The GENMOD Procedure

Model Information	
Data Set	WORK.EX1
Distribution	Binomial
Link Function	Logit
Dependent Variable	Creditability

Number of Observations Read	1000
Number of Observations Used	1000
Number of Events	300
Number of Trials	1000

Response Profile		
Ordered Value	Creditability	Total Frequency
1	0	300
2	1	700

PROC GENMOD is modeling the probability that Creditability='0'. One way to change this to model the probability that Creditability='1' is to specify the DESCENDING option in the PROC statement.

Criteria For Assessing Goodness Of Fit			
Criterion	DF	Value	Value/DF
Log Likelihood		-486.6354	
Full Log Likelihood		-486.6354	
AIC (smaller is better)		1019.2708	
AICC (smaller is better)		1020.4020	
BIC (smaller is better)		1132.1492	

Algorithm converged.

Analysis Of Maximum Likelihood Parameter Estimates							
Parameter	DF	Estimate	Standard Error	Wald 95% Confidence Limits		Wald Chi-Square	Pr > ChiSq
Intercept	1	-1.4556	1.3816	-4.1635	1.2524	1.11	0.2921
Duration	1	0.0399	0.0087	0.0229	0.0569	21.22	<.0001
Credit_amount_log	1	-0.0707	0.1405	-0.3460	0.2047	0.25	0.6150
Age_in_years	1	-0.0084	0.0077	-0.0235	0.0066	1.20	0.2728
account_minus	1	0.5479	0.1886	0.1783	0.9175	8.44	0.0037

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Analysis Of Maximum Likelihood Parameter Estimates							
Parameter	DF	Estimate	Standard Error	Wald 95% Confidence Limits		Wald Chi-Square	Pr > ChiSq
account_none	1	-1.2152	0.2087	-1.6242	-0.8062	33.92	<.0001
credit_critical_acco	1	-0.5017	0.3131	-1.1154	0.1120	2.57	0.1091
credit_paid	1	0.1721	0.2791	-0.3750	0.7192	0.38	0.5375
purpose_cars	1	-0.0009	0.2270	-0.4458	0.4440	0.00	0.9969
purpose_domestic	1	-0.4831	0.2200	-0.9142	-0.0520	4.82	0.0281
savings_below_100	1	0.8638	0.2445	0.3846	1.3430	12.48	0.0004
savings_100_1000	1	0.4171	0.2841	-0.1398	0.9740	2.15	0.1421
employed_1_4	1	0.0390	0.3258	-0.5996	0.6775	0.01	0.9048
employed_4_7	1	-0.3701	0.3284	-1.0136	0.2735	1.27	0.2597
personal_status_sing	1	-0.2795	0.2394	-0.7486	0.1897	1.36	0.2430
sex_female	1	0.0908	0.2461	-0.3915	0.5731	0.14	0.7121
guarantors_none	1	0.2410	0.2768	-0.3015	0.7835	0.76	0.3840
property_real_estate	1	-0.3866	0.1989	-0.7764	0.0032	3.78	0.0519
installment_plans_no	1	-0.6146	0.1928	-0.9924	-0.2367	10.16	0.0014
housing_own	1	-0.3417	0.1740	-0.6828	-0.0006	3.86	0.0496
job_skilled_employee	1	0.0635	0.2041	-0.3365	0.4635	0.10	0.7556
telephone_registered	1	-0.2340	0.1770	-0.5809	0.1129	1.75	0.1862
foreign_worker	1	1.2933	0.6129	0.0921	2.4946	4.45	0.0348
Scale	0	1.0000	0.0000	1.0000	1.0000		

Note: The scale parameter was held fixed.