The REG Procedure
Model: MODEL1
Dependent Variable: Creditability

Number of Observations Read	1000
Number of Observations Used	1000

Stepwise Selection: Step 1

Variable account_none Entered: R-Square = 0.1040 and C(p) = 126.5347

Analysis of Variance					
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	1	21.83260	21.83260	115.80	<.0001
Error	998	188.16740	0.18854		
Corrected Total	999	210.00000			

Variable	Parameter Estimate	Standard Error	Type II SS	F Value	Pr > F
Intercept	0.58086	0.01764	204.46205	1084.42	<.0001
account_none	0.30239	0.02810	21.83260	115.80	<.0001

Bounds on condition number: 1, 1

Stepwise Selection: Step 2

Variable Duration Entered: R-Square = 0.1419 and C(p) = 80.9683

Analysis of Variance					
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	29.80603	14.90301	82.46	<.0001
Error	997	180.19397	0.18074		
Corrected Total	999	210.00000			

Variable	Parameter Estimate	Standard Error	Type II SS	F Value	Pr > F
Intercept	0.74061	0.02961	113.07201	625.62	<.0001
Duration	-0.00742	0.00112	7.97342	44.12	<.0001
account_none	0.29077	0.02757	20.10540	111.24	<.0001

Bounds on condition number: 1.004, 4.0162

The REG Procedure
Model: MODEL1
Dependent Variable: Creditability

Stepwise Selection: Step 3

Variable credit_critical_account Entered: R-Square = 0.1555 and C(p) = 65.9592

Analysis of Variance					
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	3	32.65722	10.88574	61.14	<.0001
Error	996	177.34278	0.17805		
Corrected Total	999	210.00000			

Variable	Parameter Estimate	Standard Error	Type II SS	F Value	Pr > F
Intercept	0.70674	0.03058	95.07953	533.99	<.0001
Duration	-0.00713	0.00111	7.32377	41.13	<.0001
account_none	0.27246	0.02774	17.17370	96.45	<.0001
credit_critical_account	0.11929	0.02981	2.85119	16.01	<.0001

Bounds on condition number: 1.0339, 9.2232

Stepwise Selection: Step 4

Variable account_minus Entered: R-Square = 0.1694 and C(p) = 50.5092

Analysis of Variance					
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	4	35.58231	8.89558	50.75	<.0001
Error	995	174.41769	0.17529		
Corrected Total	999	210.00000			

Variable	Parameter Estimate	Standard Error	Type II SS	F Value	Pr > F
Intercept	0.77019	0.03409	89.47538	510.43	<.0001
Duration	-0.00717	0.00110	7.40878	42.26	<.0001
account_minus	-0.13963	0.03418	2.92509	16.69	<.0001
account_none	0.20887	0.03162	7.64721	43.63	<.0001
credit_critical_account	0.12178	0.02958	2.97037	16.95	<.0001

The REG Procedure
Model: MODEL1
Dependent Variable: Creditability

Stepwise Selection: Step 4

Bounds on condition number: 1.3622, 18.923

Stepwise Selection: Step 5

Variable savings_below_100 Entered: R-Square = 0.1791 and C(p) = 40.3579

Analysis of Variance					
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	5	37.61919	7.52384	43.38	<.0001
Error	994	172.38081	0.17342		
Corrected Total	999	210.00000			

Variable	Parameter Estimate	Standard Error	Type II SS	F Value	Pr > F
Intercept	0.82959	0.03808	82.30434	474.59	<.0001
Duration	-0.00739	0.00110	7.83407	45.17	<.0001
account_minus	-0.11893	0.03453	2.05712	11.86	0.0006
account_none	0.19853	0.03160	6.84554	39.47	<.0001
credit_critical_account	0.12609	0.02945	3.17844	18.33	<.0001
savings_below_100	-0.09579	0.02795	2.03689	11.75	0.0006

Bounds on condition number: 1.3747, 29.345

Stepwise Selection: Step 6

Variable installment_plans_none Entered: R-Square = 0.1854 and C(p) = 34.5594

Analysis of Variance					
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	6	38.92644	6.48774	37.66	<.0001
Error	993	171.07356	0.17228		
Corrected Total	999	210.00000			

The REG Procedure
Model: MODEL1
Dependent Variable: Creditability

Stepwise Selection: Step 6

Variable	Parameter Estimate	Standard Error	Type II SS	F Value	Pr > F
Intercept	0.75229	0.04720	43.75886	254.00	<.0001
Duration	-0.00720	0.00110	7.42167	43.08	<.0001
account_minus	-0.11951	0.03442	2.07737	12.06	0.0005
account_none	0.19571	0.03151	6.64567	38.57	<.0001
credit_critical_account	0.12129	0.02941	2.93089	17.01	<.0001
savings_below_100	-0.09560	0.02786	2.02870	11.78	0.0006
installment_plans_none	0.09339	0.03390	1.30725	7.59	0.0060

Bounds on condition number: 1.3762, 41.328

Stepwise Selection: Step 7

Variable personal_status_single Entered: R-Square = 0.1919 and C(p) = 28.3886

Analysis of Variance					
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	7	40.29610	5.75659	33.65	<.0001
Error	992	169.70390	0.17107		
Corrected Total	999	210.00000			

Variable	Parameter Estimate	Standard Error	Type II SS	F Value	Pr > F
Intercept	0.71773	0.04860	37.31500	218.12	<.0001
Duration	-0.00760	0.00110	8.12794	47.51	<.0001
account_minus	-0.12257	0.03431	2.18286	12.76	0.0004
account_none	0.19003	0.03147	6.23943	36.47	<.0001
credit_critical_account	0.11343	0.02944	2.54047	14.85	0.0001
savings_below_100	-0.09337	0.02777	1.93333	11.30	0.0008
personal_status_single	0.07567	0.02674	1.36965	8.01	0.0048
installment_plans_none	0.10004	0.03387	1.49286	8.73	0.0032

Bounds on condition number: 1.3818, 55.737

The REG Procedure
Model: MODEL1
Dependent Variable: Creditability

Stepwise Selection: Step 8

Variable purpose_domestic Entered: R-Square = 0.1972 and C(p) = 23.6896

Analysis of Variance					
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	8	41.41903	5.17738	30.44	<.0001
Error	991	168.58097	0.17011		
Corrected Total	999	210.00000			

Variable	Parameter Estimate	Standard Error	Type II SS	F Value	Pr > F
Intercept	0.68326	0.05028	31.40835	184.63	<.0001
Duration	-0.00737	0.00110	7.59218	44.63	<.0001
account_minus	-0.12302	0.03422	2.19890	12.93	0.0003
account_none	0.18741	0.03139	6.06279	35.64	<.0001
credit_critical_account	0.11653	0.02938	2.67651	15.73	<.0001
purpose_domestic	0.06795	0.02645	1.12293	6.60	0.0103
savings_below_100	-0.09839	0.02776	2.13619	12.56	0.0004
personal_status_single	0.08121	0.02676	1.56707	9.21	0.0025
installment_plans_none	0.09729	0.03379	1.41042	8.29	0.0041

Bounds on condition number: 1.3833, 72.085

Stepwise Selection: Step 9

Variable property_real_estate Entered: R-Square = 0.2016 and C(p) = 20.1956

Analysis of Variance					
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	9	42.33997	4.70444	27.78	<.0001
Error	990	167.66003	0.16935		
Corrected Total	999	210.00000			

The REG Procedure
Model: MODEL1
Dependent Variable: Creditability

Stepwise Selection: Step 9

Variable	Parameter Estimate	Standard Error	Type II SS	F Value	Pr > F
Intercept	0.65433	0.05168	27.14622	160.29	<.0001
Duration	-0.00678	0.00113	6.11792	36.13	<.0001
account_minus	-0.11976	0.03417	2.08019	12.28	0.0005
account_none	0.18778	0.03132	6.08649	35.94	<.0001
credit_critical_account	0.11543	0.02932	2.62578	15.50	<.0001
purpose_domestic	0.06502	0.02642	1.02597	6.06	0.0140
savings_below_100	-0.10178	0.02774	2.27981	13.46	0.0003
personal_status_single	0.08508	0.02675	1.71372	10.12	0.0015
property_real_estate	0.06998	0.03001	0.92095	5.44	0.0199
installment_plans_none	0.09429	0.03374	1.32276	7.81	0.0053

Bounds on condition number: 1.3833, 91.392

Stepwise Selection: Step 10

Variable employed_4_7 Entered: R-Square = 0.2064 and C(p) = 16.1831

Analysis of Variance					
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	10	43.34782	4.33478	25.72	<.0001
Error	989	166.65218	0.16851		
Corrected Total	999	210.00000			

Variable	Parameter Estimate	Standard Error	Type II SS	F Value	Pr > F
Intercept	0.63437	0.05219	24.89124	147.72	<.0001
Duration	-0.00691	0.00113	6.32768	37.55	<.0001
account_minus	-0.12240	0.03410	2.17098	12.88	0.0003
account_none	0.18366	0.03129	5.80507	34.45	<.0001
credit_critical_account	0.10570	0.02951	2.16151	12.83	0.0004
purpose_domestic	0.06487	0.02635	1.02102	6.06	0.0140
savings_below_100	-0.09589	0.02778	2.00851	11.92	0.0006
employed_4_7	0.06717	0.02746	1.00784	5.98	0.0146
personal_status_single	0.07231	0.02719	1.19195	7.07	0.0079

The REG Procedure
Model: MODEL1
Dependent Variable: Creditability

Stepwise Selection: Step 10

Variable	Parameter Estimate	Standard Error	Type II SS	F Value	Pr > F
property_real_estate	0.07514	0.03001	1.05654	6.27	0.0124
installment_plans_none	0.09565	0.03366	1.36083	8.08	0.0046

Bounds on condition number: 1.3873, 113.31

Stepwise Selection: Step 11

Variable foreign_worker Entered: R-Square = 0.2100 and C(p) = 13.7573

Analysis of Variance					
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	11	44.08970	4.00815	23.87	<.0001
Error	988	165.91030	0.16793		
Corrected Total	999	210.00000			

Variable	Parameter Estimate	Standard Error	Type II SS	F Value	Pr > F
Intercept	0.77197	0.08367	14.29455	85.12	<.0001
Duration	-0.00661	0.00113	5.71342	34.02	<.0001
account_minus	-0.12696	0.03411	2.32603	13.85	0.0002
account_none	0.18370	0.03124	5.80771	34.59	<.0001
credit_critical_account	0.10404	0.02947	2.09256	12.46	0.0004
purpose_domestic	0.06949	0.02640	1.16354	6.93	0.0086
savings_below_100	-0.09422	0.02774	1.93763	11.54	0.0007
employed_4_7	0.06950	0.02744	1.07737	6.42	0.0115
personal_status_single	0.06935	0.02718	1.09364	6.51	0.0109
property_real_estate	0.06946	0.03008	0.89571	5.33	0.0211
installment_plans_none	0.09445	0.03360	1.32646	7.90	0.0050
foreign_worker	-0.14747	0.07016	0.74189	4.42	0.0358

Bounds on condition number: 1.3873, 136.63

The REG Procedure
Model: MODEL1
Dependent Variable: Creditability

Stepwise Selection: Step 12

Variable housing_own Entered: R-Square = 0.2134 and C(p) = 11.4620

Analysis of Variance					
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	12	44.80971	3.73414	22.31	<.0001
Error	987	165.19029	0.16737		
Corrected Total	999	210.00000			

Variable	Parameter Estimate	Standard Error	Type II SS	F Value	Pr > F
Intercept	0.73023	0.08592	12.08832	72.23	<.0001
Duration	-0.00652	0.00113	5.54281	33.12	<.0001
account_minus	-0.12049	0.03420	2.07775	12.41	0.0004
account_none	0.18160	0.03120	5.66991	33.88	<.0001
credit_critical_account	0.10015	0.02948	1.93125	11.54	0.0007
purpose_domestic	0.06419	0.02648	0.98378	5.88	0.0155
savings_below_100	-0.09525	0.02770	1.97954	11.83	0.0006
employed_4_7	0.07088	0.02740	1.11970	6.69	0.0098
personal_status_single	0.06407	0.02725	0.92530	5.53	0.0189
property_real_estate	0.06300	0.03019	0.72886	4.35	0.0372
installment_plans_none	0.09731	0.03358	1.40581	8.40	0.0038
housing_own	0.06106	0.02944	0.72001	4.30	0.0383
foreign_worker	-0.14606	0.07005	0.72766	4.35	0.0373

Bounds on condition number: 1.39, 162.4

Stepwise Selection: Step 13

Variable telephone_registered Entered: R-Square = 0.2161 and C(p) = 10.0550

Analysis of Variance					
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	13	45.38083	3.49083	20.91	<.0001
Error	986	164.61917	0.16696		
Corrected Total	999	210.00000			

The REG Procedure
Model: MODEL1
Dependent Variable: Creditability

Stepwise Selection: Step 13

Variable	Parameter Estimate	Standard Error	Type II SS	F Value	Pr > F
Intercept	0.72209	0.08593	11.78945	70.61	<.0001
Duration	-0.00675	0.00114	5.87246	35.17	<.0001
account_minus	-0.11798	0.03418	1.98891	11.91	0.0006
account_none	0.17985	0.03118	5.55605	33.28	<.0001
credit_critical_account	0.09811	0.02947	1.85105	11.09	0.0009
purpose_domestic	0.06894	0.02657	1.12416	6.73	0.0096
savings_below_100	-0.09432	0.02767	1.94043	11.62	0.0007
employed_4_7	0.06808	0.02741	1.03003	6.17	0.0132
personal_status_single	0.06254	0.02723	0.88074	5.28	0.0218
property_real_estate	0.06906	0.03033	0.86563	5.18	0.0230
installment_plans_none	0.09779	0.03354	1.41950	8.50	0.0036
housing_own	0.06205	0.02941	0.74340	4.45	0.0351
telephone_registered	0.05060	0.02736	0.57111	3.42	0.0647
foreign_worker	-0.15689	0.07021	0.83377	4.99	0.0257

Bounds on condition number: 1.3922, 190.66

All variables left in the model are significant at the 0.1500 level.

No other variable met the 0.1500 significance level for entry into the model.

Summary of Stepwise Selection								
Step	Variable Entered	Variable Removed	Number Vars In	Partial R-Square	Model R-Square	C(p)	F Value	Pr > F
1	account_none		1	0.1040	0.1040	126.535	115.80	<.0001
2	Duration		2	0.0380	0.1419	80.9683	44.12	<.0001
3	credit_critical_account		3	0.0136	0.1555	65.9592	16.01	<.0001
4	account_minus		4	0.0139	0.1694	50.5092	16.69	<.0001
5	savings_below_100		5	0.0097	0.1791	40.3579	11.75	0.0006
6	installment_plans_none		6	0.0062	0.1854	34.5594	7.59	0.0060
7	personal_status_single		7	0.0065	0.1919	28.3886	8.01	0.0048
8	purpose_domestic		8	0.0053	0.1972	23.6896	6.60	0.0103
9	property_real_estate		9	0.0044	0.2016	20.1956	5.44	0.0199
10	employed_4_7		10	0.0048	0.2064	16.1831	5.98	0.0146
11	foreign_worker		11	0.0035	0.2100	13.7573	4.42	0.0358

The REG Procedure
Model: MODEL1
Dependent Variable: Creditability

Summary of Stepwise Selection

Step	Variable Entered	Variable Removed	Number Vars In	Partial R-Square	Model R-Square	C(p)	F Value	Pr > F
12	housing_own		12	0.0034	0.2134	11.4620	4.30	0.0383
13	telephone_registered		13	0.0027	0.2161	10.0550	3.42	0.0647

The REG Procedure
Model: MODEL1
Dependent Variable: Creditability

Number of Observations Read	1000
Number of Observations Used	1000

Analysis of Variance

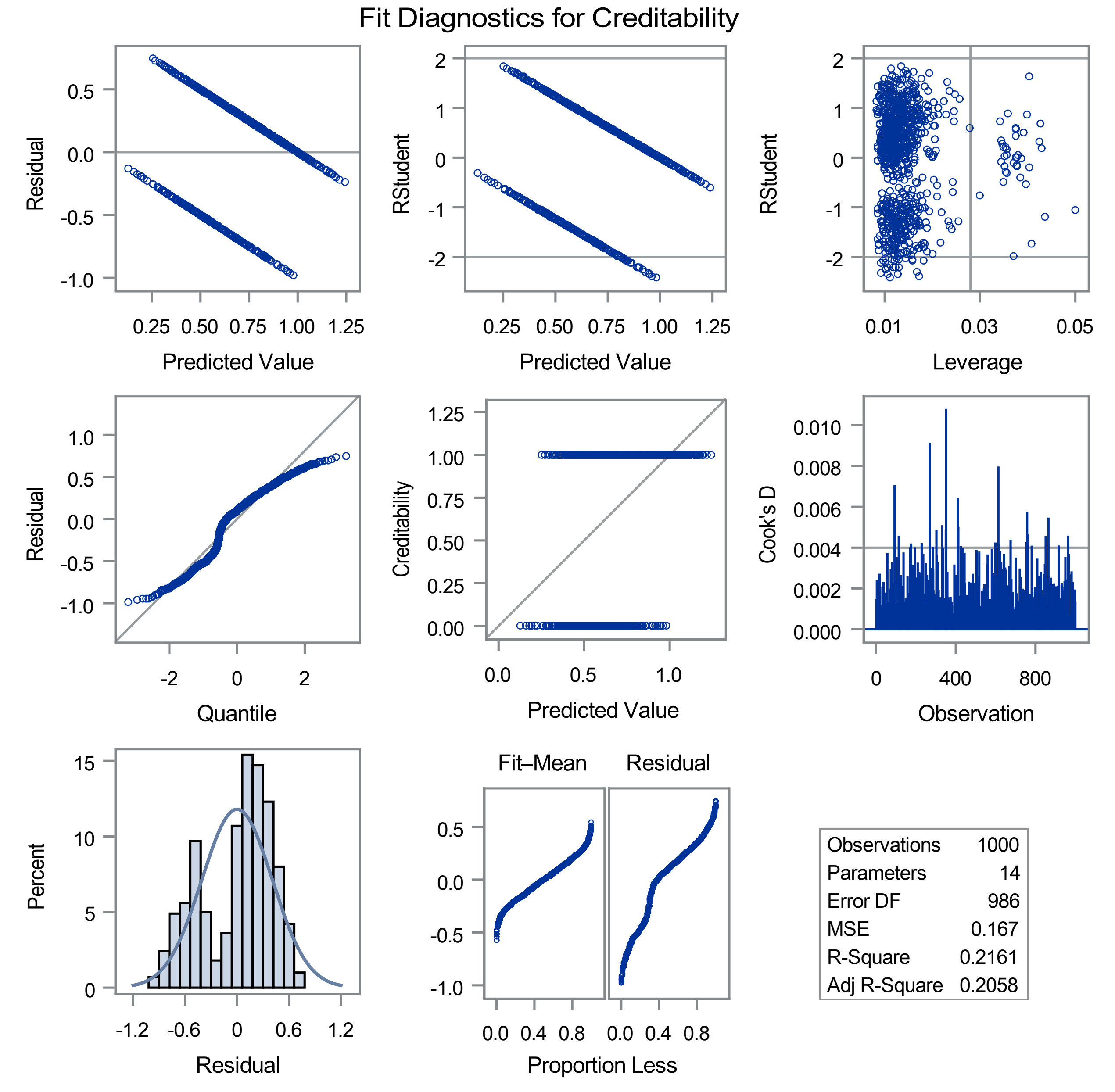
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	13	45.38083	3.49083	20.91	<.0001
Error	986	164.61917	0.16696		
Corrected Total	999	210.00000			

Root MSE	0.40860	R-Square	0.2161
Dependent Mean	0.70000	Adj R-Sq	0.2058
Coeff Var	58.37188		

Parameter Estimates

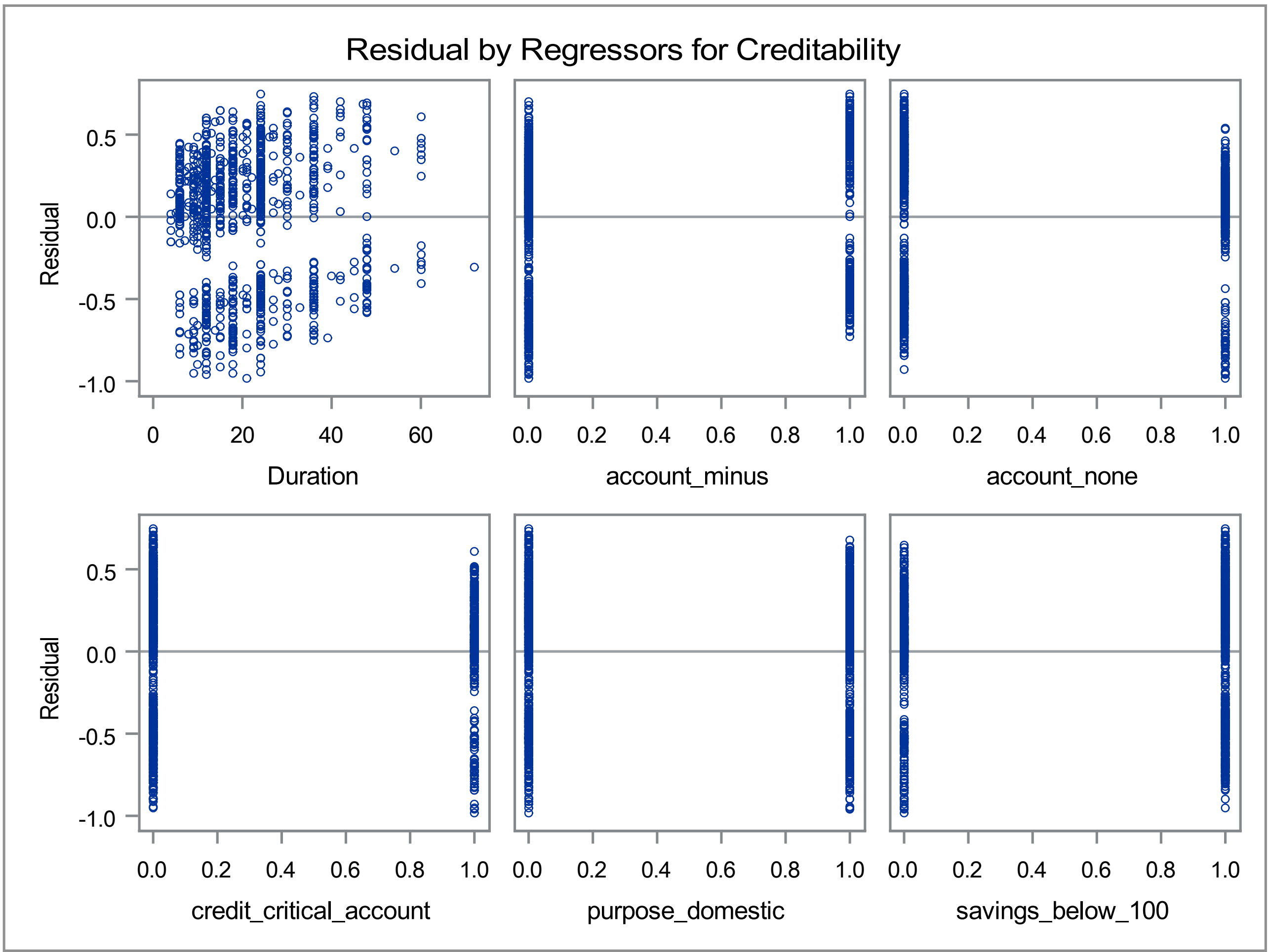
Variable	DF	Parameter Estimate	Standard Error	t Value	Pr > |t|	Variance Inflation
Intercept	1	0.72209	0.08593	8.40	<.0001	0
Duration	1	-0.00675	0.00114	-5.93	<.0001	1.12755
account_minus	1	-0.11798	0.03418	-3.45	0.0006	1.39217
account_none	1	0.17985	0.03118	5.77	<.0001	1.39006
credit_critical_account	1	0.09811	0.02947	3.33	0.0009	1.07731
purpose_domestic	1	0.06894	0.02657	2.59	0.0096	1.05401
savings_below_100	1	-0.09432	0.02767	-3.41	0.0007	1.09760
employed_4_7	1	0.06808	0.02741	2.48	0.0132	1.10105
personal_status_single	1	0.06254	0.02723	2.30	0.0218	1.10001
property_real_estate	1	0.06906	0.03033	2.28	0.0230	1.11555
installment_plans_none	1	0.09779	0.03354	2.92	0.0036	1.01995
housing_own	1	0.06205	0.02941	2.11	0.0351	1.05988
telephone_registered	1	0.05060	0.02736	1.85	0.0647	1.07927
foreign_worker	1	-0.15689	0.07021	-2.23	0.0257	1.05189

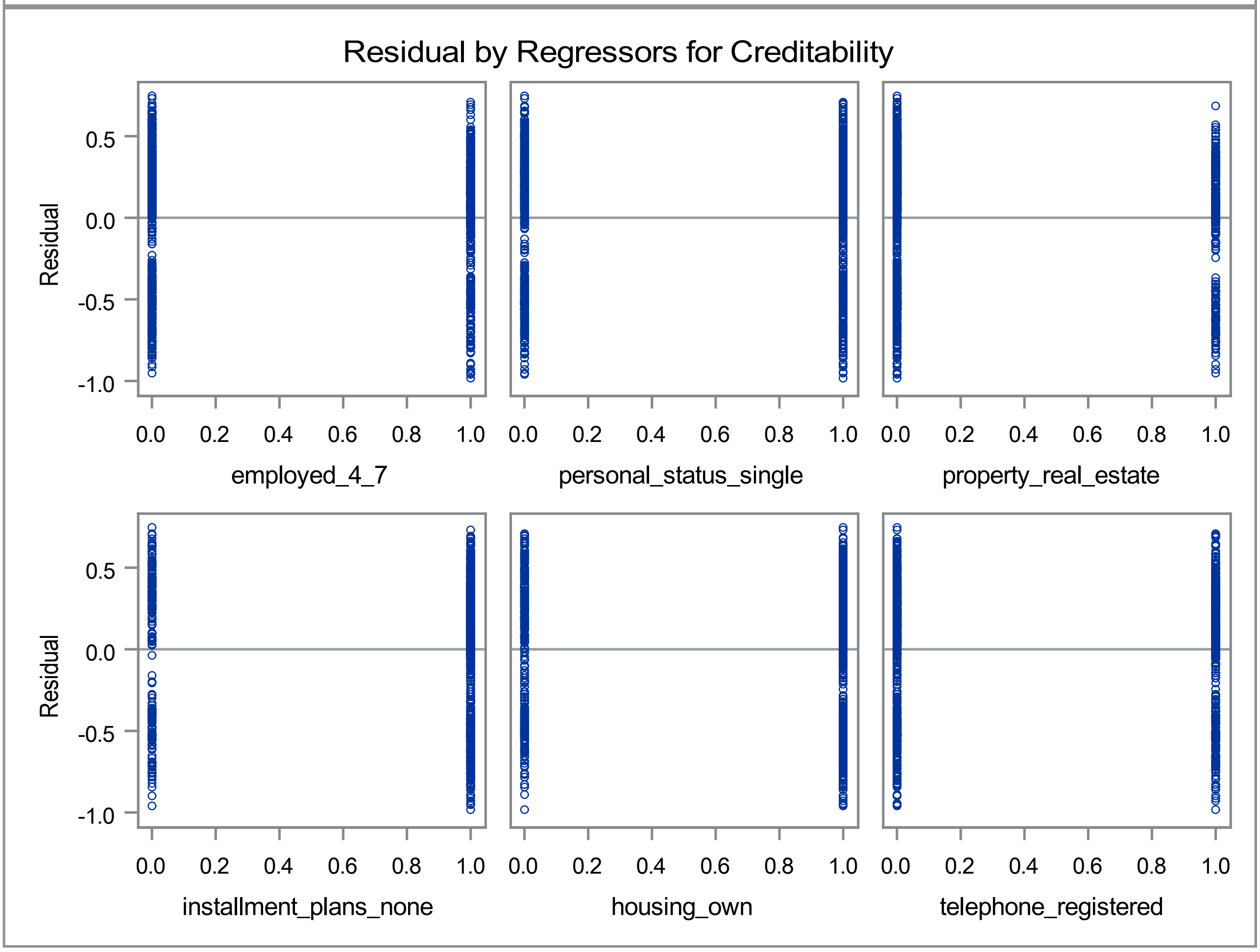
The REG Procedure
Model: MODEL1
Dependent Variable: Creditability



Observations	1000
Parameters	14
Error DF	986
MSE	0.167
R-Square	0.2161
Adj R-Square	0.2058

The REG Procedure
Model: MODEL1
Dependent Variable: Creditability





The REG Procedure
Model: MODEL1
Dependent Variable: Creditability