

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 $INS=1$.

[illegible]

[illegible]

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													

Step 0. Intercept entered:

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

-2 Log L	=	10930.130
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Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
2923.0910	860	<.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

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

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Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
2251.6668	854	<.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
1743.6347	847	<.0001

Step 3. Effect CDBAL_Bin entered:

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

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

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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
1554.1498	845	<.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
1421.8619	844	<.0001

Step 5. Effect INV 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	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
1338.6297	842	<.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

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
1181.4460	800	<.0001

The LOGISTIC Procedure

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
1144.4391	797	<.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

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

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Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
1112.7989	795	<.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
1077.6764	793	<.0001

Step 10. Effect BRANCH entered:

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

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

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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
1025.0184	776	<.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
1021.2576	775	<.0001

Step 12. Effect IRA 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	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
1001.2463	774	<.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

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
968.6772	767	<.0001

The LOGISTIC Procedure

Step 14. Effect CC entered:

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

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8743.596
SC	10939.178	9413.083
-2 Log L	10930.130	8553.596

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2376.5347	94	<.0001
Score	2169.4595	94	<.0001
Wald	1643.0659	94	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
957.8563	766	<.0001

Step 15. Effect ILS entered:

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

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8734.114
SC	10939.178	9410.648
-2 Log L	10930.130	8542.114

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2388.0165	95	<.0001
Score	2178.8656	95	<.0001
Wald	1648.0281	95	<.0001

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Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
948.6812	765	<.0001

Step 16. Effect DDA*IRA entered:

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

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8726.176
SC	10939.178	9409.758
-2 Log L	10930.130	8532.176

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2397.9545	96	<.0001
Score	2186.1674	96	<.0001
Wald	1652.1376	96	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
940.4978	764	<.0001

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

The LOGISTIC Procedure

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	CC	1	14	11.2242	0.0008	Credit Card
15	ILS	1	15	11.2089	0.0008	Installment Loan
16	DDA*IRA	1	16	10.0795	0.0015	

Joint Tests			
Effect	DF	Wald Chi-Square	Pr > ChiSq
DDABAL_Bin	7	28.1892	0.0002
DDA	1	4.7646	0.0291
CHECKS_Bin	3	95.1833	<.0001
TELLER_Bin	2	41.4797	<.0001
SAVBAL_Bin	6	49.2307	<.0001
DDABAL_Bi*SAVBAL_Bin	42	159.0415	<.0001
CDBAL_Bin	2	153.4805	<.0001
ATMAMT_Bin	2	40.1572	<.0001
BRANCH	18	114.1936	<.0001
MM	1	24.5419	<.0001
DDABAL_Bin*MM	7	26.8664	0.0004
IRA	1	27.5999	<.0001
DDA*IRA	1	10.0149	0.0016
INV	1	13.4767	0.0002

The LOGISTIC Procedure

Joint Tests			
Effect	DF	Wald Chi-Square	Pr > ChiSq
ILS	1	11.1299	0.0008
CC	1	15.5180	<.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	-0.5160	0.4928	1.0964	0.2951
DDABAL_Bin	2		1	1.5414	0.7626	4.0854	0.0433
DDABAL_Bin	3		1	0.1585	0.5897	0.0723	0.7880
DDABAL_Bin	4		1	0.7169	0.4958	2.0912	0.1482
DDABAL_Bin	5		1	1.4851	0.5018	8.7580	0.0031
DDABAL_Bin	6		1	1.3369	0.4855	7.5823	0.0059
DDABAL_Bin	7		1	1.4689	0.4689	9.8147	0.0017
DDABAL_Bin	8		1	1.7949	0.4884	13.5053	0.0002
DDA	0		1	1.0256	0.4698	4.7646	0.0291
CHECKS_Bin	2		1	0.00811	0.1075	0.0057	0.9398
CHECKS_Bin	3		1	-0.0828	0.1135	0.5323	0.4656
CHECKS_Bin	4		1	-0.6883	0.1046	43.2590	<.0001
TELLER_Bin	2		1	0.2694	0.0702	14.7416	0.0001
TELLER_Bin	3		1	0.5805	0.0918	40.0064	<.0001
SAVBAL_Bin	2		1	-1.0057	0.5742	3.0673	0.0799
SAVBAL_Bin	3		1	-0.4580	0.3437	1.7759	0.1827
SAVBAL_Bin	4		1	-0.0787	0.2136	0.1358	0.7125
SAVBAL_Bin	5		1	-0.1685	0.2472	0.4650	0.4953
SAVBAL_Bin	6		1	0.4636	0.2052	5.1035	0.0239
SAVBAL_Bin	7		1	0.9889	0.1654	35.7548	<.0001
DDABAL_Bi*SAVBAL_Bin	2	2	1	1.4072	0.7134	3.8907	0.0486
DDABAL_Bi*SAVBAL_Bin	2	3	1	0.4559	0.7197	0.4013	0.5264
DDABAL_Bi*SAVBAL_Bin	2	4	1	1.4170	0.4191	11.4312	0.0007
DDABAL_Bi*SAVBAL_Bin	2	5	1	1.8062	0.5803	9.6859	0.0019
DDABAL_Bi*SAVBAL_Bin	2	6	1	2.6323	0.5449	23.3358	<.0001
DDABAL_Bi*SAVBAL_Bin	2	7	1	2.9876	0.7089	17.7615	<.0001
DDABAL_Bi*SAVBAL_Bin	3	2	1	0.4536	0.7524	0.3635	0.5466
DDABAL_Bi*SAVBAL_Bin	3	3	1	0.6631	0.5736	1.3363	0.2477
DDABAL_Bi*SAVBAL_Bin	3	4	1	1.3403	0.3508	14.5938	0.0001
DDABAL_Bi*SAVBAL_Bin	3	5	1	2.1169	0.3989	28.1601	<.0001
DDABAL_Bi*SAVBAL_Bin	3	6	1	2.1591	0.3791	32.4376	<.0001
DDABAL_Bi*SAVBAL_Bin	3	7	1	2.6627	0.5563	22.9134	<.0001
DDABAL_Bi*SAVBAL_Bin	4	2	1	0.5423	0.6760	0.6434	0.4225
DDABAL_Bi*SAVBAL_Bin	4	3	1	0.3191	0.4907	0.4227	0.5156
DDABAL_Bi*SAVBAL_Bin	4	4	1	0.5085	0.3061	2.7589	0.0967

The LOGISTIC Procedure

Analysis of Maximum Likelihood Estimates							
Parameter			DF	Estimate	Standard Error	Wald Chi-Square	Pr > ChiSq
DDABAL_Bi*SAVBAL_Bin	4	5	1	1.3928	0.3491	15.9208	<.0001
DDABAL_Bi*SAVBAL_Bin	4	6	1	1.5474	0.3139	24.2935	<.0001
DDABAL_Bi*SAVBAL_Bin	4	7	1	1.6374	0.3694	19.6459	<.0001
DDABAL_Bi*SAVBAL_Bin	5	2	1	0.8569	0.7120	1.4485	0.2288
DDABAL_Bi*SAVBAL_Bin	5	3	1	0.3861	0.5161	0.5597	0.4544
DDABAL_Bi*SAVBAL_Bin	5	4	1	0.2702	0.3284	0.6767	0.4107
DDABAL_Bi*SAVBAL_Bin	5	5	1	1.0803	0.3635	8.8310	0.0030
DDABAL_Bi*SAVBAL_Bin	5	6	1	1.1061	0.3329	11.0412	0.0009
DDABAL_Bi*SAVBAL_Bin	5	7	1	1.3319	0.3615	13.5776	0.0002
DDABAL_Bi*SAVBAL_Bin	6	2	1	0.6088	0.7079	0.7395	0.3898
DDABAL_Bi*SAVBAL_Bin	6	3	1	0.3609	0.5010	0.5190	0.4713
DDABAL_Bi*SAVBAL_Bin	6	4	1	0.0378	0.3190	0.0140	0.9057
DDABAL_Bi*SAVBAL_Bin	6	5	1	1.2423	0.3341	13.8232	0.0002
DDABAL_Bi*SAVBAL_Bin	6	6	1	0.8258	0.3060	7.2848	0.0070
DDABAL_Bi*SAVBAL_Bin	6	7	1	1.1247	0.3090	13.2442	0.0003
DDABAL_Bi*SAVBAL_Bin	7	2	1	1.0985	0.7506	2.1421	0.1433
DDABAL_Bi*SAVBAL_Bin	7	3	1	-0.2199	0.5034	0.1908	0.6623
DDABAL_Bi*SAVBAL_Bin	7	4	1	0.4159	0.3153	1.7400	0.1871
DDABAL_Bi*SAVBAL_Bin	7	5	1	1.1855	0.3333	12.6512	0.0004
DDABAL_Bi*SAVBAL_Bin	7	6	1	0.5300	0.2955	3.2164	0.0729
DDABAL_Bi*SAVBAL_Bin	7	7	1	0.6227	0.2635	5.5838	0.0181
DDABAL_Bi*SAVBAL_Bin	8	2	1	-0.0225	1.0467	0.0005	0.9828
DDABAL_Bi*SAVBAL_Bin	8	3	1	0.1397	0.6297	0.0492	0.8244
DDABAL_Bi*SAVBAL_Bin	8	4	1	-0.1159	0.3759	0.0950	0.7580
DDABAL_Bi*SAVBAL_Bin	8	5	1	0.6900	0.4368	2.4957	0.1142
DDABAL_Bi*SAVBAL_Bin	8	6	1	-0.3067	0.3959	0.6003	0.4385
DDABAL_Bi*SAVBAL_Bin	8	7	1	-0.3228	0.3154	1.0475	0.3061
CDBAL_Bin	2		1	0.6435	0.1010	40.6028	<.0001
CDBAL_Bin	3		1	1.3874	0.1255	122.1784	<.0001
ATMAMT_Bin	2		1	0.0283	0.0654	0.1875	0.6650
ATMAMT_Bin	3		1	0.6576	0.1089	36.5025	<.0001
BRANCH	B10		1	0.0744	0.2743	0.0736	0.7862
BRANCH	B11		1	0.2895	0.3282	0.7785	0.3776
BRANCH	B12		1	0.3346	0.2268	2.1759	0.1402
BRANCH	B13		1	0.1509	0.2168	0.4847	0.4863

The LOGISTIC Procedure

Analysis of Maximum Likelihood Estimates						
Parameter			DF	Estimate	Standard Error	Wald Chi-Square Pr > ChiSq
BRANCH	B14		1	-1.7558	0.2508	49.0112 <.0001
BRANCH	B15		1	-1.4602	0.2087	48.9403 <.0001
BRANCH	B16		1	-0.6626	0.1645	16.2251 <.0001
BRANCH	B17		1	0.2011	0.1873	1.1533 0.2829
BRANCH	B18		1	-0.7427	0.2628	7.9853 0.0047
BRANCH	B19		1	-0.8918	0.3344	7.1118 0.0077
BRANCH	B2		1	-0.0626	0.1139	0.3025 0.5823
BRANCH	B3		1	0.0933	0.1293	0.5212 0.4703
BRANCH	B4		1	0.0463	0.1115	0.1726 0.6778
BRANCH	B5		1	-0.0443	0.1285	0.1191 0.7300
BRANCH	B6		1	0.0928	0.1520	0.3729 0.5414
BRANCH	B7		1	-0.0594	0.1541	0.1483 0.7002
BRANCH	B8		1	0.1781	0.1561	1.3005 0.2541
BRANCH	B9		1	0.1614	0.2125	0.5769 0.4475
MM	0		1	-0.5975	0.1206	24.5419 <.0001
DDABAL_Bin*MM	2	0	1	-2.2273	0.6706	11.0318 0.0009
DDABAL_Bin*MM	3	0	1	-0.4804	0.4338	1.2266 0.2681
DDABAL_Bin*MM	4	0	1	-0.4160	0.2857	2.1202 0.1454
DDABAL_Bin*MM	5	0	1	-0.8799	0.2985	8.6868 0.0032
DDABAL_Bin*MM	6	0	1	-0.3589	0.2703	1.7633 0.1842
DDABAL_Bin*MM	7	0	1	-0.1401	0.2371	0.3492 0.5546
DDABAL_Bin*MM	8	0	1	0.4532	0.2754	2.7075 0.0999
IRA	0		1	-0.7552	0.1437	27.5999 <.0001
DDA*IRA	0	0	1	0.6966	0.2201	10.0149 0.0016
INV	0		1	-0.5762	0.1569	13.4767 0.0002
INV	1		0	0	.	.
ILS	0		1	0.4299	0.1289	11.1299 0.0008
CC	0		1	-0.2357	0.0598	15.5180 <.0001
CC	1		0	0	.	.

The LOGISTIC Procedure

Association of Predicted Probabilities and Observed Responses			
Percent Concordant	80.7	Somers' D	0.615
Percent Discordant	19.2	Gamma	0.615
Percent Tied	0.0	Tau-a	0.277
Pairs	16273686	c	0.807

The LOGISTIC Procedure

Parameter Estimates and Profile-Likelihood Confidence Intervals					
Parameter			Estimate	95% Confidence Limits	
Intercept			-0.5160	-1.5456	0.4059
DDABAL_Bin	2		1.5414	0.0618	3.0919
DDABAL_Bin	3		0.1585	-0.9846	1.3480
DDABAL_Bin	4		0.7169	-0.2134	1.7505
DDABAL_Bin	5		1.4851	0.5447	2.5309
DDABAL_Bin	6		1.3369	0.4304	2.3540
DDABAL_Bin	7		1.4689	0.5989	2.4581
DDABAL_Bin	8		1.7949	0.8839	2.8182
DDA	0		1.0256	0.1536	2.0165
CHECKS_Bin	2		0.00811	-0.2023	0.2191
CHECKS_Bin	3		-0.0828	-0.3052	0.1398
CHECKS_Bin	4		-0.6883	-0.8932	-0.4829
TELLER_Bin	2		0.2694	0.1320	0.4071
TELLER_Bin	3		0.5805	0.4005	0.7603
SAVBAL_Bin	2		-1.0057	-2.2796	0.0293
SAVBAL_Bin	3		-0.4580	-1.1444	0.2117
SAVBAL_Bin	4		-0.0787	-0.4983	0.3403
SAVBAL_Bin	5		-0.1685	-0.6553	0.3161
SAVBAL_Bin	6		0.4636	0.0642	0.8700
SAVBAL_Bin	7		0.9889	0.6682	1.3172
DDABAL_Bi*SAVBAL_Bin	2	2	1.4072	0.0430	2.8934
DDABAL_Bi*SAVBAL_Bin	2	3	0.4559	-1.1345	1.7646
DDABAL_Bi*SAVBAL_Bin	2	4	1.4170	0.5814	2.2304
DDABAL_Bi*SAVBAL_Bin	2	5	1.8062	0.6090	2.9091
DDABAL_Bi*SAVBAL_Bin	2	6	2.6323	1.5836	3.7357
DDABAL_Bi*SAVBAL_Bin	2	7	2.9876	1.6986	4.5606
DDABAL_Bi*SAVBAL_Bin	3	2	0.4536	-1.0331	1.9877
DDABAL_Bi*SAVBAL_Bin	3	3	0.6631	-0.5247	1.7483
DDABAL_Bi*SAVBAL_Bin	3	4	1.3403	0.6468	2.0243
DDABAL_Bi*SAVBAL_Bin	3	5	2.1169	1.3332	2.8994
DDABAL_Bi*SAVBAL_Bin	3	6	2.1591	1.4183	2.9069
DDABAL_Bi*SAVBAL_Bin	3	7	2.6627	1.6347	3.8527
DDABAL_Bi*SAVBAL_Bin	4	2	0.5423	-0.7366	1.9685
DDABAL_Bi*SAVBAL_Bin	4	3	0.3191	-0.6657	1.2680
DDABAL_Bi*SAVBAL_Bin	4	4	0.5085	-0.0958	1.1055

The LOGISTIC Procedure

Parameter Estimates and Profile-Likelihood Confidence Intervals					
Parameter			Estimate	95% Confidence Limits	
DDABAL_Bi*SAVBAL_Bin	4	5	1.3928	0.7066	2.0766
DDABAL_Bi*SAVBAL_Bin	4	6	1.5474	0.9320	2.1638
DDABAL_Bi*SAVBAL_Bin	4	7	1.6374	0.9266	2.3800
DDABAL_Bi*SAVBAL_Bin	5	2	0.8569	-0.5025	2.3405
DDABAL_Bi*SAVBAL_Bin	5	3	0.3861	-0.6513	1.3826
DDABAL_Bi*SAVBAL_Bin	5	4	0.2702	-0.3792	0.9099
DDABAL_Bi*SAVBAL_Bin	5	5	1.0803	0.3653	1.7922
DDABAL_Bi*SAVBAL_Bin	5	6	1.1061	0.4537	1.7599
DDABAL_Bi*SAVBAL_Bin	5	7	1.3319	0.6343	2.0554
DDABAL_Bi*SAVBAL_Bin	6	2	0.6088	-0.7457	2.0846
DDABAL_Bi*SAVBAL_Bin	6	3	0.3609	-0.6427	1.3310
DDABAL_Bi*SAVBAL_Bin	6	4	0.0378	-0.5932	0.6587
DDABAL_Bi*SAVBAL_Bin	6	5	1.2423	0.5873	1.8986
DDABAL_Bi*SAVBAL_Bin	6	6	0.8258	0.2253	1.4257
DDABAL_Bi*SAVBAL_Bin	6	7	1.1247	0.5265	1.7402
DDABAL_Bi*SAVBAL_Bin	7	2	1.0985	-0.3470	2.6469
DDABAL_Bi*SAVBAL_Bin	7	3	-0.2199	-1.2279	0.7550
DDABAL_Bi*SAVBAL_Bin	7	4	0.4159	-0.2046	1.0324
DDABAL_Bi*SAVBAL_Bin	7	5	1.1855	0.5329	1.8409
DDABAL_Bi*SAVBAL_Bin	7	6	0.5300	-0.0502	1.1092
DDABAL_Bi*SAVBAL_Bin	7	7	0.6227	0.1079	1.1417
DDABAL_Bi*SAVBAL_Bin	8	2	-0.0225	-2.2524	2.0094
DDABAL_Bi*SAVBAL_Bin	8	3	0.1397	-1.1194	1.3700
DDABAL_Bi*SAVBAL_Bin	8	4	-0.1159	-0.8533	0.6234
DDABAL_Bi*SAVBAL_Bin	8	5	0.6900	-0.1563	1.5620
DDABAL_Bi*SAVBAL_Bin	8	6	-0.3067	-1.0805	0.4759
DDABAL_Bi*SAVBAL_Bin	8	7	-0.3228	-0.9351	0.3034
CDBAL_Bin	2		0.6435	0.4456	0.8416
CDBAL_Bin	3		1.3874	1.1445	1.6369
ATMAMT_Bin	2		0.0283	-0.0996	0.1567
ATMAMT_Bin	3		0.6576	0.4446	0.8714
BRANCH	B10		0.0744	-0.4679	0.6098
BRANCH	B11		0.2895	-0.3563	0.9331
BRANCH	B12		0.3346	-0.1147	0.7755
BRANCH	B13		0.1509	-0.2758	0.5748

The LOGISTIC Procedure

Parameter Estimates and Profile-Likelihood Confidence Intervals					
Parameter			Estimate	95% Confidence Limits	
BRANCH	B14		-1.7558	-2.2528	-1.2690
BRANCH	B15		-1.4602	-1.8718	-1.0532
BRANCH	B16		-0.6626	-0.9878	-0.3425
BRANCH	B17		0.2011	-0.1674	0.5671
BRANCH	B18		-0.7427	-1.2612	-0.2302
BRANCH	B19		-0.8918	-1.5570	-0.2437
BRANCH	B2		-0.0626	-0.2855	0.1611
BRANCH	B3		0.0933	-0.1600	0.3469
BRANCH	B4		0.0463	-0.1718	0.2654
BRANCH	B5		-0.0443	-0.2962	0.2075
BRANCH	B6		0.0928	-0.2058	0.3904
BRANCH	B7		-0.0594	-0.3624	0.2420
BRANCH	B8		0.1781	-0.1283	0.4839
BRANCH	B9		0.1614	-0.2575	0.5764
MM	0		-0.5975	-0.8349	-0.3620
DDABAL_Bin*MM	2	0	-2.2273	-3.5905	-0.9119
DDABAL_Bin*MM	3	0	-0.4804	-1.3124	0.3955
DDABAL_Bin*MM	4	0	-0.4160	-0.9730	0.1486
DDABAL_Bin*MM	5	0	-0.8799	-1.4697	-0.2970
DDABAL_Bin*MM	6	0	-0.3589	-0.8893	0.1716
DDABAL_Bin*MM	7	0	-0.1401	-0.6061	0.3239
DDABAL_Bin*MM	8	0	0.4532	-0.0912	0.9902
IRA	0		-0.7552	-1.0385	-0.4746
DDA*IRA	0	0	0.6966	0.2643	1.1277
INV	0		-0.5762	-0.8869	-0.2711
ILS	0		0.4299	0.1797	0.6851
CC	0		-0.2357	-0.3529	-0.1184

Odds Ratio Estimates and Profile-Likelihood Confidence Intervals				
Effect	Unit	Estimate	95% Confidence Limits	
CHECKS_Bin 2 vs 1	1.0000	1.008	0.817	1.245
CHECKS_Bin 3 vs 1	1.0000	0.921	0.737	1.150
CHECKS_Bin 4 vs 1	1.0000	0.502	0.409	0.617
TELLER_Bin 2 vs 1	1.0000	1.309	1.141	1.502
TELLER_Bin 3 vs 1	1.0000	1.787	1.493	2.139

The LOGISTIC Procedure

Odds Ratio Estimates and Profile-Likelihood Confidence Intervals				
Effect	Unit	Estimate	95% Confidence Limits	
CDBAL_Bin 2 vs 1	1.0000	1.903	1.561	2.320
CDBAL_Bin 3 vs 1	1.0000	4.004	3.141	5.139
ATMAMT_Bin 2 vs 1	1.0000	1.029	0.905	1.170
ATMAMT_Bin 3 vs 1	1.0000	1.930	1.560	2.390
BRANCH B10 vs B1	1.0000	1.077	0.626	1.840
BRANCH B11 vs B1	1.0000	1.336	0.700	2.542
BRANCH B12 vs B1	1.0000	1.397	0.892	2.172
BRANCH B13 vs B1	1.0000	1.163	0.759	1.777
BRANCH B14 vs B1	1.0000	0.173	0.105	0.281
BRANCH B15 vs B1	1.0000	0.232	0.154	0.349
BRANCH B16 vs B1	1.0000	0.515	0.372	0.710
BRANCH B17 vs B1	1.0000	1.223	0.846	1.763
BRANCH B18 vs B1	1.0000	0.476	0.283	0.794
BRANCH B19 vs B1	1.0000	0.410	0.211	0.784
BRANCH B2 vs B1	1.0000	0.939	0.752	1.175
BRANCH B3 vs B1	1.0000	1.098	0.852	1.415
BRANCH B4 vs B1	1.0000	1.047	0.842	1.304
BRANCH B5 vs B1	1.0000	0.957	0.744	1.231
BRANCH B6 vs B1	1.0000	1.097	0.814	1.478
BRANCH B7 vs B1	1.0000	0.942	0.696	1.274
BRANCH B8 vs B1	1.0000	1.195	0.880	1.622
BRANCH B9 vs B1	1.0000	1.175	0.773	1.780
INV 0 vs -1	1.0000	0.562	0.412	0.763
ILS 0 vs 1	1.0000	1.537	1.197	1.984
CC 0 vs -1	1.0000	0.790	0.703	0.888

The LOGISTIC Procedure

