Record Report

1 # Report for Logistic Regression Model Logistic_Regression

2 *Basic Summary*

3 Call:
glm(formula = Creditability ~ Account.Balance + Duration.of.Credit..month. + Payment.Status.of.Previous.Credit + Purpose + Credit.Amount + Value.Savings.Stocks + Length.of.current.employment + Instalment.per.cent + Sex.Marital.Status + Guarantors + Age..years. + Concurrent.Credits + No.of.Credits.at.this.Bank + Occupation, family = binomial("logit"), data = the.data)

4 Deviance Residuals:

5

Min	1Q	Median	3Q	Max
-2.309	-0.805	-0.176	0.781	2.349

6 Coefficients:

7

	Estimate	Std. Error	z value	Pr(>|z|)
(Intercept)	-1.5155693	1.122e+00	-1.3506	0.17684
Account.BalanceNone	-0.3026356	3.942e-01	-0.7677	0.44265
Account.BalanceSome Balance	-1.7582342	3.807e-01	-4.6183	3.86e-06 ***
Duration.of.Credit..month.	0.0358942	1.641e-02	2.1875	0.0287 *
Payment.Status.of.Previous.CreditPaid Up	1.2223644	4.192e-01	2.9157	0.00355 **
Payment.Status.of.Previous.CreditSome Problems	1.1737413	5.884e-01	1.9948	0.04606 *
PurposeNew car	-1.5970628	6.599e-01	-2.4202	0.01551 *
PurposeOther	0.8875732	3.779e-01	2.3486	0.01884 *
PurposeUsed car	-0.1337800	4.165e-01	-0.3212	0.74804
Credit.Amount	0.0001097	7.462e-05	1.4694	0.14171
Value.Savings.Stocks> £1000	-0.2045021	6.108e-01	-0.3348	0.73775
Value.Savings.StocksNone	0.5728154	5.096e-01	1.1241	0.26096
Value.Savings.Stocks£100-£1000	0.2982415	6.795e-01	0.4389	0.66073
Length.of.current.employment4-7 yrs	-0.4737524	4.605e-01	-1.0288	0.30357
Length.of.current.employment< 1yr	0.0843753	4.101e-01	0.2057	0.837
Length.of.current.employment> 7yrs	-0.1314543	4.278e-01	-0.3073	0.75864
Instalment.per.cent2	0.1839041	5.168e-01	0.3558	0.72197
Instalment.per.cent3	0.7361682	5.595e-01	1.3157	0.18827
Instalment.per.cent4	0.5467208	4.692e-01	1.1652	0.24392
Sex.Marital.StatusMale Divorced/Single	0.7811388	5.511e-01	1.4174	0.15636
Sex.Marital.StatusMale Married/Widowed	0.1657013	5.496e-01	0.3015	0.76303
GuarantorsYes	-1.4119389	5.089e-01	-2.7746	0.00553 **
Age..years.	-0.0204994	1.537e-02	-1.3340	0.18221
Concurrent.CreditsOther Banks/Depts	0.2711145	3.870e-01	0.7006	0.48356
No.of.Credits.at.this.BankMore than 1	0.5752036	4.070e-01	1.4134	0.15753
Occupation3	-0.3465793	3.953e-01	-0.8767	0.38066
Occupation4	-0.3610215	5.210e-01	-0.6929	0.48839

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

(Dispersion parameter for binomial taken to be 1)

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8	Null deviance: 415.83 on 299 degrees of freedom Residual deviance: 296.33 on 273 degrees of freedom McFadden R-Squared: 0.2874, Akaike Information Criterion 350.3
9	Number of Fisher Scoring iterations: 5
10	*Type II Analysis of Deviance Tests*