The REG Procedure
Model: MODEL1
Dependent Variable: LIMIT_BAL LIMIT_BAL

Number of Observations Read	30000
Number of Observations Used	30000

Analysis of Variance					
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	24	1.812232E14	7.550966E12	699.03	<.0001
Error	29975	3.237937E14	10802123713		
Corrected Total	29999	5.050168E14			

Root MSE	103933	R-Square	0.3588
Dependent Mean	167484	Adj R-Sq	0.3583
Coeff Var	62.05552		

Parameter Estimates						
Variable	Label	DF	Parameter Estimate	Standard Error	t Value	Pr > |t|
Intercept	Intercept	1	139512	4844.40386	28.80	<.0001
ID	ID	1	0.16114	0.06979	2.31	0.0209
SEX	SEX	1	4776.05772	1241.50433	3.85	0.0001
EDUCATION	EDUCATION	1	-31403	785.96618	-39.95	<.0001
MARRIAGE	MARRIAGE	1	-17296	1271.91384	-13.60	<.0001
AGE	AGE	1	1468.00789	73.05158	20.10	<.0001
PAY_0	PAY_0	1	-9367.72028	752.79785	-12.44	<.0001
PAY_2	PAY_2	1	-13309	890.23024	-14.95	<.0001
PAY_3	PAY_3	1	-7196.37856	958.29387	-7.51	<.0001
PAY_4	PAY_4	1	-4342.52114	1063.16534	-4.08	<.0001
PAY_5	PAY_5	1	-2858.10774	1151.47225	-2.48	0.0131
PAY_6	PAY_6	1	-9919.84886	939.84939	-10.55	<.0001
BILL_AMT1	BILL_AMT1	1	0.37230	0.03047	12.22	<.0001
BILL_AMT2	BILL_AMT2	1	-0.08815	0.04288	-2.06	0.0398
BILL_AMT3	BILL_AMT3	1	-0.09178	0.04037	-2.27	0.0230
BILL_AMT4	BILL_AMT4	1	0.16805	0.04217	3.98	<.0001
BILL_AMT5	BILL_AMT5	1	0.30009	0.04938	6.08	<.0001
BILL_AMT6	BILL_AMT6	1	0.01536	0.03906	0.39	0.6941
PAY_AMT1	PAY_AMT1	1	0.38729	0.04731	8.19	<.0001
PAY_AMT2	PAY_AMT2	1	0.24554	0.03894	6.31	<.0001

The REG Procedure
Model: MODEL1
Dependent Variable: LIMIT_BAL LIMIT_BAL

Parameter Estimates						
Variable	**Label**	**DF**	**Parameter Estimate**	**Standard Error**	**t Value**	**Pr > |t|**
PAY_AMT3	PAY_AMT3	1	0.25756	0.04515	5.70	<.0001
PAY_AMT4	PAY_AMT4	1	0.41043	0.04916	8.35	<.0001
PAY_AMT5	PAY_AMT5	1	0.77615	0.05084	15.27	<.0001
PAY_AMT6	PAY_AMT6	1	0.66045	0.03631	18.19	<.0001
default_payment_next_month	default payment next month	1	-6469.73124	1544.23570	-4.19	<.0001