

	Coefficient	Std. error	Z-statistic	P-value
<b>Intercept</b>	-10.6513	0.3612	-29.5	<0.0001
<b>balance</b>	0.0055	0.0002	24.9	<0.0001

**TABLE 4.1.** For the **Default** data, estimated coefficients of the logistic regression model that predicts the probability of **default** using **balance**. A one-unit increase in **balance** is associated with an increase in the log odds of **default** by 0.0055 units.