The LOGISTIC Procedure

Model Information		
Data Set	WORK.TEMP	
Response Variable	INS	Insurance Product
Number of Response Levels	2	
Model	binary logit	
Optimization Technique	Fisher's scoring	

Number of Observations Read	8495
Number of Observations Used	8495

Response Profile		
Ordered Value	INS	Total Frequency
1	0	5577
2	1	2918

Probability modeled is INS=1.

Forward Selection Procedure

Class Level Information																				
Class	**Value**	**Design Variables**																		
DDABAL_Bin	1	0	0	0	0	0	0	0												
	2	1	0	0	0	0	0	0												
	3	0	1	0	0	0	0	0												
	4	0	0	1	0	0	0	0												
	5	0	0	0	1	0	0	0												
	6	0	0	0	0	1	0	0												
	7	0	0	0	0	0	1	0												
	8	0	0	0	0	0	0	1												
DDA	0	1																		
	1	0																		
CHECKS_Bin	1	0	0	0																
	2	1	0	0																
	3	0	1	0																
	4	0	0	1																
TELLER_Bin	1	0	0																	
	2	1	0																	
	3	0	1																	
SAVBAL_Bin	1	0	0	0	0	0	0													

The LOGISTIC Procedure

Class	Value	Design Variables																	
	2	1	0	0	0	0	0												
	3	0	1	0	0	0	0												
	4	0	0	1	0	0	0												
	5	0	0	0	1	0	0												
	6	0	0	0	0	1	0												
	7	0	0	0	0	0	1												
CDBAL_Bin	1	0	0																
	2	1	0																
	3	0	1																
ATMAMT_Bin	1	0	0																
	2	1	0																
	3	0	1																
BRANCH	B1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	B10	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	B11	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	B12	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	B13	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	B14	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
	B15	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
	B16	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
	B17	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
	B18	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
	B19	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0
	B2	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0
	B3	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0
	B4	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0
	B5	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0
	B6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
	B7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0
	B8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0
	B9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
MM	0	1																	
	1	0																	
IRA	0	1																	
	1	0																	

The LOGISTIC Procedure

Class Level Information																				
Class	**Value**	**Design Variables**																		
INV	**-1**	0	0																	
	0	1	0																	
	1	0	1																	
ILS	**0**	1																		
	1	0																		
CC	**-1**	0	0																	
	0	1	0																	
	1	0	1																	
NSF	**0**	1																		
	1	0																		

Step 0. Intercept entered:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

-2 Log L	=	10930.130

Residual Chi-Square Test		
Chi-Square	**DF**	**Pr > ChiSq**
2966.0320	906	<.0001

Step 1. Effect SAVBAL_Bin entered:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	**Intercept Only**	**Intercept and Covariates**
AIC	10932.130	10026.339
SC	10939.178	10075.670
-2 Log L	10930.130	10012.339

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Testing Global Null Hypothesis: BETA=0			
Test	**Chi-Square**	**DF**	**Pr > ChiSq**
Likelihood Ratio	917.7915	6	<.0001
Score	930.6537	6	<.0001
Wald	809.4290	6	<.0001

Residual Chi-Square Test		
Chi-Square	**DF**	**Pr > ChiSq**
2303.8749	900	<.0001

Step 2. Effect DDABAL_Bin entered:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	**Intercept Only**	**Intercept and Covariates**
AIC	10932.130	9455.682
SC	10939.178	9554.343
-2 Log L	10930.130	9427.682

Testing Global Null Hypothesis: BETA=0			
Test	**Chi-Square**	**DF**	**Pr > ChiSq**
Likelihood Ratio	1502.4486	13	<.0001
Score	1448.5718	13	<.0001
Wald	1203.2729	13	<.0001

Residual Chi-Square Test		
Chi-Square	**DF**	**Pr > ChiSq**
1808.1775	893	<.0001

Step 3. Effect CDBAL_Bin entered:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

The LOGISTIC Procedure

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	9238.472
SC	10939.178	9351.228
-2 Log L	10930.130	9206.472

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	1723.6581	15	<.0001
Score	1654.0581	15	<.0001
Wald	1329.3685	15	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
1621.2371	891	<.0001

Step 4. Effect MM entered:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	9111.952
SC	10939.178	9231.755
-2 Log L	10930.130	9077.952

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	1852.1781	16	<.0001
Score	1773.4493	16	<.0001
Wald	1418.4744	16	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
1490.4734	890	<.0001

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Step 5. Effect INV entered:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	9013.564
SC	10939.178	9147.461
-2 Log L	10930.130	8975.564

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	1954.5665	18	<.0001
Score	1856.3266	18	<.0001
Wald	1465.5169	18	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
1414.5696	888	<.0001

Step 6. Effect DDABAL_Bi*SAVBAL_Bin entered:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8939.933
SC	10939.178	9369.815
-2 Log L	10930.130	8817.933

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2112.1971	60	<.0001
Score	1971.2406	60	<.0001
Wald	1535.5910	60	<.0001

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Residual Chi-Square Test		
Chi-Square	**DF**	**Pr > ChiSq**
1261.3531	846	<.0001

Step 7. Effect CHECKS_Bin entered:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	**Intercept Only**	**Intercept and Covariates**
AIC	10932.130	8890.984
SC	10939.178	9342.007
-2 Log L	10930.130	8762.984

Testing Global Null Hypothesis: BETA=0			
Test	**Chi-Square**	**DF**	**Pr > ChiSq**
Likelihood Ratio	2167.1466	63	<.0001
Score	2013.1030	63	<.0001
Wald	1557.7664	63	<.0001

Residual Chi-Square Test		
Chi-Square	**DF**	**Pr > ChiSq**
1229.0027	843	<.0001

Step 8. Effect ATMAMT_Bin entered:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	**Intercept Only**	**Intercept and Covariates**
AIC	10932.130	8861.812
SC	10939.178	9326.929
-2 Log L	10930.130	8729.812

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Testing Global Null Hypothesis: BETA=0			
Test	**Chi-Square**	**DF**	**Pr > ChiSq**
Likelihood Ratio	2200.3185	65	<.0001
Score	2039.7064	65	<.0001
Wald	1571.5829	65	<.0001

Residual Chi-Square Test		
Chi-Square	**DF**	**Pr > ChiSq**
1197.1175	841	<.0001

Step 9. Effect TELLER_Bin entered:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	**Intercept Only**	**Intercept and Covariates**
AIC	10932.130	8830.600
SC	10939.178	9309.811
-2 Log L	10930.130	8694.600

Testing Global Null Hypothesis: BETA=0			
Test	**Chi-Square**	**DF**	**Pr > ChiSq**
Likelihood Ratio	2235.5309	67	<.0001
Score	2063.8135	67	<.0001
Wald	1583.6843	67	<.0001

Residual Chi-Square Test		
Chi-Square	**DF**	**Pr > ChiSq**
1161.1721	839	<.0001

Step 10. Effect BRANCH entered:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

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Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8806.707
SC	10939.178	9405.722
-2 Log L	10930.130	8636.707

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2293.4237	84	<.0001
Score	2105.3337	84	<.0001
Wald	1607.7841	84	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
1103.6467	822	<.0001

Step 11. Effect DDA entered:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8784.632
SC	10939.178	9390.694
-2 Log L	10930.130	8612.632

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2317.4980	85	<.0001
Score	2125.7070	85	<.0001
Wald	1622.4057	85	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
1099.8400	821	<.0001

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Step 12. Effect IRA entered:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8768.292
SC	10939.178	9381.401
-2 Log L	10930.130	8594.292

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2335.8389	86	<.0001
Score	2141.8705	86	<.0001
Wald	1630.8189	86	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
1079.4736	820	<.0001

Step 13. Effect DDABAL_Bin*MM entered:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8752.796
SC	10939.178	9415.236
-2 Log L	10930.130	8564.796

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2365.3344	93	<.0001
Score	2159.1912	93	<.0001
Wald	1637.1794	93	<.0001

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Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
1048.6700	813	<.0001

Step 14. Effect NSF entered:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8740.325
SC	10939.178	9409.812
-2 Log L	10930.130	8550.325

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2379.8054	94	<.0001
Score	2168.0107	94	<.0001
Wald	1639.5649	94	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
1028.1622	812	<.0001

Step 15. Effect CC entered:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8729.623
SC	10939.178	9406.158
-2 Log L	10930.130	8537.623

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Testing Global Null Hypothesis: BETA=0			
Test	**Chi-Square**	**DF**	**Pr > ChiSq**
Likelihood Ratio	2392.5071	95	<.0001
Score	2179.4910	95	<.0001
Wald	1646.1574	95	<.0001

Residual Chi-Square Test		
Chi-Square	**DF**	**Pr > ChiSq**
1015.7145	811	<.0001

Step 16. Effect ILS entered:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	**Intercept Only**	**Intercept and Covariates**
AIC	10932.130	8719.593
SC	10939.178	9403.175
-2 Log L	10930.130	8525.593

Testing Global Null Hypothesis: BETA=0			
Test	**Chi-Square**	**DF**	**Pr > ChiSq**
Likelihood Ratio	2404.5372	96	<.0001
Score	2189.2941	96	<.0001
Wald	1651.1884	96	<.0001

Residual Chi-Square Test		
Chi-Square	**DF**	**Pr > ChiSq**
1006.6620	810	<.0001

Step 17. Effect DDA*IRA entered:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

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Model Fit Statistics		
Criterion	**Intercept Only**	**Intercept and Covariates**
AIC	10932.130	8711.337
SC	10939.178	9401.966
-2 Log L	10930.130	8515.337

Testing Global Null Hypothesis: BETA=0			
Test	**Chi-Square**	**DF**	**Pr > ChiSq**
Likelihood Ratio	2414.7935	97	<.0001
Score	2196.7598	97	<.0001
Wald	1655.2093	97	<.0001

Residual Chi-Square Test		
Chi-Square	**DF**	**Pr > ChiSq**
998.2554	809	<.0001

Note: No (additional) effects met the 0.002 significance level for entry into the model.

Summary of Forward Selection						
Step	**Effect Entered**	**DF**	**Number In**	**Score Chi-Square**	**Pr > ChiSq**	**Variable Label**
1	SAVBAL_Bin	6	1	930.6537	<.0001	
2	DDABAL_Bin	7	2	578.0557	<.0001	
3	CDBAL_Bin	2	3	220.5619	<.0001	
4	MM	1	4	131.6624	<.0001	Money Market
5	INV	2	5	98.9123	<.0001	Investment
6	DDABAL_Bi*SAVBAL_Bin	42	6	159.9314	<.0001	
7	CHECKS_Bin	3	7	54.5841	<.0001	
8	ATMAMT_Bin	2	8	33.6197	<.0001	
9	TELLER_Bin	2	9	35.5527	<.0001	
10	BRANCH	17	10	57.3068	<.0001	Branch of Bank
11	DDA	1	11	21.0260	<.0001	Checking Account
12	IRA	1	12	18.3080	<.0001	Retirement Account
13	DDABAL_Bin*MM	7	13	32.5023	<.0001	
14	NSF	1	14	15.0359	0.0001	Number Insufficient Fund
15	CC	1	15	12.7293	0.0004	Credit Card
16	ILS	1	16	11.7417	0.0006	Installment Loan
17	DDA*IRA	1	17	10.4047	0.0013	

The LOGISTIC Procedure

Joint Tests			
Effect	**DF**	**Wald Chi-Square**	**Pr > ChiSq**
NSF	1	17.3980	<.0001
DDABAL_Bin	7	31.7972	<.0001
DDA	1	6.3342	0.0118
CHECKS_Bin	3	99.0389	<.0001
TELLER_Bin	2	36.6166	<.0001
SAVBAL_Bin	6	50.0004	<.0001
DDABAL_Bi*SAVBAL_Bin	42	164.3622	<.0001
CDBAL_Bin	2	154.7188	<.0001
ATMAMT_Bin	2	36.2792	<.0001
BRANCH	18	114.3985	<.0001
MM	1	24.5479	<.0001
DDABAL_Bin*MM	7	27.9171	0.0002
IRA	1	28.4354	<.0001
DDA*IRA	1	10.3360	0.0013
INV	1	12.5963	0.0004
ILS	1	11.6660	0.0006
CC	1	17.4153	<.0001

Note: Under full-rank parameterizations, Type 3 effect tests are replaced by joint tests. The joint test for an effect is a test that all the parameters associated with that effect are zero. Such joint tests might not be equivalent to Type 3 effect tests under GLM parameterization.

Note: The following parameters have been set to 0, since the variables are a linear combination of other variables as shown.

INV1 =	Intercept - BRANCHB14 - BRANCHB15 - BRANCHB18 - BRANCHB19 - INV0
CC1 =	Intercept - BRANCHB14 - BRANCHB15 - BRANCHB18 - BRANCHB19 - CC0

The LOGISTIC Procedure

Analysis of Maximum Likelihood Estimates							
Parameter			DF	Estimate	Standard Error	Wald Chi-Square	Pr > ChiSq
Intercept			1	-0.2386	0.4984	0.2292	0.6321
NSF	0		1	-0.4606	0.1104	17.3980	<.0001
DDABAL_Bin	2		1	1.7032	0.7657	4.9473	0.0261
DDABAL_Bin	3		1	0.3152	0.5937	0.2818	0.5955
DDABAL_Bin	4		1	0.8801	0.4991	3.1095	0.0778
DDABAL_Bin	5		1	1.6830	0.5060	11.0637	0.0009
DDABAL_Bin	6		1	1.5222	0.4892	9.6835	0.0019
DDABAL_Bin	7		1	1.6657	0.4729	12.4081	0.0004
DDABAL_Bin	8		1	2.0039	0.4928	16.5379	<.0001
DDA	0		1	1.1904	0.4730	6.3342	0.0118
CHECKS_Bin	2		1	-0.00872	0.1078	0.0065	0.9356
CHECKS_Bin	3		1	-0.0981	0.1138	0.7435	0.3885
CHECKS_Bin	4		1	-0.7162	0.1051	46.4017	<.0001
TELLER_Bin	2		1	0.2557	0.0703	13.2254	0.0003
TELLER_Bin	3		1	0.5474	0.0922	35.2604	<.0001
SAVBAL_Bin	2		1	-1.0070	0.5733	3.0853	0.0790
SAVBAL_Bin	3		1	-0.4512	0.3436	1.7240	0.1892
SAVBAL_Bin	4		1	-0.0664	0.2138	0.0964	0.7561
SAVBAL_Bin	5		1	-0.1557	0.2474	0.3959	0.5292
SAVBAL_Bin	6		1	0.4773	0.2055	5.3946	0.0202
SAVBAL_Bin	7		1	1.0014	0.1655	36.5991	<.0001
DDABAL_Bi*SAVBAL_Bin	2	2	1	1.3930	0.7127	3.8197	0.0507
DDABAL_Bi*SAVBAL_Bin	2	3	1	0.5009	0.7202	0.4837	0.4868
DDABAL_Bi*SAVBAL_Bin	2	4	1	1.4401	0.4197	11.7720	0.0006
DDABAL_Bi*SAVBAL_Bin	2	5	1	1.8546	0.5804	10.2106	0.0014
DDABAL_Bi*SAVBAL_Bin	2	6	1	2.6883	0.5461	24.2369	<.0001
DDABAL_Bi*SAVBAL_Bin	2	7	1	3.0768	0.7096	18.7990	<.0001
DDABAL_Bi*SAVBAL_Bin	3	2	1	0.4257	0.7520	0.3205	0.5713
DDABAL_Bi*SAVBAL_Bin	3	3	1	0.6780	0.5737	1.3964	0.2373
DDABAL_Bi*SAVBAL_Bin	3	4	1	1.3844	0.3517	15.4967	<.0001
DDABAL_Bi*SAVBAL_Bin	3	5	1	2.1673	0.3994	29.4396	<.0001
DDABAL_Bi*SAVBAL_Bin	3	6	1	2.2178	0.3793	34.1909	<.0001
DDABAL_Bi*SAVBAL_Bin	3	7	1	2.7002	0.5573	23.4770	<.0001
DDABAL_Bi*SAVBAL_Bin	4	2	1	0.4871	0.6759	0.5193	0.4711
DDABAL_Bi*SAVBAL_Bin	4	3	1	0.3149	0.4903	0.4124	0.5207

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Parameter			DF	Estimate	Standard Error	Wald Chi-Square	Pr > ChiSq
DDABAL_Bi*SAVBAL_Bin	4	4	1	0.5199	0.3064	2.8795	0.0897
DDABAL_Bi*SAVBAL_Bin	4	5	1	1.3997	0.3500	15.9946	<.0001
DDABAL_Bi*SAVBAL_Bin	4	6	1	1.5909	0.3150	25.5074	<.0001
DDABAL_Bi*SAVBAL_Bin	4	7	1	1.6966	0.3702	21.0020	<.0001
DDABAL_Bi*SAVBAL_Bin	5	2	1	0.7885	0.7124	1.2252	0.2683
DDABAL_Bi*SAVBAL_Bin	5	3	1	0.3523	0.5162	0.4659	0.4949
DDABAL_Bi*SAVBAL_Bin	5	4	1	0.2776	0.3288	0.7125	0.3986
DDABAL_Bi*SAVBAL_Bin	5	5	1	1.0562	0.3640	8.4171	0.0037
DDABAL_Bi*SAVBAL_Bin	5	6	1	1.1106	0.3329	11.1275	0.0009
DDABAL_Bi*SAVBAL_Bin	5	7	1	1.3460	0.3624	13.7962	0.0002
DDABAL_Bi*SAVBAL_Bin	6	2	1	0.5333	0.7083	0.5669	0.4515
DDABAL_Bi*SAVBAL_Bin	6	3	1	0.3591	0.5021	0.5116	0.4744
DDABAL_Bi*SAVBAL_Bin	6	4	1	0.0522	0.3193	0.0267	0.8701
DDABAL_Bi*SAVBAL_Bin	6	5	1	1.2633	0.3345	14.2597	0.0002
DDABAL_Bi*SAVBAL_Bin	6	6	1	0.8594	0.3064	7.8668	0.0050
DDABAL_Bi*SAVBAL_Bin	6	7	1	1.1519	0.3095	13.8503	0.0002
DDABAL_Bi*SAVBAL_Bin	7	2	1	1.0455	0.7532	1.9266	0.1651
DDABAL_Bi*SAVBAL_Bin	7	3	1	-0.2206	0.5033	0.1922	0.6611
DDABAL_Bi*SAVBAL_Bin	7	4	1	0.4043	0.3160	1.6372	0.2007
DDABAL_Bi*SAVBAL_Bin	7	5	1	1.1549	0.3335	11.9957	0.0005
DDABAL_Bi*SAVBAL_Bin	7	6	1	0.5317	0.2960	3.2258	0.0725
DDABAL_Bi*SAVBAL_Bin	7	7	1	0.6244	0.2637	5.6054	0.0179
DDABAL_Bi*SAVBAL_Bin	8	2	1	-0.0798	1.0366	0.0059	0.9387
DDABAL_Bi*SAVBAL_Bin	8	3	1	0.1344	0.6285	0.0457	0.8306
DDABAL_Bi*SAVBAL_Bin	8	4	1	-0.1464	0.3767	0.1510	0.6976
DDABAL_Bi*SAVBAL_Bin	8	5	1	0.6951	0.4369	2.5311	0.1116
DDABAL_Bi*SAVBAL_Bin	8	6	1	-0.3182	0.3960	0.6457	0.4217
DDABAL_Bi*SAVBAL_Bin	8	7	1	-0.3321	0.3155	1.1080	0.2925
CDBAL_Bin	2		1	0.6473	0.1011	40.9753	<.0001
CDBAL_Bin	3		1	1.3951	0.1257	123.1507	<.0001
ATMAMT_Bin	2		1	0.00886	0.0657	0.0182	0.8927
ATMAMT_Bin	3		1	0.6164	0.1093	31.8246	<.0001
BRANCH	B10		1	0.0639	0.2739	0.0545	0.8154
BRANCH	B11		1	0.2756	0.3285	0.7036	0.4016
BRANCH	B12		1	0.3537	0.2277	2.4125	0.1204

The LOGISTIC Procedure

Analysis of Maximum Likelihood Estimates							
Parameter			DF	Estimate	Standard Error	Wald Chi-Square	Pr > ChiSq
BRANCH	B13		1	0.1516	0.2175	0.4860	0.4857
BRANCH	B14		1	-1.7556	0.2509	48.9743	<.0001
BRANCH	B15		1	-1.4625	0.2088	49.0440	<.0001
BRANCH	B16		1	-0.6612	0.1645	16.1486	<.0001
BRANCH	B17		1	0.2018	0.1877	1.1559	0.2823
BRANCH	B18		1	-0.7287	0.2631	7.6737	0.0056
BRANCH	B19		1	-0.8648	0.3350	6.6637	0.0098
BRANCH	B2		1	-0.0636	0.1140	0.3115	0.5768
BRANCH	B3		1	0.0864	0.1293	0.4463	0.5041
BRANCH	B4		1	0.0413	0.1115	0.1371	0.7112
BRANCH	B5		1	-0.0390	0.1286	0.0918	0.7619
BRANCH	B6		1	0.0939	0.1523	0.3800	0.5376
BRANCH	B7		1	-0.0618	0.1542	0.1605	0.6887
BRANCH	B8		1	0.1760	0.1563	1.2670	0.2603
BRANCH	B9		1	0.1654	0.2130	0.6027	0.4375
MM	0		1	-0.5981	0.1207	24.5479	<.0001
DDABAL_Bin*MM	2	0	1	-2.2760	0.6723	11.4620	0.0007
DDABAL_Bin*MM	3	0	1	-0.5152	0.4364	1.3942	0.2377
DDABAL_Bin*MM	4	0	1	-0.4392	0.2866	2.3489	0.1254
DDABAL_Bin*MM	5	0	1	-0.8979	0.2995	8.9890	0.0027
DDABAL_Bin*MM	6	0	1	-0.3701	0.2707	1.8696	0.1715
DDABAL_Bin*MM	7	0	1	-0.1331	0.2373	0.3144	0.5750
DDABAL_Bin*MM	8	0	1	0.4548	0.2759	2.7176	0.0992
IRA	0		1	-0.7687	0.1442	28.4354	<.0001
DDA*IRA	0	0	1	0.7088	0.2205	10.3360	0.0013
INV	0		1	-0.5577	0.1571	12.5963	0.0004
INV	1		0	0	.	.	.
ILS	0		1	0.4404	0.1289	11.6660	0.0006
CC	0		1	-0.2505	0.0600	17.4153	<.0001
CC	1		0	0	.	.	.

The LOGISTIC Procedure

Association of Predicted Probabilities and Observed Responses			
Percent Concordant	80.8	**Somers' D**	0.617
Percent Discordant	19.1	**Gamma**	0.617
Percent Tied	0.0	**Tau-a**	0.278
Pairs	16273686	**c**	0.808

The LOGISTIC Procedure

Parameter Estimates and Profile-Likelihood Confidence Intervals					
Parameter			**Estimate**	**95% Confidence Limits**	
Intercept			-0.2386	-1.2777	0.6953
NSF	**0**		-0.4606	-0.6757	-0.2426
DDABAL_Bin	**2**		1.7032	0.2180	3.2601
DDABAL_Bin	**3**		0.3152	-0.8357	1.5121
DDABAL_Bin	**4**		0.8801	-0.0569	1.9196
DDABAL_Bin	**5**		1.6830	0.7342	2.7364
DDABAL_Bin	**6**		1.5222	0.6083	2.5459
DDABAL_Bin	**7**		1.6657	0.7875	2.6619
DDABAL_Bin	**8**		2.0039	1.0840	3.0348
DDA	**0**		1.1904	0.3119	2.1869
CHECKS_Bin	**2**		-0.00872	-0.2198	0.2029
CHECKS_Bin	**3**		-0.0981	-0.3210	0.1251
CHECKS_Bin	**4**		-0.7162	-0.9222	-0.5099
TELLER_Bin	**2**		0.2557	0.1180	0.3936
TELLER_Bin	**3**		0.5474	0.3666	0.7280
SAVBAL_Bin	**2**		-1.0070	-2.2795	0.0258
SAVBAL_Bin	**3**		-0.4512	-1.1374	0.2185
SAVBAL_Bin	**4**		-0.0664	-0.4865	0.3531
SAVBAL_Bin	**5**		-0.1557	-0.6429	0.3295
SAVBAL_Bin	**6**		0.4773	0.0774	0.8844
SAVBAL_Bin	**7**		1.0014	0.6805	1.3300
DDABAL_Bi*SAVBAL_Bin	**2**	**2**	1.3930	0.0302	2.8781
DDABAL_Bi*SAVBAL_Bin	**2**	**3**	0.5009	-1.0902	1.8105
DDABAL_Bi*SAVBAL_Bin	**2**	**4**	1.4401	0.6033	2.2547
DDABAL_Bi*SAVBAL_Bin	**2**	**5**	1.8546	0.6575	2.9578
DDABAL_Bi*SAVBAL_Bin	**2**	**6**	2.6883	1.6373	3.7938
DDABAL_Bi*SAVBAL_Bin	**2**	**7**	3.0768	1.7861	4.6508
DDABAL_Bi*SAVBAL_Bin	**3**	**2**	0.4257	-1.0603	1.9591
DDABAL_Bi*SAVBAL_Bin	**3**	**3**	0.6780	-0.5101	1.7636
DDABAL_Bi*SAVBAL_Bin	**3**	**4**	1.3844	0.6893	2.0701
DDABAL_Bi*SAVBAL_Bin	**3**	**5**	2.1673	1.3826	2.9509
DDABAL_Bi*SAVBAL_Bin	**3**	**6**	2.2178	1.4766	2.9660
DDABAL_Bi*SAVBAL_Bin	**3**	**7**	2.7002	1.6700	3.8919
DDABAL_Bi*SAVBAL_Bin	**4**	**2**	0.4871	-0.7914	1.9130
DDABAL_Bi*SAVBAL_Bin	**4**	**3**	0.3149	-0.6691	1.2632

The LOGISTIC Procedure

Parameter Estimates and Profile-Likelihood Confidence Intervals					
Parameter			**Estimate**	**95% Confidence Limits**	
DDABAL_Bi*SAVBAL_Bin	**4**	**4**	0.5199	-0.0848	1.1175
DDABAL_Bi*SAVBAL_Bin	**4**	**5**	1.3997	0.7116	2.0852
DDABAL_Bi*SAVBAL_Bin	**4**	**6**	1.5909	0.9735	2.2094
DDABAL_Bi*SAVBAL_Bin	**4**	**7**	1.6966	0.9842	2.4407
DDABAL_Bi*SAVBAL_Bin	**5**	**2**	0.7885	-0.5721	2.2728
DDABAL_Bi*SAVBAL_Bin	**5**	**3**	0.3523	-0.6852	1.3492
DDABAL_Bi*SAVBAL_Bin	**5**	**4**	0.2776	-0.3726	0.9181
DDABAL_Bi*SAVBAL_Bin	**5**	**5**	1.0562	0.3401	1.7690
DDABAL_Bi*SAVBAL_Bin	**5**	**6**	1.1106	0.4581	1.7646
DDABAL_Bi*SAVBAL_Bin	**5**	**7**	1.3460	0.6466	2.0712
DDABAL_Bi*SAVBAL_Bin	**6**	**2**	0.5333	-0.8219	2.0098
DDABAL_Bi*SAVBAL_Bin	**6**	**3**	0.3591	-0.6473	1.3310
DDABAL_Bi*SAVBAL_Bin	**6**	**4**	0.0522	-0.5793	0.6737
DDABAL_Bi*SAVBAL_Bin	**6**	**5**	1.2633	0.6075	1.9204
DDABAL_Bi*SAVBAL_Bin	**6**	**6**	0.8594	0.2580	1.4601
DDABAL_Bi*SAVBAL_Bin	**6**	**7**	1.1519	0.5528	1.7684
DDABAL_Bi*SAVBAL_Bin	**7**	**2**	1.0455	-0.4059	2.5981
DDABAL_Bi*SAVBAL_Bin	**7**	**3**	-0.2206	-1.2284	0.7540
DDABAL_Bi*SAVBAL_Bin	**7**	**4**	0.4043	-0.2177	1.0223
DDABAL_Bi*SAVBAL_Bin	**7**	**5**	1.1549	0.5020	1.8106
DDABAL_Bi*SAVBAL_Bin	**7**	**6**	0.5317	-0.0496	1.1118
DDABAL_Bi*SAVBAL_Bin	**7**	**7**	0.6244	0.1092	1.1438
DDABAL_Bi*SAVBAL_Bin	**8**	**2**	-0.0798	-2.2955	1.9289
DDABAL_Bi*SAVBAL_Bin	**8**	**3**	0.1344	-1.1223	1.3627
DDABAL_Bi*SAVBAL_Bin	**8**	**4**	-0.1464	-0.8856	0.5943
DDABAL_Bi*SAVBAL_Bin	**8**	**5**	0.6951	-0.1515	1.5674
DDABAL_Bi*SAVBAL_Bin	**8**	**6**	-0.3182	-1.0922	0.4645
DDABAL_Bi*SAVBAL_Bin	**8**	**7**	-0.3321	-0.9448	0.2944
CDBAL_Bin	**2**		0.6473	0.4492	0.8457
CDBAL_Bin	**3**		1.3951	1.1518	1.6450
ATMAMT_Bin	**2**		0.00886	-0.1197	0.1379
ATMAMT_Bin	**3**		0.6164	0.4026	0.8310
BRANCH	**B10**		0.0639	-0.4775	0.5984
BRANCH	**B11**		0.2756	-0.3708	0.9200
BRANCH	**B12**		0.3537	-0.0973	0.7964

The LOGISTIC Procedure

Parameter Estimates and Profile-Likelihood Confidence Intervals					
Parameter			**Estimate**	**95% Confidence Limits**	
BRANCH	**B13**		0.1516	-0.2765	0.5768
BRANCH	**B14**		-1.7556	-2.2527	-1.2687
BRANCH	**B15**		-1.4625	-1.8742	-1.0553
BRANCH	**B16**		-0.6612	-0.9865	-0.3411
BRANCH	**B17**		0.2018	-0.1676	0.5686
BRANCH	**B18**		-0.7287	-1.2476	-0.2158
BRANCH	**B19**		-0.8648	-1.5311	-0.2153
BRANCH	**B2**		-0.0636	-0.2867	0.1603
BRANCH	**B3**		0.0864	-0.1671	0.3400
BRANCH	**B4**		0.0413	-0.1769	0.2604
BRANCH	**B5**		-0.0390	-0.2911	0.2132
BRANCH	**B6**		0.0939	-0.2052	0.3919
BRANCH	**B7**		-0.0618	-0.3649	0.2397
BRANCH	**B8**		0.1760	-0.1308	0.4822
BRANCH	**B9**		0.1654	-0.2545	0.5814
MM	**0**		-0.5981	-0.8357	-0.3624
DDABAL_Bin*MM	**2**	**0**	-2.2760	-3.6427	-0.9579
DDABAL_Bin*MM	**3**	**0**	-0.5152	-1.3523	0.3658
DDABAL_Bin*MM	**4**	**0**	-0.4392	-0.9980	0.1272
DDABAL_Bin*MM	**5**	**0**	-0.8979	-1.4895	-0.3132
DDABAL_Bin*MM	**6**	**0**	-0.3701	-0.9014	0.1613
DDABAL_Bin*MM	**7**	**0**	-0.1331	-0.5995	0.3313
DDABAL_Bin*MM	**8**	**0**	0.4548	-0.0905	0.9927
IRA	**0**		-0.7687	-1.0528	-0.4873
DDA*IRA	**0**	**0**	0.7088	0.2758	1.1405
INV	**0**		-0.5577	-0.8688	-0.2522
ILS	**0**		0.4404	0.1900	0.6957
CC	**0**		-0.2505	-0.3682	-0.1328

Odds Ratio Estimates and Profile-Likelihood Confidence Intervals				
Effect	**Unit**	**Estimate**	**95% Confidence Limits**	
NSF 0 vs 1	1.0000	0.631	0.509	0.785
CHECKS_Bin 2 vs 1	1.0000	0.991	0.803	1.225
CHECKS_Bin 3 vs 1	1.0000	0.907	0.725	1.133
CHECKS_Bin 4 vs 1	1.0000	0.489	0.398	0.601

The LOGISTIC Procedure

Odds Ratio Estimates and Profile-Likelihood Confidence Intervals				
Effect	**Unit**	**Estimate**	**95% Confidence Limits**	
TELLER_Bin 2 vs 1	1.0000	1.291	1.125	1.482
TELLER_Bin 3 vs 1	1.0000	1.729	1.443	2.071
CDBAL_Bin 2 vs 1	1.0000	1.910	1.567	2.330
CDBAL_Bin 3 vs 1	1.0000	4.035	3.164	5.181
ATMAMT_Bin 2 vs 1	1.0000	1.009	0.887	1.148
ATMAMT_Bin 3 vs 1	1.0000	1.852	1.496	2.296
BRANCH B10 vs B1	1.0000	1.066	0.620	1.819
BRANCH B11 vs B1	1.0000	1.317	0.690	2.509
BRANCH B12 vs B1	1.0000	1.424	0.907	2.218
BRANCH B13 vs B1	1.0000	1.164	0.758	1.780
BRANCH B14 vs B1	1.0000	0.173	0.105	0.281
BRANCH B15 vs B1	1.0000	0.232	0.153	0.348
BRANCH B16 vs B1	1.0000	0.516	0.373	0.711
BRANCH B17 vs B1	1.0000	1.224	0.846	1.766
BRANCH B18 vs B1	1.0000	0.483	0.287	0.806
BRANCH B19 vs B1	1.0000	0.421	0.216	0.806
BRANCH B2 vs B1	1.0000	0.938	0.751	1.174
BRANCH B3 vs B1	1.0000	1.090	0.846	1.405
BRANCH B4 vs B1	1.0000	1.042	0.838	1.297
BRANCH B5 vs B1	1.0000	0.962	0.747	1.238
BRANCH B6 vs B1	1.0000	1.098	0.815	1.480
BRANCH B7 vs B1	1.0000	0.940	0.694	1.271
BRANCH B8 vs B1	1.0000	1.192	0.877	1.620
BRANCH B9 vs B1	1.0000	1.180	0.775	1.789
INV 0 vs -1	1.0000	0.573	0.419	0.777
ILS 0 vs 1	1.0000	1.553	1.209	2.005
CC 0 vs -1	1.0000	0.778	0.692	0.876

The LOGISTIC Procedure

Odds Ratios with 95% Profile-Likelihood Confidence Limits