Creditability Creditability



The CORR Procedure

| | | | | | |
|--------------------------------|-----------------------------|-------------------------------|----------------------------------|--------------------|-------------------|
| 20 Variables: | Account_Balance | Duration_of_Credit_month_ | Payment_Status_of_Previous_Credi | Purpose | Credit_Amount |
| | Value_Savings_Stocks | Length_of_current_employment | Instalment_per_cent | Sex_Marital_Status | Guarantors |
| | Duration_in_Current_address | Most_valuable_available_asset | Age_years_ | Concurrent_Credits | Type_of_apartment |
| | No_of_Credits_at_this_Bank | Occupation | No_of_dependents | Telephone | Foreign_Worker |

The CORR Procedure

| Covariance Matrix, DF = 863 | | | | |
|----------------------------------|-----------------------------------|-----------------|---------------------------|----------------------------------|
| | | Account_Balance | Duration_of_Credit_month_ | Payment_Status_of_Previous_Credi |
| Account_Balance | Account Balance | 1.605 | -0.474 | 0.245 |
| Duration_of_Credit_month_ | Duration of Credit (month) | -0.474 | 75.784 | -0.180 |
| Payment_Status_of_Previous_Credi | Payment Status of Previous Credit | 0.245 | -0.180 | 1.136 |
| Purpose | Purpose | 0.172 | 1.840 | -0.128 |
| Credit_Amount | Credit Amount | 23.460 | 7559.373 | 59.570 |
| Value_Savings_Stocks | Value Savings/Stocks | 0.414 | 0.484 | 0.049 |
| Length_of_current_employment | Length of current employment | 0.181 | 0.701 | 0.190 |
| Instalment_per_cent | Instalment per cent | -0.007 | 1.785 | 0.025 |
| Sex__Marital_Status | Sex & Marital Status | 0.050 | -0.046 | 0.027 |
| Guarantors | Guarantors | -0.078 | -0.101 | -0.020 |
| Duration_in_Current_address | Duration in Current address | -0.023 | 0.532 | 0.085 |
| Most_valuable_available_asset | Most valuable available asset | 0.011 | 2.040 | -0.041 |
| Age_years_ | Age (years) | 1.361 | -3.793 | 1.797 |
| Concurrent_Credits | Concurrent Credits | 0.082 | -0.361 | 0.120 |
| Type_of_apartment | Type of apartment | 0.037 | 0.311 | 0.038 |
| No_of_Credits_at_this_Bank | No of Credits at this Bank | 0.068 | 0.157 | 0.281 |
| Occupation | Occupation | 0.056 | 1.037 | 0.028 |
| No_of_dependents | No of dependents | -0.010 | -0.216 | 0.009 |
| Telephone | Telephone | 0.054 | 0.677 | 0.033 |
| Foreign_Worker | Foreign Worker | -0.009 | -0.253 | 0.008 |

The CORR Procedure

Covariance Matrix, DF = 863

| | | Purpose | Credit_Amount | Value_Savings_Stocks | Length_of_current_employment |
|----------------------------------|-----------------------------------|----------|---------------|----------------------|------------------------------|
| Account_Balance | Account Balance | 0.172 | 23.460 | 0.414 | 0.181 |
| Duration_of_Credit__month__ | Duration of Credit (month) | 1.840 | 7559.373 | 0.484 | 0.701 |
| Payment_Status_of_Previous_Credi | Payment Status of Previous Credit | -0.128 | 59.570 | 0.049 | 0.190 |
| Purpose | Purpose | 6.661 | -132.026 | 0.014 | 0.118 |
| Credit_Amount | Credit Amount | -132.026 | 2829787.739 | 176.445 | -22.614 |
| Value_Savings_Stocks | Value Savings/Stocks | 0.014 | 176.445 | 2.436 | 0.252 |
| Length_of_current_employment | Length of current employment | 0.118 | -22.614 | 0.252 | 1.420 |
| Instalment_per_cent | Instalment per cent | 0.232 | -495.092 | 0.032 | 0.142 |
| Sex__Marital_Status | Sex & Marital Status | 0.049 | -12.034 | 0.010 | 0.094 |
| Guarantors | Guarantors | -0.054 | -16.030 | -0.082 | -0.000 |
| Duration_in_Current_address | Duration in Current address | -0.155 | 94.436 | 0.203 | 0.349 |
| Most_valuable_available_asset | Most valuable available asset | -0.035 | 325.768 | 0.023 | 0.132 |
| Age__years__ | Age (years) | -0.396 | 301.161 | 1.839 | 3.898 |
| Concurrent_Credits | Concurrent Credits | -0.155 | -0.341 | 0.025 | -0.017 |
| Type_of_apartment | Type of apartment | 0.067 | 12.696 | -0.016 | 0.076 |
| No_of_Credits_at_this_Bank | No of Credits at this Bank | 0.124 | 67.408 | -0.024 | 0.085 |
| Occupation | Occupation | -0.017 | 246.169 | 0.025 | 0.057 |
| No_of_dependents | No of dependents | -0.030 | 24.738 | 0.006 | 0.034 |
| Telephone | Telephone | 0.095 | 181.576 | 0.069 | 0.045 |
| Foreign_Worker | Foreign Worker | -0.065 | -12.156 | 0.008 | -0.007 |

The CORR Procedure

| Covariance Matrix, DF = 863 | | | | | |
|----------------------------------|-----------------------------------|---------------------|---------------------|------------|-----------------------------|
| | | Instalment_per_cent | Sex__Marital_Status | Guarantors | Duration_in_Current_address |
| Account_Balance | Account Balance | -0.007 | 0.050 | -0.078 | -0.023 |
| Duration_of_Credit_month_ | Duration of Credit (month) | 1.785 | -0.046 | -0.101 | 0.532 |
| Payment_Status_of_Previous_Credi | Payment Status of Previous Credit | 0.025 | 0.027 | -0.020 | 0.085 |
| Purpose | Purpose | 0.232 | 0.049 | -0.054 | -0.155 |
| Credit_Amount | Credit Amount | -495.092 | -12.034 | -16.030 | 94.436 |
| Value_Savings_Stocks | Value Savings/Stocks | 0.032 | 0.010 | -0.082 | 0.203 |
| Length_of_current_employment | Length of current employment | 0.142 | 0.094 | -0.000 | 0.349 |
| Instalment_per_cent | Instalment per cent | 1.227 | 0.096 | -0.008 | 0.033 |
| Sex__Marital_Status | Sex & Marital Status | 0.096 | 0.523 | 0.017 | -0.036 |
| Guarantors | Guarantors | -0.008 | 0.017 | 0.242 | -0.015 |
| Duration_in_Current_address | Duration in Current address | 0.033 | -0.036 | -0.015 | 1.217 |
| Most_valuable_available_asset | Most valuable available asset | 0.093 | -0.015 | -0.083 | 0.136 |
| Age_years_ | Age (years) | 0.628 | 0.016 | -0.045 | 2.862 |
| Concurrent_Credits | Concurrent Credits | -0.034 | -0.025 | -0.018 | 0.016 |
| Type_of_apartment | Type of apartment | 0.062 | 0.036 | -0.008 | -0.021 |
| No_of_Credits_at_this_Bank | No of Credits at this Bank | 0.019 | 0.025 | -0.007 | 0.049 |
| Occupation | Occupation | 0.078 | -0.002 | -0.020 | 0.003 |
| No_of_dependents | No of dependents | -0.037 | 0.031 | 0.006 | 0.016 |
| Telephone | Telephone | 0.026 | 0.007 | -0.018 | 0.060 |
| Foreign_Worker | Foreign Worker | -0.018 | 0.014 | 0.015 | -0.007 |

The CORR Procedure

| Covariance Matrix, DF = 863 | | | | | |
|----------------------------------|-----------------------------------|-------------------------------|-------------|--------------------|-------------------|
| | | Most_valuable_available_asset | Age__years_ | Concurrent_Credits | Type_of_apartment |
| Account_Balance | Account Balance | 0.011 | 1.361 | 0.082 | 0.037 |
| Duration_of_Credit__month_ | Duration of Credit (month) | 2.040 | -3.793 | -0.361 | 0.311 |
| Payment_Status_of_Previous_Credi | Payment Status of Previous Credit | -0.041 | 1.797 | 0.120 | 0.038 |
| Purpose | Purpose | -0.035 | -0.396 | -0.155 | 0.067 |
| Credit_Amount | Credit Amount | 325.768 | 301.161 | -0.341 | 12.696 |
| Value_Savings_Stocks | Value Savings/Stocks | 0.023 | 1.839 | 0.025 | -0.016 |
| Length_of_current_employment | Length of current employment | 0.132 | 3.898 | -0.017 | 0.076 |
| Instalment_per_cent | Instalment per cent | 0.093 | 0.628 | -0.034 | 0.062 |
| Sex__Marital_Status | Sex & Marital Status | -0.015 | 0.016 | -0.025 | 0.036 |
| Guarantors | Guarantors | -0.083 | -0.045 | -0.018 | -0.008 |
| Duration_in_Current_address | Duration in Current address | 0.136 | 2.862 | 0.016 | -0.021 |
| Most_valuable_available_asset | Most valuable available asset | 1.038 | 0.399 | -0.062 | 0.145 |
| Age__years_ | Age (years) | 0.399 | 104.584 | -0.106 | 1.464 |
| Concurrent_Credits | Concurrent Credits | -0.062 | -0.106 | 0.481 | -0.026 |
| Type_of_apartment | Type of apartment | 0.145 | 1.464 | -0.026 | 0.252 |
| No_of_Credits_at_this_Bank | No of Credits at this Bank | -0.009 | 0.857 | -0.022 | 0.013 |
| Occupation | Occupation | 0.166 | 0.008 | 0.012 | 0.029 |
| No_of_dependents | No of dependents | -0.002 | 0.566 | -0.026 | 0.018 |
| Telephone | Telephone | 0.081 | 0.749 | -0.002 | 0.015 |
| Foreign_Worker | Foreign Worker | -0.024 | 0.017 | 0.002 | -0.008 |

The CORR Procedure

| Covariance Matrix, DF = 863 | | | | | |
|----------------------------------|-----------------------------------|----------------------------|------------|------------------|-----------|
| | | No_of_Credits_at_this_Bank | Occupation | No_of_dependents | Telephone |
| Account_Balance | Account Balance | 0.068 | 0.056 | -0.010 | 0.054 |
| Duration_of_Credit_month_ | Duration of Credit (month) | 0.157 | 1.037 | -0.216 | 0.677 |
| Payment_Status_of_Previous_Credi | Payment Status of Previous Credit | 0.281 | 0.028 | 0.009 | 0.033 |
| Purpose | Purpose | 0.124 | -0.017 | -0.030 | 0.095 |
| Credit_Amount | Credit Amount | 67.408 | 246.169 | 24.738 | 181.576 |
| Value_Savings_Stocks | Value Savings/Stocks | -0.024 | 0.025 | 0.006 | 0.069 |
| Length_of_current_employment | Length of current employment | 0.085 | 0.057 | 0.034 | 0.045 |
| Instalment_per_cent | Instalment per cent | 0.019 | 0.078 | -0.037 | 0.026 |
| Sex__Marital_Status | Sex & Marital Status | 0.025 | -0.002 | 0.031 | 0.007 |
| Guarantors | Guarantors | -0.007 | -0.020 | 0.006 | -0.018 |
| Duration_in_Current_address | Duration in Current address | 0.049 | 0.003 | 0.016 | 0.060 |
| Most_valuable_available_asset | Most valuable available asset | -0.009 | 0.166 | -0.002 | 0.081 |
| Age_years_ | Age (years) | 0.857 | 0.008 | 0.566 | 0.749 |
| Concurrent_Credits | Concurrent Credits | -0.022 | 0.012 | -0.026 | -0.002 |
| Type_of_apartment | Type of apartment | 0.013 | 0.029 | 0.018 | 0.015 |
| No_of_Credits_at_this_Bank | No of Credits at this Bank | 0.319 | -0.000 | 0.021 | 0.024 |
| Occupation | Occupation | -0.000 | 0.387 | -0.021 | 0.114 |
| No_of_dependents | No of dependents | 0.021 | -0.021 | 0.130 | -0.003 |
| Telephone | Telephone | 0.024 | 0.114 | -0.003 | 0.235 |
| Foreign_Worker | Foreign Worker | -0.003 | -0.012 | 0.006 | -0.008 |

The CORR Procedure

| Covariance Matrix, DF = 863 | | |
|----------------------------------|-----------------------------------|----------------|
| | | Foreign_Worker |
| Account_Balance | Account Balance | -0.009 |
| Duration_of_Credit_month_ | Duration of Credit (month) | -0.253 |
| Payment_Status_of_Previous_Credi | Payment Status of Previous Credit | 0.008 |
| Purpose | Purpose | -0.065 |
| Credit_Amount | Credit Amount | -12.156 |
| Value_Savings_Stocks | Value Savings/Stocks | 0.008 |
| Length_of_current_employment | Length of current employment | -0.007 |
| Instalment_per_cent | Instalment per cent | -0.018 |
| Sex__Marital_Status | Sex & Marital Status | 0.014 |
| Guarantors | Guarantors | 0.015 |
| Duration_in_Current_address | Duration in Current address | -0.007 |
| Most_valuable_available_asset | Most valuable available asset | -0.024 |
| Age_years_ | Age (years) | 0.017 |
| Concurrent_Credits | Concurrent Credits | 0.002 |
| Type_of_apartment | Type of apartment | -0.008 |
| No_of_Credits_at_this_Bank | No of Credits at this Bank | -0.003 |
| Occupation | Occupation | -0.012 |
| No_of_dependents | No of dependents | 0.006 |
| Telephone | Telephone | -0.008 |
| Foreign_Worker | Foreign Worker | 0.038 |

| Simple Statistics | | | | | | | |
|----------------------------------|-----|----------|---------|---------|-----------|----------|-----------------------------------|
| Variable | N | Mean | Std Dev | Sum | Minimum | Maximum | Label |
| Account_Balance | 864 | 2.62153 | 1.26694 | 2265 | 1.00000 | 4.00000 | Account Balance |
| Duration_of_Credit_month_ | 864 | 18.14583 | 8.70540 | 15678 | 4.00000 | 42.00000 | Duration of Credit (month) |
| Payment_Status_of_Previous_Credi | 864 | 2.56713 | 1.06569 | 2218 | 0 | 4.00000 | Payment Status of Previous Credit |
| Purpose | 864 | 2.70370 | 2.58083 | 2336 | 0 | 10.00000 | Purpose |
| Credit_Amount | 864 | 2544 | 1682 | 2198031 | 250.00000 | 7980 | Credit Amount |
| Value_Savings_Stocks | 864 | 2.08102 | 1.56079 | 1798 | 1.00000 | 5.00000 | Value Savings/Stocks |
| Length_of_current_employment | 864 | 3.39005 | 1.19168 | 2929 | 1.00000 | 5.00000 | Length of current employment |
| Instalment_per_cent | 864 | 3.01736 | 1.10762 | 2607 | 1.00000 | 4.00000 | Instalment per cent |
| Sex__Marital_Status | 864 | 2.68171 | 0.72329 | 2317 | 1.00000 | 4.00000 | Sex & Marital Status |

The CORR Procedure

| Simple Statistics | | | | | | | |
|-------------------------------|-----|----------|----------|-----------|----------|----------|-------------------------------|
| Variable | N | Mean | Std Dev | Sum | Minimum | Maximum | Label |
| Guarantors | 864 | 1.15162 | 0.49228 | 995.00000 | 1.00000 | 3.00000 | Guarantors |
| Duration_in_Current_address | 864 | 2.82523 | 1.10336 | 2441 | 1.00000 | 4.00000 | Duration in Current address |
| Most_valuable_available_asset | 864 | 2.25810 | 1.01862 | 1951 | 1.00000 | 4.00000 | Most valuable available asset |
| Age_years_ | 864 | 34.68056 | 10.22662 | 29964 | 19.00000 | 64.00000 | Age (years) |
| Concurrent_Credits | 864 | 2.68981 | 0.69335 | 2324 | 1.00000 | 3.00000 | Concurrent Credits |
| Type_of_apartment | 864 | 1.88542 | 0.50220 | 1629 | 1.00000 | 3.00000 | Type of apartment |
| No_of_Credits_at_this_Bank | 864 | 1.39931 | 0.56474 | 1209 | 1.00000 | 4.00000 | No of Credits at this Bank |
| Occupation | 864 | 2.86690 | 0.62183 | 2477 | 1.00000 | 4.00000 | Occupation |
| No_of_dependents | 864 | 1.15278 | 0.35998 | 996.00000 | 1.00000 | 2.00000 | No of dependents |
| Telephone | 864 | 1.37731 | 0.48500 | 1190 | 1.00000 | 2.00000 | Telephone |
| Foreign_Worker | 864 | 1.03935 | 0.19454 | 898.00000 | 1.00000 | 2.00000 | Foreign Worker |

The CORR Procedure

| Pearson Correlation Coefficients, N = 864 Prob > r under H0: Rho=0 | | | | |
|---|--------------------|---------------------------|----------------------------------|--------------------|
| | Account_Balance | Duration_of_Credit_month_ | Payment_Status_of_Previous_Credi | Purpose |
| Account_Balance Account Balance | 1.00000 0.2067 | -0.04300 0.2067 | 0.18147 <.0001 | 0.05249 0.1232 |
| Duration_of_Credit_month_ Duration of Credit (month) | -0.04300 0.2067 | 1.00000 | -0.01942 0.5687 | 0.08192 0.0160 |
| Payment_Status_of_Previous_Credi Payment Status of Previous Credit | 0.18147 <.0001 | -0.01942 0.5687 | 1.00000 | -0.04669 0.1704 |
| Purpose Purpose | 0.05249 0.1232 | 0.08192 0.0160 | -0.04669 0.1704 | 1.00000 |
| Credit_Amount Credit Amount | 0.01101 0.7466 | 0.51620 <.0001 | 0.03323 0.3293 | -0.03041 0.3720 |
| Value_Savings_Stocks Value Savings/Stocks | 0.20949 <.0001 | 0.03563 0.2955 | 0.02947 0.3870 | 0.00338 0.9210 |
| Length_of_current_employment Length of current employment | 0.12015 0.0004 | 0.06756 0.0471 | 0.14953 <.0001 | 0.03837 0.2598 |
| Instalment_per_cent Instalment per cent | -0.00522 0.8782 | 0.18517 <.0001 | 0.02110 0.5357 | 0.08125 0.0169 |
| Sex_Marital_Status Sex & Marital Status | 0.05427 0.1109 | -0.00734 0.8294 | 0.03452 0.3109 | 0.02639 0.4384 |
| Guarantors Guarantors | -0.12526 0.0002 | -0.02355 0.4893 | -0.03820 0.2620 | -0.04212 0.2161 |
| Duration_in_Current_address Duration in Current address | -0.01670 0.6239 | 0.05538 0.1038 | 0.07257 0.0329 | -0.05442 0.1099 |
| Most_valuable_available_asset Most valuable available asset | 0.00844 0.8044 | 0.23005 <.0001 | -0.03786 0.2663 | -0.01319 0.6986 |
| Age_years_ Age (years) | 0.10504 0.0020 | -0.04261 0.2108 | 0.16486 <.0001 | -0.01501 0.6596 |
| Concurrent_Credits Concurrent Credits | 0.09309 0.0062 | -0.05988 0.0786 | 0.16308 <.0001 | -0.08639 0.0111 |
| Type_of_apartment Type of apartment | 0.05742 0.0916 | 0.07115 0.0365 | 0.07176 0.0349 | 0.05156 0.1300 |
| No_of_Credits_at_this_Bank No of Credits at this Bank | 0.09486 0.0053 | 0.03198 0.3478 | 0.46659 <.0001 | 0.08524 0.0122 |
| Occupation Occupation | 0.07130 0.0361 | 0.19153 <.0001 | 0.04235 0.2136 | -0.01088 0.7494 |
| No_of_dependents No of dependents | -0.02297 0.5001 | -0.06887 0.0430 | 0.02458 0.4705 | -0.03229 0.3431 |
| Telephone Telephone | 0.08747 0.0101 | 0.16040 <.0001 | 0.06303 0.0640 | 0.07553 0.0264 |
| Foreign_Worker Foreign Worker | -0.03823 0.2616 | -0.14913 <.0001 | 0.03755 0.2703 | -0.12907 0.0001 |

The CORR Procedure

| Pearson Correlation Coefficients, N = 864 Prob > r under H0: Rho=0 | | | | |
|---|--------------------|----------------------|------------------------------|---------------------|
| | Credit_Amount | Value_Savings_Stocks | Length_of_current_employment | Instalment_per_cent |
| Account_Balance Account Balance | 0.01101 0.7466 | 0.20949 <.0001 | 0.12015 0.0004 | -0.00522 0.8782 |
| Duration_of_Credit_month_ Duration of Credit (month) | 0.51620 <.0001 | 0.03563 0.2955 | 0.06756 0.0471 | 0.18517 <.0001 |
| Payment_Status_of_Previous_Credi Payment Status of Previous Credit | 0.03323 0.3293 | 0.02947 0.3870 | 0.14953 <.0001 | 0.02110 0.5357 |
| Purpose Purpose | -0.03041 0.3720 | 0.00338 0.9210 | 0.03837 0.2598 | 0.08125 0.0169 |
| Credit_Amount Credit Amount | 1.00000 | 0.06720 0.0483 | -0.01128 0.7406 | -0.26572 <.0001 |
| Value_Savings_Stocks Value Savings/Stocks | 0.06720 0.0483 | 1.00000 | 0.13562 <.0001 | 0.01862 0.5846 |
| Length_of_current_employment Length of current employment | -0.01128 0.7406 | 0.13562 <.0001 | 1.00000 | 0.10723 0.0016 |
| Instalment_per_cent Instalment per cent | -0.26572 <.0001 | 0.01862 0.5846 | 0.10723 0.0016 | 1.00000 |
| Sex_Marital_Status Sex & Marital Status | -0.00989 0.7716 | 0.00850 0.8030 | 0.10925 0.0013 | 0.11973 0.0004 |
| Guarantors Guarantors | -0.01936 0.5699 | -0.10649 0.0017 | -0.00019 0.9956 | -0.01546 0.6500 |
| Duration_in_Current_address Duration in Current address | 0.05088 0.1351 | 0.11791 0.0005 | 0.26517 <.0001 | 0.02714 0.4256 |
| Most_valuable_available_asset Most valuable available asset | 0.19012 <.0001 | 0.01453 0.6698 | 0.10884 0.0014 | 0.08229 0.0155 |
| Age_years_ Age (years) | 0.01751 0.6073 | 0.11524 0.0007 | 0.31982 <.0001 | 0.05542 0.1035 |
| Concurrent_Credits Concurrent Credits | -0.00029 0.9932 | 0.02325 0.4949 | -0.02029 0.5515 | -0.04428 0.1935 |
| Type_of_apartment Type of apartment | 0.01503 0.6591 | -0.02067 0.5441 | 0.12704 0.0002 | 0.11190 0.0010 |
| No_of_Credits_at_this_Bank No of Credits at this Bank | 0.07096 0.0370 | -0.02754 0.4188 | 0.12644 0.0002 | 0.02966 0.3839 |
| Occupation Occupation | 0.23534 <.0001 | 0.02545 0.4550 | 0.07640 0.0247 | 0.11272 0.0009 |
| No_of_dependents No of dependents | 0.04085 0.2303 | 0.01094 0.7481 | 0.07972 0.0191 | -0.09384 0.0058 |
| Telephone Telephone | 0.22256 <.0001 | 0.09121 0.0073 | 0.07788 0.0221 | 0.04819 0.1570 |
| Foreign_Worker Foreign Worker | -0.03714 0.2754 | 0.02765 0.4170 | -0.03130 0.3582 | -0.08384 0.0137 |

The CORR Procedure

| Pearson Correlation Coefficients, N = 864 Prob > r under H0: Rho=0 | | | |
|---|---------------------|--------------------|-----------------------------|
| | Sex__Marital_Status | Guarantors | Duration_in_Current_address |
| Account_Balance Account Balance | 0.05427 0.1109 | -0.12526 0.0002 | -0.01670 0.6239 |
| Duration_of_Credit_month_ Duration of Credit (month) | -0.00734 0.8294 | -0.02355 0.4893 | 0.05538 0.1038 |
| Payment_Status_of_Previous_Credi Payment Status of Previous Credit | 0.03452 0.3109 | -0.03820 0.2620 | 0.07257 0.0329 |
| Purpose Purpose | 0.02639 0.4384 | -0.04212 0.2161 | -0.05442 0.1099 |
| Credit_Amount Credit Amount | -0.00989 0.7716 | -0.01936 0.5699 | 0.05088 0.1351 |
| Value_Savings_Stocks Value Savings/Stocks | 0.00850 0.8030 | -0.10649 0.0017 | 0.11791 0.0005 |
| Length_of_current_employment Length of current employment | 0.10925 0.0013 | -0.00019 0.9956 | 0.26517 <.0001 |
| Instalment_per_cent Instalment per cent | 0.11973 0.0004 | -0.01546 0.6500 | 0.02714 0.4256 |
| Sex__Marital_Status Sex & Marital Status | 1.00000 | 0.04783 0.1602 | -0.04510 0.1854 |
| Guarantors Guarantors | 0.04783 0.1602 | 1.00000 | -0.02796 0.4118 |
| Duration_in_Current_address Duration in Current address | -0.04510 0.1854 | -0.02796 0.4118 | 1.00000 |
| Most_valuable_available_asset Most valuable available asset | -0.02048 0.5477 | -0.16594 <.0001 | 0.12060 0.0004 |
| Age_years_ Age (years) | 0.00222 0.9481 | -0.00901 0.7914 | 0.25363 <.0001 |
| Concurrent_Credits Concurrent Credits | -0.04922 0.1483 | -0.05217 0.1255 | 0.02145 0.5289 |
| Type_of_apartment Type of apartment | 0.10045 0.0031 | -0.03276 0.3361 | -0.03827 0.2611 |
| No_of_Credits_at_this_Bank No of Credits at this Bank | 0.06187 0.0691 | -0.02630 0.4401 | 0.07865 0.0208 |
| Occupation Occupation | -0.00413 0.9035 | -0.06649 0.0507 | 0.00490 0.8856 |
| No_of_dependents No of dependents | 0.12022 0.0004 | 0.03260 0.3385 | 0.04105 0.2281 |
| Telephone Telephone | 0.01903 0.5764 | -0.07488 0.0277 | 0.11255 0.0009 |
| Foreign_Worker Foreign Worker | 0.09735 0.0042 | 0.15542 <.0001 | -0.03270 0.3370 |

The CORR Procedure

| Pearson Correlation Coefficients, N = 864 Prob > r under H0: Rho=0 | | | | |
|---|-------------------------------|--------------------|--------------------|--------------------|
| | Most_valuable_available_asset | Age_years_ | Concurrent_Credits | Type_of_apartment |
| Account_Balance Account Balance | 0.00844 0.8044 | 0.10504 0.0020 | 0.09309 0.0062 | 0.05742 0.0916 |
| Duration_of_Credit_month_ Duration of Credit (month) | 0.23005 <.0001 | -0.04261 0.2108 | -0.05988 0.0786 | 0.07115 0.0365 |
| Payment_Status_of_Previous_Credi Payment Status of Previous Credit | -0.03786 0.2663 | 0.16486 <.0001 | 0.16308 <.0001 | 0.07176 0.0349 |
| Purpose Purpose | -0.01319 0.6986 | -0.01501 0.6596 | -0.08639 0.0111 | 0.05156 0.1300 |
| Credit_Amount Credit Amount | 0.19012 <.0001 | 0.01751 0.6073 | -0.00029 0.9932 | 0.01503 0.6591 |
| Value_Savings_Stocks Value Savings/Stocks | 0.01453 0.6698 | 0.11524 0.0007 | 0.02325 0.4949 | -0.02067 0.5441 |
| Length_of_current_employment Length of current employment | 0.10884 0.0014 | 0.31982 <.0001 | -0.02029 0.5515 | 0.12704 0.0002 |
| Instalment_per_cent Instalment per cent | 0.08229 0.0155 | 0.05542 0.1035 | -0.04428 0.1935 | 0.11190 0.0010 |
| Sex_Marital_Status Sex & Marital Status | -0.02048 0.5477 | 0.00222 0.9481 | -0.04922 0.1483 | 0.10045 0.0031 |
| Guarantors Guarantors | -0.16594 <.0001 | -0.00901 0.7914 | -0.05217 0.1255 | -0.03276 0.3361 |
| Duration_in_Current_address Duration in Current address | 0.12060 0.0004 | 0.25363 <.0001 | 0.02145 0.5289 | -0.03827 0.2611 |
| Most_valuable_available_asset Most valuable available asset | 1.00000 | 0.03829 0.2609 | -0.08832 0.0094 | 0.28439 <.0001 |
| Age_years_ Age (years) | 0.03829 0.2609 | 1.00000 | -0.01497 0.6603 | 0.28504 <.0001 |
| Concurrent_Credits Concurrent Credits | -0.08832 0.0094 | -0.01497 0.6603 | 1.00000 | -0.07557 0.0263 |
| Type_of_apartment Type of apartment | 0.28439 <.0001 | 0.28504 <.0001 | -0.07557 0.0263 | 1.00000 |
| No_of_Credits_at_this_Bank No of Credits at this Bank | -0.01621 0.6343 | 0.14831 <.0001 | -0.05619 0.0989 | 0.04711 0.1665 |
| Occupation Occupation | 0.26285 <.0001 | 0.00132 0.9690 | 0.02776 0.4151 | 0.09211 0.0067 |
| No_of_dependents No of dependents | -0.00654 0.8478 | 0.15365 <.0001 | -0.10239 0.0026 | 0.09694 0.0043 |
| Telephone Telephone | 0.16385 <.0001 | 0.15095 <.0001 | -0.00648 0.8492 | 0.06353 0.0620 |
| Foreign_Worker Foreign Worker | -0.12148 0.0003 | 0.00866 0.7995 | 0.01328 0.6966 | -0.08426 0.0132 |

The CORR Procedure

| Pearson Correlation Coefficients, N = 864 Prob > r under H0: Rho=0 | | | | | |
|---|----------------------------|--------------------|--------------------|--------------------|--------------------|
| | No_of_Credits_at_this_Bank | Occupation | No_of_dependents | Telephone | Foreign_Worker |
| Account_Balance Account Balance | 0.09486 0.0053 | 0.07130 0.0361 | -0.02297 0.5001 | 0.08747 0.0101 | -0.03823 0.2616 |
| Duration_of_Credit_month_ Duration of Credit (month) | 0.03198 0.3478 | 0.19153 <.0001 | -0.06887 0.0430 | 0.16040 <.0001 | -0.14913 <.0001 |
| Payment_Status_of_Previous_Credi Payment Status of Previous Credit | 0.46659 <.0001 | 0.04235 0.2136 | 0.02458 0.4705 | 0.06303 0.0640 | 0.03755 0.2703 |
| Purpose Purpose | 0.08524 0.0122 | -0.01088 0.7494 | -0.03229 0.3431 | 0.07553 0.0264 | -0.12907 0.0001 |
| Credit_Amount Credit Amount | 0.07096 0.0370 | 0.23534 <.0001 | 0.04085 0.2303 | 0.22256 <.0001 | -0.03714 0.2754 |
| Value_Savings_Stocks Value Savings/Stocks | -0.02754 0.4188 | 0.02545 0.4550 | 0.01094 0.7481 | 0.09121 0.0073 | 0.02765 0.4170 |
| Length_of_current_employment Length of current employment | 0.12644 0.0002 | 0.07640 0.0247 | 0.07972 0.0191 | 0.07788 0.0221 | -0.03130 0.3582 |
| Instalment_per_cent Instalment per cent | 0.02966 0.3839 | 0.11272 0.0009 | -0.09384 0.0058 | 0.04819 0.1570 | -0.08384 0.0137 |
| Sex_Marital_Status Sex & Marital Status | 0.06187 0.0691 | -0.00413 0.9035 | 0.12022 0.0004 | 0.01903 0.5764 | 0.09735 0.0042 |
| Guarantors Guarantors | -0.02630 0.4401 | -0.06649 0.0507 | 0.03260 0.3385 | -0.07488 0.0277 | 0.15542 <.0001 |
| Duration_in_Current_address Duration in Current address | 0.07865 0.0208 | 0.00490 0.8856 | 0.04105 0.2281 | 0.11255 0.0009 | -0.03270 0.3370 |
| Most_valuable_available_asset Most valuable available asset | -0.01621 0.6343 | 0.26285 <.0001 | -0.00654 0.8478 | 0.16385 <.0001 | -0.12148 0.0003 |
| Age_years_ Age (years) | 0.14831 <.0001 | 0.00132 0.9690 | 0.15365 <.0001 | 0.15095 <.0001 | 0.00866 0.7995 |
| Concurrent_Credits Concurrent Credits | -0.05619 0.0989 | 0.02776 0.4151 | -0.10239 0.0026 | -0.00648 0.8492 | 0.01328 0.6966 |
| Type_of_apartment Type of apartment | 0.04711 0.1665 | 0.09211 0.0067 | 0.09694 0.0043 | 0.06353 0.0620 | -0.08426 0.0132 |
| No_of_Credits_at_this_Bank No of Credits at this Bank | 1.00000 | -0.00026 0.9938 | 0.10426 0.0022 | 0.08811 0.0096 | -0.02717 0.4250 |
| Occupation Occupation | -0.00026 0.9938 | 1.00000 | -0.09541 0.0050 | 0.37804 <.0001 | -0.10033 0.0032 |
| No_of_dependents No of dependents | 0.10426 0.0022 | -0.09541 0.0050 | 1.00000 | -0.01862 0.5847 | 0.07951 0.0194 |
| Telephone Telephone | 0.08811 0.0096 | 0.37804 <.0001 | -0.01862 0.5847 | 1.00000 | -0.08386 0.0137 |
| Foreign_Worker Foreign Worker | -0.02717 0.4250 | -0.10033 0.0032 | 0.07951 0.0194 | -0.08386 0.0137 | 1.00000 |

The LOGISTIC Procedure

| Class Level Information | | | | | | | | | | | |
|-------------------------------|-------|------------------|---|---|---|---|---|---|---|---|---|
| Class | Value | Design Variables | | | | | | | | | |
| | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Value_Savings_Stocks | 1 | 1 | 0 | 0 | 0 | | | | | | |
| | 2 | 0 | 1 | 0 | 0 | | | | | | |
| | 3 | 0 | 0 | 1 | 0 | | | | | | |
| | 4 | 0 | 0 | 0 | 1 | | | | | | |
| | 5 | 0 | 0 | 0 | 0 | | | | | | |
| Length_of_current_employment | 1 | 1 | 0 | 0 | 0 | | | | | | |
| | 2 | 0 | 1 | 0 | 0 | | | | | | |
| | 3 | 0 | 0 | 1 | 0 | | | | | | |
| | 4 | 0 | 0 | 0 | 1 | | | | | | |
| | 5 | 0 | 0 | 0 | 0 | | | | | | |
| Instalment_per_cent | 1 | 1 | 0 | 0 | | | | | | | |
| | 2 | 0 | 1 | 0 | | | | | | | |
| | 3 | 0 | 0 | 1 | | | | | | | |
| | 4 | 0 | 0 | 0 | | | | | | | |
| Sex__Marital_Status | 1 | 1 | 0 | 0 | | | | | | | |
| | 2 | 0 | 1 | 0 | | | | | | | |
| | 3 | 0 | 0 | 1 | | | | | | | |
| | 4 | 0 | 0 | 0 | | | | | | | |
| Guarantors | 1 | 1 | 0 | | | | | | | | |
| | 2 | 0 | 1 | | | | | | | | |
| | 3 | 0 | 0 | | | | | | | | |
| Duration_in_Current_address | 1 | 1 | 0 | 0 | | | | | | | |
| | 2 | 0 | 1 | 0 | | | | | | | |
| | 3 | 0 | 0 | 1 | | | | | | | |
| | 4 | 0 | 0 | 0 | | | | | | | |
| Most_valuable_available_asset | 1 | 1 | 0 | 0 | | | | | | | |
| | 2 | 0 | 1 | 0 | | | | | | | |
| | 3 | 0 | 0 | 1 | | | | | | | |
| | 4 | 0 | 0 | 0 | | | | | | | |
| Concurrent_Credits | 1 | 1 | 0 | | | | | | | | |
| | 2 | 0 | 1 | | | | | | | | |
| | 3 | 0 | 0 | | | | | | | | |
| Type_of_apartment | 1 | 1 | 0 | | | | | | | | |
| | 2 | 0 | 1 | | | | | | | | |

The LOGISTIC Procedure

| Class Level Information | | | | | | | | | | |
|----------------------------|-------|------------------|---|---|--|--|--|--|--|--|
| Class | Value | Design Variables | | | | | | | | |
| | 3 | 0 | 0 | | | | | | | |
| Occupation | 1 | 1 | 0 | 0 | | | | | | |
| | 2 | 0 | 1 | 0 | | | | | | |
| | 3 | 0 | 0 | 1 | | | | | | |
| | 4 | 0 | 0 | 0 | | | | | | |
| Telephone | 1 | 1 | | | | | | | | |
| | 2 | 0 | | | | | | | | |
| Foreign_Worker | 1 | 1 | | | | | | | | |
| | 2 | 0 | | | | | | | | |
| No_of_Credits_at_this_Bank | 1 | 1 | 0 | 0 | | | | | | |
| | 2 | 0 | 1 | 0 | | | | | | |
| | 3 | 0 | 0 | 1 | | | | | | |
| | 4 | 0 | 0 | 0 | | | | | | |
| No_of_dependents | 1 | 1 | | | | | | | | |
| | 2 | 0 | | | | | | | | |

Step 0. Intercept entered:

| Model Convergence Status |
|---|
| Convergence criterion (GCONV=1E-8) satisfied. |

| | | |
|----------|---|---------|
| -2 Log L | = | 999.249 |
|----------|---|---------|

| Residual Chi-Square Test | | |
|--------------------------|----|------------|
| Chi-Square | DF | Pr > ChiSq |
| 247.1356 | 54 | <.0001 |

Step 1. Effect Account_Balance entered:

| Model Convergence Status |
|---|
| Convergence criterion (GCONV=1E-8) satisfied. |

The LOGISTIC Procedure

| Model Fit Statistics | | |
|----------------------|----------------|--------------------------|
| Criterion | Intercept Only | Intercept and Covariates |
| AIC | 1001.249 | 901.388 |
| SC | 1006.011 | 920.435 |
| -2 Log L | 999.249 | 893.388 |

| Testing Global Null Hypothesis: BETA=0 | | | |
|--|------------|----|------------|
| Test | Chi-Square | DF | Pr > ChiSq |
| Likelihood Ratio | 105.8611 | 3 | <.0001 |
| Score | 101.6857 | 3 | <.0001 |
| Wald | 89.4528 | 3 | <.0001 |

| Residual Chi-Square Test | | |
|--------------------------|----|------------|
| Chi-Square | DF | Pr > ChiSq |
| 154.3140 | 51 | <.0001 |

Note: No effects for the model in Step 1 are removed.

Step 2. Effect Payment_Status_of_Pr entered:

| Model Convergence Status |
|---|
| Convergence criterion (GCONV=1E-8) satisfied. |

| Model Fit Statistics | | |
|----------------------|----------------|--------------------------|
| Criterion | Intercept Only | Intercept and Covariates |
| AIC | 1001.249 | 873.147 |
| SC | 1006.011 | 911.239 |
| -2 Log L | 999.249 | 857.147 |

| Testing Global Null Hypothesis: BETA=0 | | | |
|--|------------|----|------------|
| Test | Chi-Square | DF | Pr > ChiSq |
| Likelihood Ratio | 142.1026 | 7 | <.0001 |
| Score | 137.4392 | 7 | <.0001 |
| Wald | 112.9084 | 7 | <.0001 |

The LOGISTIC Procedure

| Residual Chi-Square Test | | |
|--------------------------|----|------------|
| Chi-Square | DF | Pr > ChiSq |
| 125.4903 | 47 | <.0001 |

Note: No effects for the model in Step 2 are removed.

Step 3. Effect Purpose entered:

| Model Convergence Status |
|---|
| Convergence criterion (GCONV=1E-8) satisfied. |

| Model Fit Statistics | | |
|----------------------|----------------|--------------------------|
| Criterion | Intercept Only | Intercept and Covariates |
| AIC | 1001.249 | 848.118 |
| SC | 1006.011 | 929.065 |
| -2 Log L | 999.249 | 814.118 |

| Testing Global Null Hypothesis: BETA=0 | | | |
|--|------------|----|------------|
| Test | Chi-Square | DF | Pr > ChiSq |
| Likelihood Ratio | 185.1315 | 16 | <.0001 |
| Score | 170.0758 | 16 | <.0001 |
| Wald | 131.3038 | 16 | <.0001 |

| Residual Chi-Square Test | | |
|--------------------------|----|------------|
| Chi-Square | DF | Pr > ChiSq |
| 86.9440 | 38 | <.0001 |

Note: No effects for the model in Step 3 are removed.

Step 4. Effect Duration_of_Credit__ entered:

| Model Convergence Status |
|---|
| Convergence criterion (GCONV=1E-8) satisfied. |

| Model Fit Statistics | | |
|----------------------|----------------|--------------------------|
| Criterion | Intercept Only | Intercept and Covariates |
| AIC | 1001.249 | 830.785 |
| SC | 1006.011 | 916.493 |
| -2 Log L | 999.249 | 794.785 |

The LOGISTIC Procedure

| Testing Global Null Hypothesis: BETA=0 | | | |
|--|------------|----|------------|
| Test | Chi-Square | DF | Pr > ChiSq |
| Likelihood Ratio | 204.4647 | 17 | <.0001 |
| Score | 187.5861 | 17 | <.0001 |
| Wald | 142.6640 | 17 | <.0001 |

| Residual Chi-Square Test | | |
|--------------------------|----|------------|
| Chi-Square | DF | Pr > ChiSq |
| 70.4878 | 37 | 0.0007 |

Note: No effects for the model in Step 4 are removed.

Step 5. Effect Length_of_current_em entered:

| Model Convergence Status |
|---|
| Convergence criterion (GCONV=1E-8) satisfied. |

| Model Fit Statistics | | |
|----------------------|----------------|--------------------------|
| Criterion | Intercept Only | Intercept and Covariates |
| AIC | 1001.249 | 823.033 |
| SC | 1006.011 | 927.788 |
| -2 Log L | 999.249 | 779.033 |

| Testing Global Null Hypothesis: BETA=0 | | | |
|--|------------|----|------------|
| Test | Chi-Square | DF | Pr > ChiSq |
| Likelihood Ratio | 220.2159 | 21 | <.0001 |
| Score | 201.3274 | 21 | <.0001 |
| Wald | 150.7194 | 21 | <.0001 |

| Residual Chi-Square Test | | |
|--------------------------|----|------------|
| Chi-Square | DF | Pr > ChiSq |
| 54.8479 | 33 | 0.0098 |

Note: No effects for the model in Step 5 are removed.

Step 6. Effect Foreign_Worker entered:

| Model Convergence Status |
|---|
| Convergence criterion (GCONV=1E-8) satisfied. |

The LOGISTIC Procedure

| Model Fit Statistics | | |
|----------------------|----------------|--------------------------|
| Criterion | Intercept Only | Intercept and Covariates |
| AIC | 1001.249 | 814.030 |
| SC | 1006.011 | 923.546 |
| -2 Log L | 999.249 | 768.030 |

| Testing Global Null Hypothesis: BETA=0 | | | |
|--|------------|----|------------|
| Test | Chi-Square | DF | Pr > ChiSq |
| Likelihood Ratio | 231.2198 | 22 | <.0001 |
| Score | 209.8098 | 22 | <.0001 |
| Wald | 156.4366 | 22 | <.0001 |

| Residual Chi-Square Test | | |
|--------------------------|----|------------|
| Chi-Square | DF | Pr > ChiSq |
| 47.5075 | 32 | 0.0382 |

Note: No effects for the model in Step 6 are removed.

Step 7. Effect Guarantors entered:

| Model Convergence Status |
|---|
| Convergence criterion (GCONV=1E-8) satisfied. |

| Model Fit Statistics | | |
|----------------------|----------------|--------------------------|
| Criterion | Intercept Only | Intercept and Covariates |
| AIC | 1001.249 | 809.803 |
| SC | 1006.011 | 928.842 |
| -2 Log L | 999.249 | 759.803 |

| Testing Global Null Hypothesis: BETA=0 | | | |
|--|------------|----|------------|
| Test | Chi-Square | DF | Pr > ChiSq |
| Likelihood Ratio | 239.4464 | 24 | <.0001 |
| Score | 217.2970 | 24 | <.0001 |
| Wald | 160.4605 | 24 | <.0001 |

The LOGISTIC Procedure

| Residual Chi-Square Test | | |
|--------------------------|----|------------|
| Chi-Square | DF | Pr > ChiSq |
| 39.5111 | 30 | 0.1147 |

Note: No effects for the model in Step 7 are removed.

Step 8. Effect Age__years__entered:

| Model Convergence Status |
|---|
| Convergence criterion (GCONV=1E-8) satisfied. |

| Model Fit Statistics | | |
|----------------------|----------------|--------------------------|
| Criterion | Intercept Only | Intercept and Covariates |
| AIC | 1001.249 | 807.622 |
| SC | 1006.011 | 931.423 |
| -2 Log L | 999.249 | 755.622 |

| Testing Global Null Hypothesis: BETA=0 | | | |
|--|------------|----|------------|
| Test | Chi-Square | DF | Pr > ChiSq |
| Likelihood Ratio | 243.6273 | 25 | <.0001 |
| Score | 220.5439 | 25 | <.0001 |
| Wald | 162.3777 | 25 | <.0001 |

| Residual Chi-Square Test | | |
|--------------------------|----|------------|
| Chi-Square | DF | Pr > ChiSq |
| 36.4004 | 29 | 0.1622 |

Note: No effects for the model in Step 8 are removed.

Note: No (additional) effects met the 0.05 significance level for entry into the model.

| Summary of Stepwise Selection | | | | | | | | |
|-------------------------------|----------------------|---------|----|-----------|------------------|-----------------|------------|-----------------------------------|
| Step | Effect | | DF | Number In | Score Chi-Square | Wald Chi-Square | Pr > ChiSq | Variable Label |
| | Entered | Removed | | | | | | |
| 1 | Account_Balance | | 3 | 1 | 101.6857 | | <.0001 | Account Balance |
| 2 | Payment_Status_of_Pr | | 4 | 2 | 37.1587 | | <.0001 | Payment Status of Previous Credit |
| 3 | Purpose | | 9 | 3 | 40.2742 | | <.0001 | Purpose |
| 4 | Duration_of_Credit__ | | 1 | 4 | 19.5419 | | <.0001 | Duration of Credit (month) |
| 5 | Length_of_current_em | | 4 | 5 | 15.9037 | | 0.0032 | Length of current employment |
| 6 | Foreign_Worker | | 1 | 6 | 8.8277 | | 0.0030 | Foreign Worker |

The LOGISTIC Procedure

| Summary of Stepwise Selection | | | | | | | | |
|-------------------------------|------------|---------|----|--------------|---------------------|--------------------|------------|-------------------|
| Step | Effect | | DF | Number In | Score Chi-Square | Wald Chi-Square | Pr > ChiSq | Variable Label |
| | Entered | Removed | | | | | | |
| 7 | Guarantors | | 2 | 7 | 8.0600 | | 0.0178 | Guarantors |
| 8 | Age_years_ | | 1 | 8 | 4.1085 | | 0.0427 | Age (years) |

| Type 3 Analysis of Effects | | | |
|----------------------------|----|--------------------|------------|
| Effect | DF | Wald Chi-Square | Pr > ChiSq |
| Account_Balance | 3 | 61.4057 | <.0001 |
| Duration_of_Credit__ | 1 | 16.7882 | <.0001 |
| Payment_Status_of_Pr | 4 | 28.7847 | <.0001 |
| Purpose | 9 | 41.1576 | <.0001 |
| Length_of_current_em | 4 | 14.0302 | 0.0072 |
| Guarantors | 2 | 7.4643 | 0.0239 |
| Age_years_ | 1 | 4.0808 | 0.0434 |
| Foreign_Worker | 1 | 6.9173 | 0.0085 |

| Analysis of Maximum Likelihood Estimates | | | | | | |
|--|---|----|----------|-------------------|--------------------|------------|
| Parameter | | DF | Estimate | Standard Error | Wald Chi-Square | Pr > ChiSq |
| Intercept | | 1 | 6.8077 | 1.6239 | 17.5736 | <.0001 |
| Account_Balance | 1 | 1 | -1.8749 | 0.2429 | 59.5785 | <.0001 |
| Account_Balance | 2 | 1 | -1.1847 | 0.2505 | 22.3719 | <.0001 |
| Account_Balance | 3 | 1 | -0.6845 | 0.3857 | 3.1490 | 0.0760 |
| Duration_of_Credit__ | | 1 | -0.0441 | 0.0108 | 16.7882 | <.0001 |
| Payment_Status_of_Pr | 0 | 1 | -1.9767 | 0.4960 | 15.8852 | <.0001 |
| Payment_Status_of_Pr | 1 | 1 | -1.8431 | 0.4394 | 17.5929 | <.0001 |
| Payment_Status_of_Pr | 2 | 1 | -0.5462 | 0.2336 | 5.4668 | 0.0194 |
| Payment_Status_of_Pr | 3 | 1 | -0.8559 | 0.3679 | 5.4119 | 0.0200 |
| Purpose | 0 | 1 | -1.7821 | 1.2597 | 2.0013 | 0.1572 |
| Purpose | 1 | 1 | 0.7570 | 1.3537 | 0.3128 | 0.5760 |
| Purpose | 2 | 1 | -1.0090 | 1.2612 | 0.6401 | 0.4237 |
| Purpose | 3 | 1 | -0.9016 | 1.2603 | 0.5118 | 0.4744 |
| Purpose | 4 | 1 | -0.8447 | 1.4907 | 0.3211 | 0.5709 |
| Purpose | 5 | 1 | -1.8784 | 1.3652 | 1.8932 | 0.1688 |
| Purpose | 6 | 1 | -2.3939 | 1.3118 | 3.3302 | 0.0680 |
| Purpose | 8 | 1 | 0.1902 | 1.6802 | 0.0128 | 0.9099 |

The LOGISTIC Procedure

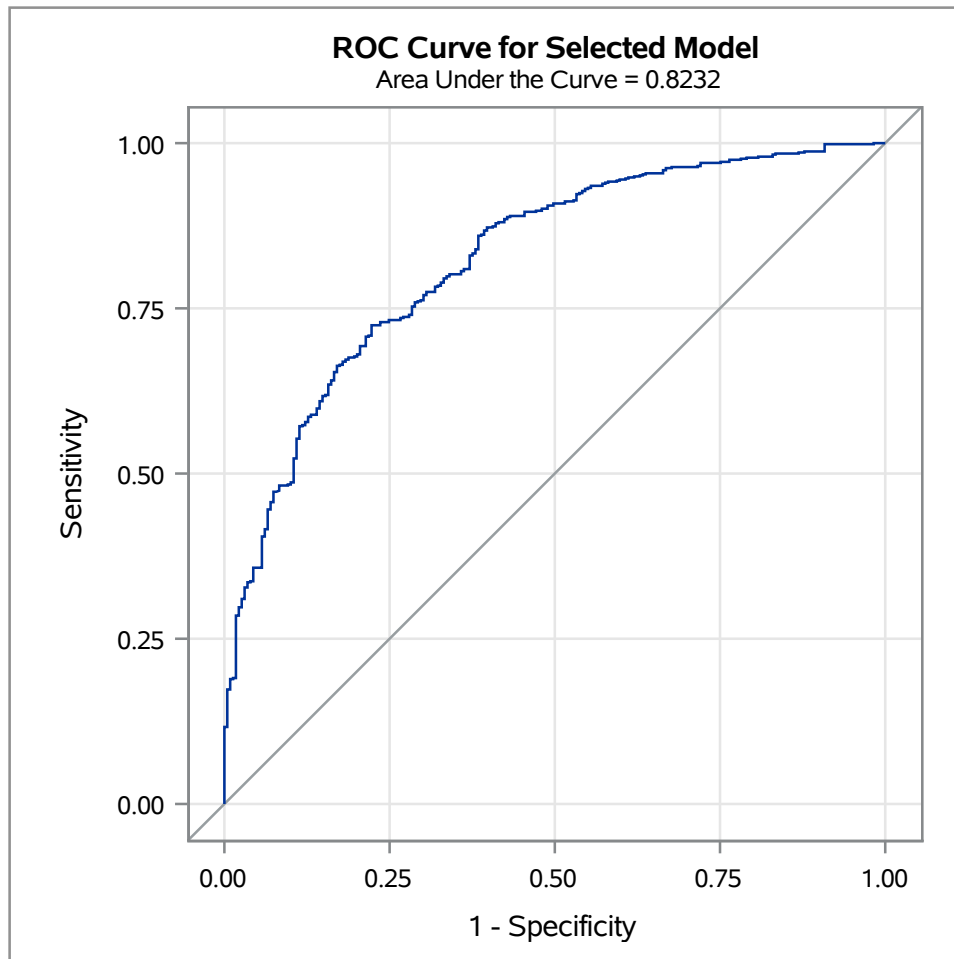
| Analysis of Maximum Likelihood Estimates | | | | | | |
|--|---|----|----------|----------------|-----------------|------------|
| Parameter | | DF | Estimate | Standard Error | Wald Chi-Square | Pr > ChiSq |
| Purpose | 9 | 1 | -0.8106 | 1.2877 | 0.3962 | 0.5290 |
| Length_of_current_em | 1 | 1 | -0.8978 | 0.4312 | 4.3346 | 0.0373 |
| Length_of_current_em | 2 | 1 | -0.4384 | 0.2947 | 2.2129 | 0.1369 |
| Length_of_current_em | 3 | 1 | 0.0234 | 0.2641 | 0.0078 | 0.9294 |
| Length_of_current_em | 4 | 1 | 0.5220 | 0.3297 | 2.5073 | 0.1133 |
| Guarantors | 1 | 1 | -0.8759 | 0.4625 | 3.5860 | 0.0583 |
| Guarantors | 2 | 1 | -1.6980 | 0.6215 | 7.4631 | 0.0063 |
| Age_years_ | | 1 | 0.0210 | 0.0104 | 4.0808 | 0.0434 |
| Foreign_Worker | 1 | 1 | -2.0822 | 0.7917 | 6.9173 | 0.0085 |

| Odds Ratio Estimates | | | | |
|----------------------|---------|----------------|----------------------------|--------|
| Effect | | Point Estimate | 95% Wald Confidence Limits | |
| Account_Balance | 1 vs 4 | 0.153 | 0.095 | 0.247 |
| Account_Balance | 2 vs 4 | 0.306 | 0.187 | 0.500 |
| Account_Balance | 3 vs 4 | 0.504 | 0.237 | 1.074 |
| Duration_of_Credit__ | | 0.957 | 0.937 | 0.977 |
| Payment_Status_of_Pr | 0 vs 4 | 0.139 | 0.052 | 0.366 |
| Payment_Status_of_Pr | 1 vs 4 | 0.158 | 0.067 | 0.375 |
| Payment_Status_of_Pr | 2 vs 4 | 0.579 | 0.366 | 0.915 |
| Payment_Status_of_Pr | 3 vs 4 | 0.425 | 0.207 | 0.874 |
| Purpose | 0 vs 10 | 0.168 | 0.014 | 1.988 |
| Purpose | 1 vs 10 | 2.132 | 0.150 | 30.271 |
| Purpose | 2 vs 10 | 0.365 | 0.031 | 4.318 |
| Purpose | 3 vs 10 | 0.406 | 0.034 | 4.800 |
| Purpose | 4 vs 10 | 0.430 | 0.023 | 7.980 |
| Purpose | 5 vs 10 | 0.153 | 0.011 | 2.220 |
| Purpose | 6 vs 10 | 0.091 | 0.007 | 1.194 |
| Purpose | 8 vs 10 | 1.210 | 0.045 | 32.569 |
| Purpose | 9 vs 10 | 0.445 | 0.036 | 5.547 |
| Length_of_current_em | 1 vs 5 | 0.407 | 0.175 | 0.949 |
| Length_of_current_em | 2 vs 5 | 0.645 | 0.362 | 1.149 |
| Length_of_current_em | 3 vs 5 | 1.024 | 0.610 | 1.718 |
| Length_of_current_em | 4 vs 5 | 1.685 | 0.883 | 3.216 |
| Guarantors | 1 vs 3 | 0.416 | 0.168 | 1.031 |
| Guarantors | 2 vs 3 | 0.183 | 0.054 | 0.619 |

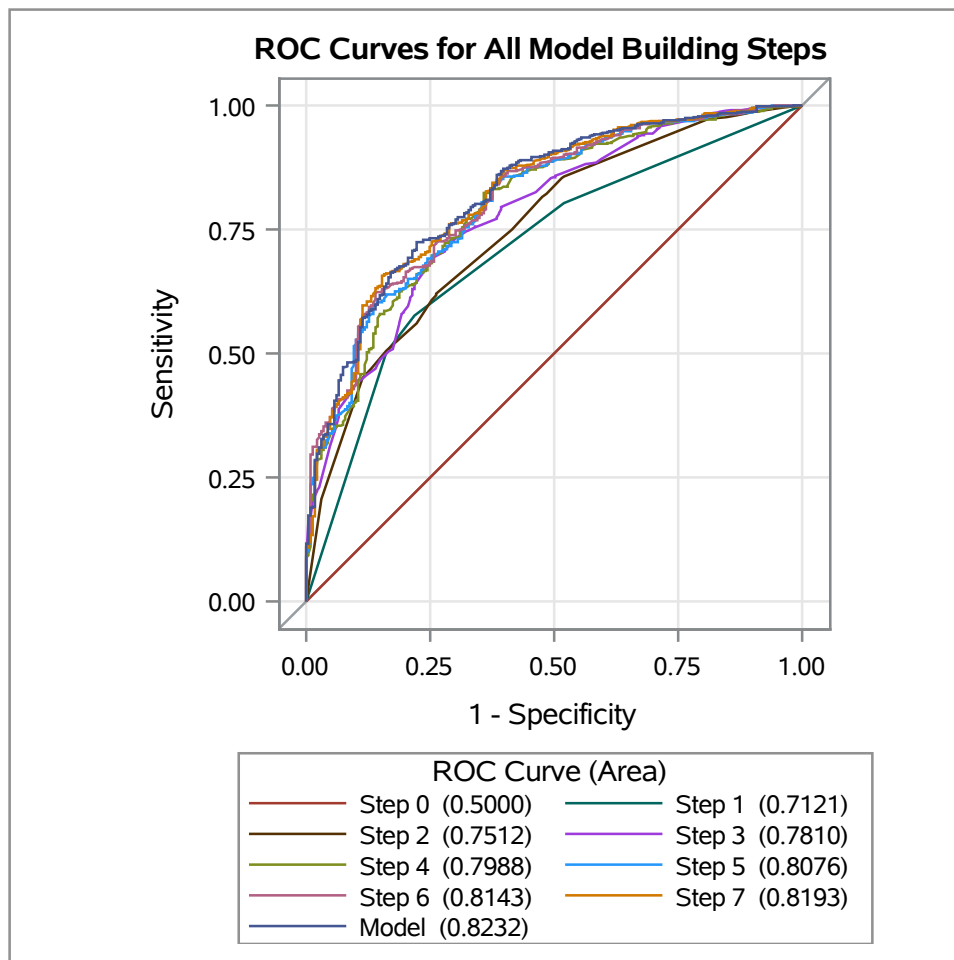
The LOGISTIC Procedure

| Odds Ratio Estimates | | | |
|-----------------------|----------------|----------------------------|-------|
| Effect | Point Estimate | 95% Wald Confidence Limits | |
| Age_years_ | 1.021 | 1.001 | 1.042 |
| Foreign_Worker 1 vs 2 | 0.125 | 0.026 | 0.588 |

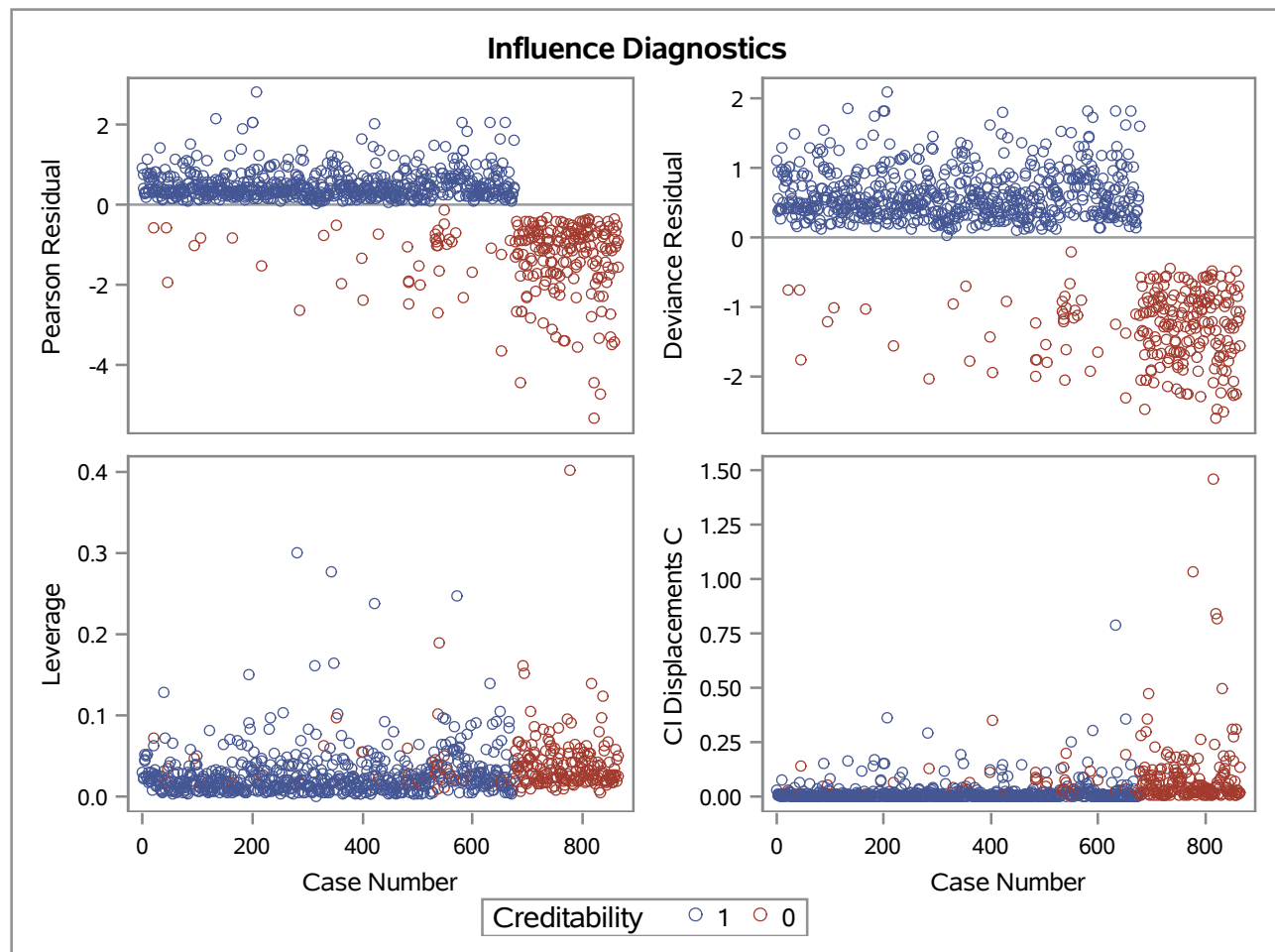
| Association of Predicted Probabilities and Observed Responses | | | |
|---|--------|-----------|-------|
| Percent Concordant | 82.3 | Somers' D | 0.646 |
| Percent Discordant | 17.7 | Gamma | 0.646 |
| Percent Tied | 0.0 | Tau-a | 0.252 |
| Pairs | 145415 | c | 0.823 |



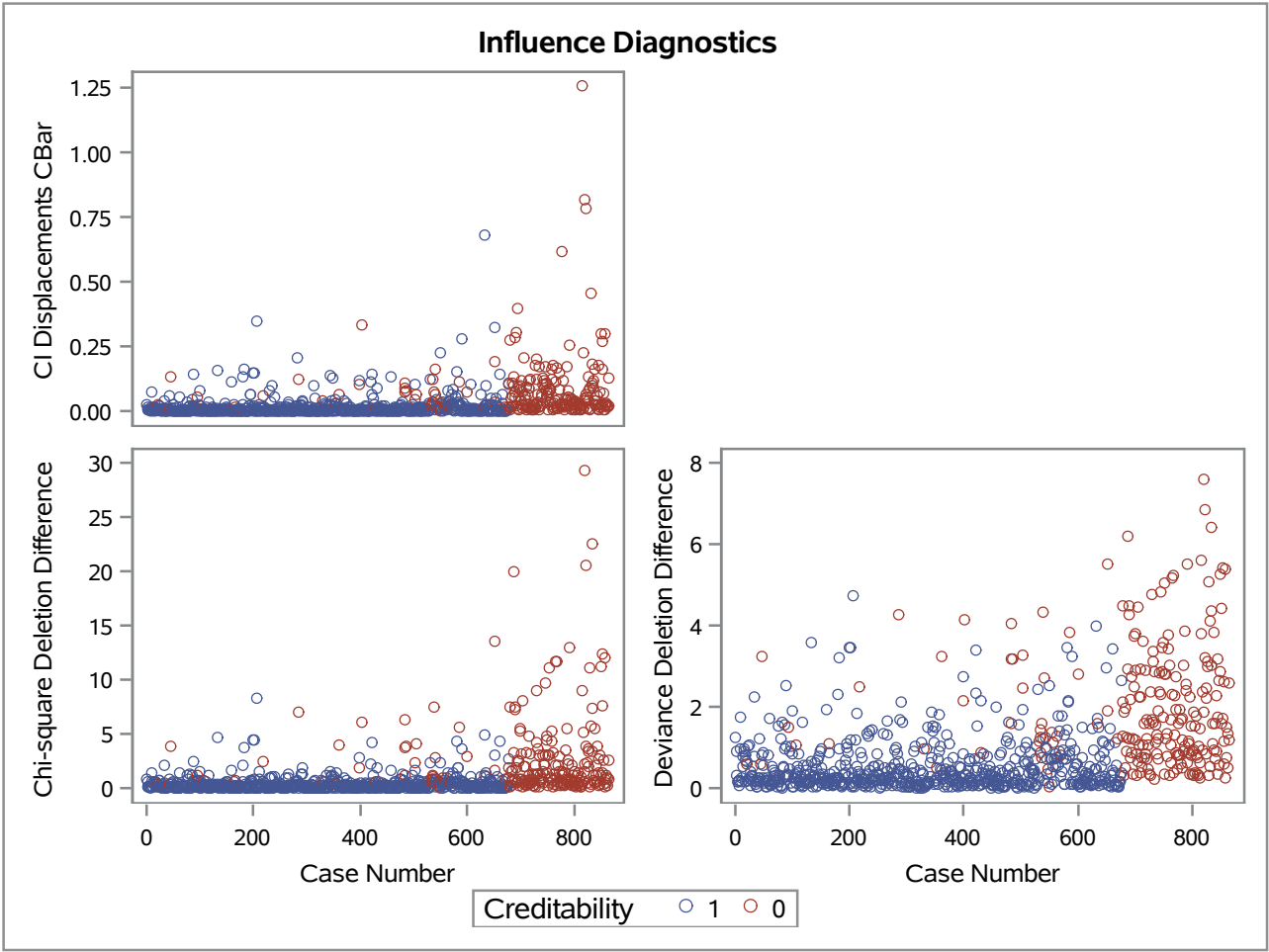
The LOGISTIC Procedure



The LOGISTIC Procedure



The LOGISTIC Procedure



The FREQ Procedure

| Table of Creditability by Payment_Status_of_Previous_Credi | | | | | | |
|--|---|-------|-------|-------|-------|--------|
| Creditability(Creditability) | Payment_Status_of_Previous_Credi(Payment Status of Previous Credit) | | | | | |
| | 0 | 1 | 2 | 3 | 4 | Total |
| 0 | 17 | 24 | 127 | 22 | 39 | 229 |
| | 1.97 | 2.78 | 14.70 | 2.55 | 4.51 | 26.50 |
| | 7.42 | 10.48 | 55.46 | 9.61 | 17.03 | |
| | 60.71 | 58.54 | 27.19 | 31.88 | 15.06 | |
| 1 | 11 | 17 | 340 | 47 | 220 | 635 |
| | 1.27 | 1.97 | 39.35 | 5.44 | 25.46 | 73.50 |
| | 1.73 | 2.68 | 53.54 | 7.40 | 34.65 | |
| | 39.29 | 41.46 | 72.81 | 68.12 | 84.94 | |
| Total | 28 | 41 | 467 | 69 | 259 | 864 |
| | 3.24 | 4.75 | 54.05 | 7.99 | 29.98 | 100.00 |

