

Report for Logistic Regression Model Log_creditworthy

Basic Summary

Call:

```
glm(formula = Credit.Application.Result ~ Payment.Status.of.Previous.Credit + Purpose + Type.of.apartment + Value.Savings.Stocks + No.of.Credits.at.this.Bank + Credit.Amount + Account.Balance + Age_years + Length.of.current.employment + Most.valuable.available.asset + Duration.of.Credit.Month + Instalment.per.cent, family = binomial(logit), data = the.data)
```

Deviance Residuals:

Min	1Q	Median	3Q	Max
-2.088	-0.719	-0.430	0.686	2.542

Coefficients:

	Estimate	Std. Error	z value	Pr(> z)
(Intercept)	-3.0136120	1.013e+00	-2.9760	0.00292**
Payment.Status.of.Previous.CreditPaid Up	0.4054309	3.841e-01	1.0554	0.29124
Payment.Status.of.Previous.CreditSome Problems	1.2607175	5.335e-01	2.3632	0.01812*
PurposeNew car	-1.7541034	6.276e-01	-2.7951	0.00519**
PurposeOther	-0.3191177	8.342e-01	-0.3825	0.70206
PurposeUsed car	-0.7839554	4.124e-01	-1.9008	0.05733.
Type.of.apartment	-0.2603038	2.956e-01	-0.8805	0.3786
Value.Savings.StocksNone	0.6074082	5.100e-01	1.1911	0.23361
Value.Savings.Stocks£100-£1000	0.1694433	5.649e-01	0.3000	0.7642
No.of.Credits.at.this.BankMore than 1	0.3619545	3.815e-01	0.9487	0.34275
Credit.Amount	0.0001764	6.838e-05	2.5798	0.00989**
Account.BalanceSome Balance	-1.5433699	3.232e-01	-4.7752	1.79e-06***
Age_years	-0.0141206	1.535e-02	-0.9202	0.35747
Length.of.current.employment4-7 yrs	0.5224158	4.930e-01	1.0596	0.28934
Length.of.current.employment< 1yr	0.7779492	3.956e-01	1.9664	0.04925*
Most.valuable.available.asset	0.3258706	1.556e-01	2.0945	0.03621*
Duration.of.Credit.Month	0.0064973	1.371e-02	0.4738	0.63565
Instalment.per.cent	0.3109833	1.399e-01	2.2232	0.0262*

Significance codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

(Dispersion parameter for binomial taken to be 1)

Null deviance: 413.16 on 349 degrees of freedom

Residual deviance: 322.31 on 332 degrees of freedom

McFadden R-Squared: 0.2199, Akaike Information Criterion 358.3

Number of Fisher Scoring iterations: 5

Type II Analysis of Deviance Tests

Response: Credit.Application.Result

	LR Chi-Sq	DF	Pr(>Chi-Sq)
Payment.Status.of.Previous.Credit	5.75	2	0.05641.
Purpose	12.479	3	0.00591**
Type.of.apartment	0.774	1	0.37904

	LR Chi-Sq	DF	Pr(>Chi-Sq)
Value.Savings.Stocks	2.737	2	0.25451
No.of.Credits.at.this.Bank	0.904	1	0.34164
Credit.Amount	7.434	1	0.0064**
Account.Balance	25.507	1	4.40e-07***
Age_years	0.865	1	0.35245
Length.of.current.employment	4.155	2	0.12524
Most.valuable.available.asset	4.486	1	0.03418*
Duration.of.Credit.Month	0.223	1	0.63679
Instalment.per.cent	5.148	1	0.02327*

Significance codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Basic Diagnostic Plots

