

Extreme observations (delta deviance > 6)

CF_TD	NI_TA	CA_CL	CA_NS	RESP	obs	id	outlier
0.0502	-36E-5	-0.056	0.236	0	148	148	Yes
0.6359	0.4279	2.0578	0.3875	1	370	370	Yes

Logistic regression Analysis

The LOGISTIC Procedure

Model Information		
Data Set	WORK.DATA	
Response Variable	RESP	Bankrupt 1=yes 0=no
Number of Response Levels	2	
Number of Observations	398	
Model	binary logit	
Optimization Technique	Fisher's scoring	

Response Profile		
Ordered Value	RESP	Total Frequency
1	1	199
2	0	199

Probability modeled is RESP='1'.

NOTE: 48 observations were deleted due to missing values for the response or explanatory variables.

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

Deviance and Pearson Goodness-of-Fit Statistics				
Criterion	DF	Value	Value/DF	Pr > ChiSq
Deviance	393	314.6670	0.8007	0.9986
Pearson	393	355.8077	0.9054	0.9110

Number of unique profiles: 398

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	553.745	324.667
SC	557.732	344.599
-2 Log L	551.745	314.667

R-Square	0.4488	Max-rescaled R-Square	0.5984
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Logistic regression Analysis

The LOGISTIC Procedure

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	237.0782	4	<.0001
Score	181.7239	4	<.0001
Wald	100.5382	4	<.0001

Analysis of Maximum Likelihood Estimates					
Parameter	DF	Estimate	Standard Error	Wald Chi-Square	Pr > ChiSq
Intercept	1	2.7086	0.4822	31.5585	<.0001
CF_TD	1	-3.0627	1.3651	5.0337	0.0249
NI_TA	1	-2.9378	2.5828	1.2938	0.2554
CA_CL	1	-1.7008	0.2312	54.1169	<.0001
CA_NS	1	1.7572	0.7748	5.1440	0.0233

Odds Ratio Estimates			
Effect	Point Estimate	95% Wald Confidence Limits	
CF_TD	0.047	0.003	0.679
NI_TA	0.053	<0.001	8.368
CA_CL	0.183	0.116	0.287
CA_NS	5.796	1.270	26.462

Association of Predicted Probabilities and Observed Responses			
Percent Concordant	89.4	Somers' D	0.790
Percent Discordant	10.5	Gamma	0.791
Percent Tied	0.1	Tau-a	0.396
Pairs	39601	c	0.895

Profile Likelihood Confidence Interval for Parameters			
Parameter	Estimate	95% Confidence Limits	
Intercept	2.7086	1.7932	3.6894
CF_TD	-3.0627	-5.8107	-0.4384
NI_TA	-2.9378	-8.0766	2.0905
CA_CL	-1.7008	-2.1805	-1.2714
CA_NS	1.7572	0.2572	3.3047

Logistic regression Analysis

The LOGISTIC Procedure

Profile Likelihood Confidence Interval for Adjusted Odds Ratios				
Effect	Unit	Estimate	95% Confidence Limits	
CF_TD	1.0000	0.047	0.003	0.645
NI_TA	1.0000	0.053	<0.001	8.089
CA_CL	1.0000	0.183	0.113	0.280
CA_NS	1.0000	5.796	1.293	27.241

Partition for the Hosmer and Lemeshow Test					
Group	Total	RESP = 1		RESP = 0	
		Observed	Expected	Observed	Expected
1	40	0	0.43	40	39.57
2	40	1	1.65	39	38.35
3	40	2	4.65	38	35.35
4	40	11	11.93	29	28.07
5	40	25	18.85	15	21.15
6	40	28	24.38	12	15.62
7	40	30	29.65	10	10.35
8	40	33	33.83	7	6.17
9	41	32	37.71	9	3.29
10	37	37	35.92	0	1.08

Hosmer and Lemeshow Goodness-of-Fit Test		
Chi-Square	DF	Pr > ChiSq
19.7451	8	0.0113

Classification Table									
Prob Level	Correct		Incorrect		Percentages				
	Event	Non-Event	Event	Non-Event	Correct	Sensi-tivity	Speci-ficity	False POS	False NEG
0.050	197	67	132	2	66.3	99.0	33.7	40.1	2.9
0.100	197	94	105	2	73.1	99.0	47.2	34.8	2.1
0.150	197	106	93	2	76.1	99.0	53.3	32.1	1.9
0.200	196	119	80	3	79.1	98.5	59.8	29.0	2.5
0.250	194	126	73	5	80.4	97.5	63.3	27.3	3.8
0.300	192	131	68	7	81.2	96.5	65.8	26.2	5.1
0.350	187	139	60	12	81.9	94.0	69.8	24.3	7.9

Logistic regression Analysis

The LOGISTIC Procedure

Classification Table									
Prob Level	Correct		Incorrect		Percentages				
	Event	Non-Event	Event	Non-Event	Correct	Sensitivity	Specificity	False POS	False NEG
0.400	181	144	55	18	81.7	91.0	72.4	23.3	11.1
0.450	172	149	50	27	80.7	86.4	74.9	22.5	15.3
0.500	166	156	43	33	80.9	83.4	78.4	20.6	17.5
0.550	157	160	39	42	79.6	78.9	80.4	19.9	20.8
0.600	146	166	33	53	78.4	73.4	83.4	18.4	24.2
0.650	138	172	27	61	77.9	69.3	86.4	16.4	26.2
0.700	127	174	25	72	75.6	63.8	87.4	16.4	29.3
0.750	114	178	21	85	73.4	57.3	89.4	15.6	32.3
0.800	99	183	16	100	70.9	49.7	92.0	13.9	35.3
0.850	86	186	13	113	68.3	43.2	93.5	13.1	37.8
0.900	62	191	8	137	63.6	31.2	96.0	11.4	41.8
0.950	35	198	1	164	58.5	17.6	99.5	2.8	45.3
1.000	0	199	0	199	50.0	0.0	100.0	.	50.0

Predicted probability- Training data

id	RESP	predicts	CF_TD	NI_TA	CA_CL	CA_NS	p	195	u95
1	1	1	-0.15	-0.188	1.4621	0.6501	0.91504	0.82578	0.96074
10	1	1	0.0277	0.0583	1.0036	0.1982	0.74908	0.60867	0.85140
100	1	1	-0.149	-0.084	1.8636	0.3903	0.71656	0.60980	0.80352
101	1	1	-0.137	-0.152	1.1116	0.4574	0.92326	0.86546	0.95745
102	1	1	-0.243	-0.227	1.4691	0.7809	0.95216	0.88031	0.98177
103	1	1	-0.487	-0.313	0.7975	0.6694	0.99288	0.97783	0.99774
104	1	0	0.3465	0.2007	1.4791	0.2475	0.26444	0.15295	0.41718
105	1	0	0.2266	0.176	1.8312	0.8304	0.46063	0.27966	0.65261
106	1	1	-0.348	-0.254	1.7005	0.1698	0.87308	0.73671	0.94417
107	1	1	-0.233	-0.227	0.7813	0.2325	0.95965	0.91140	0.98214
108	1	1	-0.004	0.0024	1.7835	0.4105	0.59924	0.51303	0.67971
109	1	1	-0.237	-0.134	1.5756	0.5742	0.89619	0.82462	0.94066
11	1	1	-0.02	-0.088	1.478	0.1549	0.68698	0.56099	0.79033
110	1	1	0.0771	0.0032	1.6382	0.1929	0.50396	0.39672	0.61083
111	1	1	-0.104	-0.055	1.3391	0.3898	0.83149	0.76176	0.88392
112	1	0	0.2466	0.1283	1.5654	0.3533	0.38569	0.28488	0.49735
113	1	1	0.3388	0.2411	0.944	0.5467	0.57871	0.36592	0.76580
114	1	1	0.0547	-0.047	0.8862	-0.006	0.76148	0.60984	0.86703
115	0	0	0.231	0.0787	1.9526	0.2615	0.25130	0.17860	0.34130
116	0	0	0.3256	0.0766	2.6869	0.4118	0.08626	0.04845	0.14896
117	0	0	0.3828	0.0824	2.5295	0.2145	0.06717	0.03376	0.12922
118	0	0	0.0931	0.0448	2.3177	0.3894	0.27570	0.19871	0.36879
119	0	1	-0.142	-0.02	0.7722	0.3531	0.92473	0.86226	0.96018
12	1	1	-0.351	-0.217	1.003	0.2042	0.95585	0.90412	0.98028
120	0	0	0.0234	-0.034	3.202	0.2203	0.08937	0.03967	0.18908
121	0	0	0.1566	0.0226	3.5507	0.5909	0.05529	0.02439	0.12049
122	0	0	0.3137	0.0802	2.7563	0.3932	0.07690	0.04284	0.13424
123	0	0	0.5443	0.1144	3.2392	0.3879	0.01595	0.00565	0.04417
124	1	0	0.4075	0.159	1.635	0.4978	0.28641	0.18292	0.41847
125	0	0	0.267	0.0532	3.9753	0.4603	0.01451	0.00512	0.04044
126	0	0	0.216	0.0373	2.1198	0.1824	0.20632	0.13275	0.30628
127	0	0	0.1027	0.0437	4.13	0.6106	0.02446	0.00837	0.06937
128	0	0	0.6138	0.1333	3.3367	0.1471	0.00683	0.00202	0.02280
129	0	0	0.1643	0.0833	2.7534	0.302	0.10049	0.05531	0.17572
13	1	1	-0.142	-0.097	1.1982	0.6386	0.92489	0.86960	0.95787
130	0	0	0.0719	0.0488	2.1814	0.4283	0.35147	0.26481	0.44915
131	0	0	0.1395	0.0566	3.0055	0.4555	0.10007	0.05560	0.17357
132	0	1	0.0236	-0.013	1.3135	0.4012	0.75861	0.69115	0.81528
133	0	0	0.3336	0.0736	2.8376	0.3556	0.06118	0.03172	0.11477
134	0	0	0.4735	0.1028	2.989	0.5608	0.04141	0.01708	0.09697

Predicted probability- Training data

id	RESP	predicts	CF_TD	NI_TA	CA_CL	CA_NS	p	195	u95
135	1	0	0.0318	-0.005	2.2777	0.3778	0.35773	0.26937	0.45695
136	0	0	0.3373	0.0924	2.6046	0.3924	0.08817	0.05073	0.14889
137	0	0	0.4859	0.1024	2.7409	0.3581	0.04257	0.01854	0.09474
138	0	0	0.6236	0.1462	3.5889	0.1579	0.00425	0.00119	0.01508
139	0	0	0.3839	0.0969	2.8147	0.3618	0.05199	0.02618	0.10060
14	1	1	-0.225	-0.233	1.2902	0.7173	0.95879	0.89641	0.98426
140	0	0	0.3709	0.0533	3.2148	0.3073	0.02898	0.01192	0.06876
141	0	0	0.2944	0.0429	1.6607	0.4773	0.42426	0.29946	0.55954
142	0	1	-0.119	0.0252	2.3231	0.7024	0.57030	0.38868	0.73479
143	0	0	0.4444	0.0966	2.2641	0.2979	0.09416	0.04820	0.17585
144	0	0	0.3609	0.131	2.6103	0.3049	0.06382	0.03475	0.11433
145	0	1	0.2104	0.125	1.2844	0.7639	0.70158	0.53572	0.82729
146	1	1	-0.205	-0.188	1.5763	0.2813	0.84570	0.73813	0.91422
147	0	0	0.3015	0.0922	3.1402	0.3465	0.03850	0.01851	0.07837
148	.	1	0.0502	-36E-5	-0.056	0.236	0.95547	0.90360	0.98005
149	0	0	0.3011	0.0425	2.6077	0.2595	0.08963	0.04793	0.16148
15	1	1	-0.451	-0.27	0.7595	0.1622	0.97970	0.94650	0.99246
150	0	0	0.4843	0.0813	2.8847	0.5339	0.04825	0.01905	0.11688
151	0	0	0.037	0.0303	2.9587	0.6817	0.20946	0.11903	0.34192
152	0	1	0.127	0.0034	1.8708	0.5495	0.52331	0.42789	0.61706
153	0	0	0.4526	0.0944	4.2029	0.7099	0.00772	0.00216	0.02727
154	0	0	0.3304	0.1168	1.956	0.3288	0.19851	0.13365	0.28451
155	0	0	0.3097	0.0465	3.7923	0.5651	0.02117	0.00774	0.05657
156	0	0	0.6285	0.096	4.5804	0.4105	0.00140	0.00028	0.00703
157	1	1	-0.059	-0.04	1.8818	0.4585	0.64880	0.55970	0.72861
158	0	0	0.0039	-0.017	3.0887	0.5363	0.17320	0.09545	0.29372
159	0	0	0.4916	0.0619	3.5199	0.3963	0.01380	0.00439	0.04249
16	1	1	0.1729	0.1147	1.0744	0.2137	0.59636	0.44365	0.73243
160	0	0	0.2088	0.0939	1.7909	0.6784	0.48483	0.36136	0.61018
161	0	0	0.2253	0.0287	2.6028	0.4632	0.15726	0.09776	0.24321
162	0	1	0.1011	0.0595	1.5836	0.5546	0.62368	0.53018	0.70879
163	0	1	0.063	0.0425	1.3994	0.5155	0.71435	0.62904	0.78669
164	0	0	0.365	0.1122	3.9241	0.8493	0.01944	0.00631	0.05830
165	0	0	-0.021	-0.028	2.9052	0.5973	0.26176	0.15787	0.40143
166	0	0	0.5184	0.0818	2.3676	0.1238	0.05073	0.01969	0.12453
167	0	0	0.4273	0.1334	2.559	0.0067	0.03447	0.01400	0.08239
168	1	1	-0.314	-0.184	1.3758	0.3344	0.92120	0.85301	0.95927
169	0	0	-0.035	0.0201	4.4335	0.642	0.02518	0.00710	0.08532
17	1	1	-0.511	-0.247	1.3503	0.3698	0.96611	0.91601	0.98676
170	0	0	0.5516	0.0763	2.0494	-0.077	0.05594	0.01849	0.15706

Predicted probability- Training data

id	RESP	predicts	CF_TD	NI_TA	CA_CL	CA_NS	p	195	u95
171	0	0	0.2657	0.0665	1.7994	0.3401	0.31789	0.23727	0.41114
172	0	0	0.3273	0.0754	2.7113	0.2378	0.06243	0.03207	0.11800
173	0	0	0.5973	0.0984	3.6387	0.3231	0.00649	0.00179	0.02320
174	0	0	0.298	0.096	4.1558	0.4002	0.00776	0.00250	0.02382
175	0	1	0.2403	0.0632	1.7083	0.8266	0.58270	0.39655	0.74793
176	0	0	0.2478	0.0559	2.7158	0.6179	0.14834	0.08663	0.24234
177	0	0	0.2907	0.0076	1.6515	0.1672	0.32756	0.20155	0.48454
178	0	1	0.1403	0.0262	0.3485	0.1996	0.87651	0.77970	0.93435
179	1	0	0.014	-0.016	2.3029	0.5327	0.43313	0.33619	0.53549
18	1	1	0.0712	0.0291	1.3241	0.4567	0.72220	0.64634	0.78715
180	0	0	0.4366	0.1022	2.3637	0.3867	0.09367	0.04910	0.17141
181	0	0	0.1605	0.0207	2.9993	0.1154	0.06051	0.02673	0.13124
182	0	1	0.1191	0.0294	1.6832	0.3531	0.50375	0.43009	0.57724
183	0	0	0.1919	0.0424	2.177	0.2825	0.22973	0.16186	0.31534
184	0	0	0.0605	0.0359	3.7299	0.4871	0.04435	0.01756	0.10755
185	0	0	0.1604	0.0059	4.1016	0.4288	0.01759	0.00588	0.05145
186	0	1	0.0885	0.0149	0.5467	0.1596	0.85122	0.75063	0.91579
187	0	0	0.497	0.1251	3.2478	0.5767	0.02433	0.00938	0.06163
188	0	0	0.4419	0.0874	4.2707	0.5029	0.00506	0.00143	0.01777
189	0	0	0.1813	0.091	2.6073	0.3738	0.13105	0.08012	0.20706
19	1	1	-0.168	-0.093	1.7169	0.5778	0.83109	0.74501	0.89232
190	1	1	0.0271	-0.058	2.1028	0.6731	0.59953	0.45944	0.72505
191	0	0	0.2115	0.0513	3.9631	0.7261	0.02779	0.00997	0.07505
192	0	1	0.2139	0.0605	0.8244	0.3945	0.76256	0.65111	0.84678
193	0	0	0.1442	0.0212	3.0042	0.3054	0.08561	0.04473	0.15766
194	0	0	0.1454	0.0502	3.1886	0.5656	0.08999	0.04708	0.16524
195	0	0	0.4169	0.068	4.0546	0.4283	0.00730	0.00221	0.02383
196	0	0	0.1939	0.0304	3.2633	0.4542	0.06141	0.03011	0.12117
197	0	0	0.4013	0.1114	2.9526	0.3817	0.03922	0.01886	0.07975
198	0	1	-0.167	0.0059	2.5174	0.6883	0.53271	0.33822	0.71773
199	0	0	0.2991	0.0664	4.0939	0.5699	0.01256	0.00422	0.03679
2	1	1	0.016	0.0017	1.4371	0.4369	0.72673	0.65587	0.78773
20	1	1	-0.09	-0.167	1.1734	0.6464	0.93170	0.85430	0.96945
200	0	1	-0.132	0.0139	2.4054	0.7203	0.56144	0.37706	0.73027
201	1	0	0.5626	0.3877	2.2275	0.7125	0.06356	0.02079	0.17828
202	0	0	-0.061	-0.008	2.7389	0.5251	0.30638	0.19125	0.45207
203	0	0	0.2392	0.0612	2.151	0.4036	0.23992	0.17493	0.31969
204	0	0	0.7553	0.1333	3.6031	0.1974	0.00309	0.00068	0.01393
205	0	0	0.2671	0.0563	4.0494	0.4089	0.01162	0.00392	0.03387
206	0	0	0.2441	0.0501	1.9426	0.4788	0.34325	0.25692	0.44136

Predicted probability- Training data

id	RESP	predicts	CF_TD	NI_TA	CA_CL	CA_NS	p	l95	u95
207	0	0	0.4011	0.1105	3.7544	0.5426	0.01370	0.00504	0.03670
208	0	0	0.2244	0.0778	1.5612	0.4566	0.48489	0.39516	0.57560
209	0	0	-0.107	0.0213	2.1094	0.2546	0.45853	0.28111	0.64713
21	1	1	0.2574	0.1338	1.5904	0.8197	0.56529	0.38326	0.73126
210	0	0	0.284	0.1487	1.9061	0.1968	0.18324	0.10812	0.29339
211	0	1	0.3055	0.0691	0.8503	0.213	0.62199	0.46435	0.75747
212	1	0	0.321	0.1551	2.1213	0.4139	0.16648	0.10750	0.24880
213	0	0	0.445	0.0731	4.5594	0.3631	0.00251	0.00061	0.01033
214	0	0	0.2757	0.0224	2.8199	0.5106	0.10905	0.05709	0.19836
215	0	1	0.2737	0.0444	0.8113	0.4158	0.74848	0.60705	0.85147
216	0	1	-0.115	0.0161	1.9174	0.3768	0.60213	0.43999	0.74458
217	0	0	0.3824	0.0954	2.2738	0.3218	0.11461	0.06617	0.19122
218	0	0	0.167	-0.002	3.0155	0.5624	0.12587	0.06738	0.22299
219	0	0	0.2742	0.0221	3.384	0.4207	0.03870	0.01649	0.08815
22	1	0	0.0481	-0.098	2.0345	0.3408	0.49694	0.35834	0.63601
220	0	1	0.3945	0.0785	0.3756	0.172	0.71772	0.50766	0.86244
221	0	0	0.5124	0.0801	3.2969	0.2679	0.01430	0.00478	0.04199
222	0	0	0.1144	0.0263	3.5658	0.5999	0.06125	0.02714	0.13236
223	1	1	0.1079	-69E-5	2.1367	0.7673	0.52356	0.37235	0.67058
224	1	0	0.1432	0.1405	1.9253	0.4598	0.35215	0.23175	0.49481
225	0	1	-0.279	-0.066	1.0157	0.489	0.94734	0.89279	0.97491
226	0	0	0.1024	0.0155	2.5706	0.1688	0.15104	0.08411	0.25632
227	0	0	-0.046	-0.008	2.5085	0.3561	0.31673	0.20449	0.45531
228	0	0	0.2261	0.0062	3.6168	0.4068	0.03111	0.01230	0.07647
229	0	0	0.4404	0.116	3.0589	0.4355	0.03172	0.01417	0.06950
23	1	1	-0.103	-0.089	1.05	0.4789	0.91208	0.86097	0.94558
230	0	1	0.0783	0.0455	1.2986	0.3914	0.69295	0.60683	0.76744
231	0	0	0.2066	0.0732	3.6423	0.5147	0.03138	0.01324	0.07254
232	0	1	0.2957	0.1218	0.4934	0.3984	0.78687	0.64038	0.88445
233	0	0	0.0727	0.0308	2.6412	0.3314	0.18023	0.11045	0.28020
234	0	0	0.3317	0.081	2.9448	0.3638	0.05143	0.02602	0.09912
235	1	1	-0.093	-0.145	1.2359	0.5656	0.90979	0.83581	0.95234
236	0	0	0.3912	0.0572	2.225	0.4515	0.16131	0.08620	0.28168
237	0	0	0.0734	0.0532	3.2514	0.4786	0.08616	0.04186	0.16906
238	0	1	0.2617	0.055	1.1096	0.2961	0.59351	0.46692	0.70879
239	0	0	0.1422	0.0471	1.9792	0.6004	0.45598	0.36268	0.55248
24	1	1	-0.138	-0.038	2.3201	0.6194	0.59497	0.44787	0.72679
240	0	1	-0.077	0.0111	1.4569	0.4209	0.76374	0.65871	0.84409
241	0	1	-0.127	-0.011	0.7444	0.5445	0.94382	0.89342	0.97115
242	0	1	0.048	0.0461	0.8682	0.4265	0.84537	0.76320	0.90266

Predicted probability- Training data

id	RESP	predicts	CF_TD	NI_TA	CA_CL	CA_NS	p	l95	u95
243	0	0	0.1327	0.067	2.6333	0.3808	0.15390	0.09549	0.23862
244	0	1	-0.233	0.0257	1.3237	0.5777	0.89182	0.76469	0.95436
245	0	0	0.3099	0.1298	2.9418	0.4341	0.05403	0.02852	0.10002
246	1	1	0.0939	0.0992	1.8677	0.8118	0.59369	0.42466	0.74310
247	0	0	0.1071	0.0392	2.583	0.3796	0.18837	0.12307	0.27735
248	0	0	0.3701	0.0326	1.9229	-0.092	0.12413	0.05186	0.26857
249	0	1	0.0207	0.0163	1.6371	0.1911	0.53712	0.40994	0.65964
25	1	1	0.0697	0.0186	1.8489	0.4252	0.51077	0.43833	0.58276
250	0	0	0.3111	0.0387	4.388	0.59	0.00829	0.00237	0.02862
251	0	0	0.3399	0.0537	2.6065	0.3863	0.09581	0.05153	0.17126
252	0	0	0.2539	0.1105	1.6067	0.2469	0.33344	0.23739	0.44565
253	0	0	0.6095	0.1256	2.8194	0.4815	0.02999	0.01039	0.08344
254	0	0	0.3321	0.0842	2.6798	0.2502	0.06450	0.03383	0.11954
255	0	0	0.2917	0.0558	2.1183	0.1861	0.16458	0.09948	0.25997
256	0	0	0.1648	0.067	1.6913	0.3459	0.43494	0.35449	0.51896
257	1	1	-0.283	-0.173	1.8335	0.4874	0.86091	0.76157	0.92305
258	0	0	0.2288	0.0834	1.4925	0.3406	0.45586	0.36415	0.55066
259	0	0	0.578	0.134	2.9007	0.3648	0.02302	0.00864	0.05990
26	1	0	0.1254	0.0706	1.7882	0.1238	0.33031	0.21125	0.47598
260	0	0	0.0402	0.0381	3.6718	0.4904	0.05168	0.02069	0.12320
261	0	0	0.2205	0.0667	2.2272	0.5816	0.28312	0.20255	0.38045
262	0	0	0.331	0.0559	3.6127	0.3805	0.01898	0.00727	0.04861
263	0	0	0.2817	0.0332	4.8772	0.3614	0.00270	0.00061	0.01178
264	0	0	0.6986	0.0917	4.7775	0.3474	0.00073	0.00012	0.00447
265	0	0	0.5145	0.0658	4.2044	0.4598	0.00448	0.00112	0.01770
266	0	0	0.3429	0.0775	2.6411	0.3157	0.07540	0.04077	0.13529
267	0	0	0.207	0.0452	1.661	0.2804	0.40355	0.31617	0.49751
268	1	0	-0.011	-0.048	2.1958	0.344	0.43846	0.33578	0.54670
269	0	0	0.0757	0.0505	1.7808	0.3126	0.46225	0.36277	0.56482
27	1	1	-0.185	-0.121	1.1129	0.5423	0.93647	0.88995	0.96412
270	0	0	0.3789	0.0834	3.0266	0.3391	0.03737	0.01724	0.07912
271	0	0	0.1036	0.056	2.9833	0.4483	0.11308	0.06238	0.19636
272	0	1	0.3453	0.1105	0.8038	0.4752	0.68875	0.52345	0.81678
273	0	0	0.6218	0.0879	3.674	0.4036	0.00674	0.00172	0.02596
274	0	0	0.3896	0.0913	3.6967	0.411	0.01315	0.00484	0.03520
275	0	0	0.1283	0.0464	4.1905	0.841	0.03016	0.00967	0.09015
276	0	1	-0.057	-0.018	0.4998	0.2969	0.93135	0.87622	0.96296
277	0	0	0.4365	0.0918	1.5162	0.4995	0.35453	0.20508	0.53904
278	0	0	0.2989	0.04	3.8953	0.5406	0.01799	0.00634	0.04998
279	1	1	-0.224	-0.17	1.008	-0.141	0.87345	0.71717	0.94947

Predicted probability- Training data

id	RESP	predicts	CF_TD	NI_TA	CA_CL	CA_NS	p	195	u95
28	1	0	0.1102	0.0413	2.0944	0.3344	0.32625	0.24838	0.41506
280	0	1	0.2381	0.0553	1.3745	0.4624	0.57243	0.46312	0.67509
281	0	1	-0.027	0.032	1.8979	0.5672	0.61438	0.49545	0.72106
282	0	0	0.2548	0.0612	2.448	0.6403	0.21583	0.13479	0.32715
283	0	0	0.1995	0.0684	4.7802	0.4554	0.00435	0.00109	0.01715
284	0	0	0.6742	0.1267	2.7145	0.2614	0.02011	0.00619	0.06339
285	0	1	0.016	0.0252	2.0246	0.5045	0.50710	0.41072	0.60295
286	0	0	0.3052	0.0418	2.5749	0.6421	0.16798	0.08958	0.29293
287	0	0	0.5771	0.0894	3.3495	0.1229	0.00814	0.00231	0.02824
288	0	1	0.1397	0.0331	1.2119	0.7375	0.80508	0.68039	0.88905
289	0	0	0.3062	0.0524	3.7026	0.5829	0.02517	0.00963	0.06415
29	1	1	-0.343	-0.282	0.4723	0.1358	0.98244	0.95225	0.99367
290	1	1	-0.1	-0.103	1.1407	0.2061	0.85063	0.76707	0.90782
291	0	0	0.4289	0.065	4.5875	0.3779	0.00264	0.00064	0.01090
292	0	0	0.3139	0.0757	3.7136	0.5419	0.02106	0.00823	0.05280
293	0	0	0.1123	0.0125	2.7756	0.3018	0.13441	0.07791	0.22202
294	0	0	0.4641	0.0724	3.454	0.471	0.01848	0.00647	0.05164
295	0	0	-0.117	-0.05	2.5411	0.3428	0.37613	0.23934	0.53601
296	0	0	0.2452	0.0699	3.6148	0.4168	0.02500	0.01035	0.05913
297	0	0	0.0657	0.0102	2.2214	0.5153	0.40241	0.31876	0.49214
298	0	0	0.195	0.0092	3.5705	0.1444	0.02332	0.00830	0.06380
299	0	1	-0.149	0.0261	1.5922	0.4385	0.75991	0.60322	0.86824
3	1	1	-0.257	-0.265	0.9153	-0.016	0.93627	0.83984	0.97628
30	1	0	0.2172	0.1643	1.4191	0.3637	0.44670	0.30358	0.59924
300	0	0	0.3013	0.0501	3.1108	0.3312	0.04434	0.02076	0.09218
301	1	0	0.1959	0.035	1.8673	0.5947	0.46876	0.35976	0.58083
302	0	1	0.031	-0.017	1.4944	0.0656	0.55900	0.41033	0.69779
303	0	0	0.2234	0.0848	3.818	0.3568	0.01644	0.00605	0.04388
304	0	0	0.1318	-0.002	2.3728	0.3569	0.25027	0.17550	0.34361
305	0	0	0.2778	0.0482	2.6983	0.5295	0.12534	0.07172	0.20998
306	0	0	0.3389	-21E-5	2.211	0.2024	0.15009	0.07343	0.28236
307	0	0	0.142	0.022	3.1707	-0.02	0.03847	0.01360	0.10401
308	0	0	0.0651	-0.013	1.8902	0.3152	0.47156	0.38754	0.55721
309	0	0	0.7721	0.1901	4.7133	0.4914	0.00063	0.00012	0.00341
31	1	1	-0.093	-0.003	1.6507	0.5618	0.76561	0.66358	0.84397
310	0	1	-12E-5	0.0543	0.6978	0.5047	0.90459	0.82853	0.94899
311	0	1	-0.122	0.0236	1.0481	0.4573	0.88426	0.79162	0.93889
312	1	1	-0.267	-0.28	0.7267	0.3056	0.97463	0.93436	0.99045
313	0	0	0.113	-0.014	2.1924	0.3613	0.33397	0.25063	0.42915
314	0	1	0.0721	0.0019	1.8568	0.5313	0.56410	0.48328	0.64165

Predicted probability- Training data

id	RESP	predicts	CF_TD	NI_TA	CA_CL	CA_NS	p	l95	u95
315	0	0	0.2767	0.0417	2.4414	0.1672	0.10715	0.05816	0.18911
316	0	0	0.5038	0.1441	2.6553	0.3083	0.03797	0.01733	0.08117
317	0	0	-0.002	0.045	2.3809	0.5572	0.38047	0.26199	0.51513
318	0	1	0.015	-0.005	1.3106	0.5468	0.80367	0.73137	0.86024
319	0	1	0.0696	-0.024	0.2605	0.2751	0.93126	0.86952	0.96497
32	1	1	-0.176	-0.172	0.6319	0.1501	0.94976	0.89696	0.97622
320	0	0	0.1649	0.0818	3.5193	0.4954	0.04101	0.01797	0.09085
321	0	1	0.1476	0.0597	0.4915	0.36	0.86737	0.77630	0.92495
322	0	0	0.5207	0.1183	3.3913	0.4699	0.01512	0.00541	0.04159
323	1	1	-0.055	-0.057	1.5323	0.0156	0.61400	0.44008	0.76300
324	0	0	0.4881	0.0712	3.0326	0.1593	0.02036	0.00716	0.05655
325	0	0	0.0748	0.0172	2.8399	0.6069	0.20838	0.12837	0.31995
326	0	0	0.2316	0.0434	1.9566	0.468	0.34667	0.26197	0.44234
327	0	1	-0.011	0.0153	0.8628	0.7445	0.92672	0.85777	0.96366
328	0	0	-0.014	0.0305	3.0609	0.5953	0.18278	0.09651	0.31896
329	0	0	0.6106	0.1376	0.6698	0.1735	0.40131	0.18066	0.67082
33	1	1	0.1085	0.1234	1.1527	0.2104	0.60416	0.42393	0.75994
330	0	0	0.215	0.0887	2.7379	0.3832	0.10030	0.05926	0.16477
331	0	0	0.2953	0.0798	3.3168	0.3306	0.02958	0.01315	0.06519
332	0	0	0.7063	0.1565	3.763	0.4697	0.00411	0.00104	0.01620
333	0	1	-0.128	-0.027	1.8211	0.3076	0.65122	0.51122	0.76923
334	1	0	0.2651	0.104	1.7747	0.8058	0.49710	0.32883	0.66604
335	1	1	-0.061	-0.1	0.9209	0.2425	0.88570	0.81592	0.93126
336	0	0	0.3579	0.0965	1.4401	0.2062	0.31903	0.20758	0.45589
337	1	1	-0.68	-0.399	1.5107	0.4094	0.98393	0.94494	0.99544
338	1	1	-0.005	-0.077	1.5528	0.3921	0.73048	0.64356	0.80270
339	1	1	-0.075	-0.016	1.6228	0.5717	0.77358	0.68486	0.84304
34	1	0	0.2034	0.0821	1.6901	0.3779	0.40951	0.32958	0.49452
340	1	1	-0.023	-0.084	1.717	0.2386	0.62762	0.51246	0.72991
341	1	1	-0.076	-0.128	1.3437	0.448	0.86074	0.78048	0.91486
342	1	1	-0.044	-0.037	1.6734	0.3998	0.69203	0.61287	0.76131
343	1	1	0.0389	-0.075	1.6855	0.4537	0.67677	0.56959	0.76813
344	1	1	-0.227	-0.145	1.2949	0.2894	0.89412	0.82160	0.93933
345	1	1	0.2355	0.0839	1.1444	0.5358	0.67607	0.55402	0.77810
346	1	1	-0.593	-0.434	0.5271	0.4018	0.99636	0.98556	0.99909
347	1	1	0.2109	0.0083	1.3603	0.2042	0.52082	0.39475	0.64430
348	1	0	0.1751	0.1566	2.2171	0.4896	0.23176	0.13843	0.36160
349	1	1	0.2597	0.1491	0.9597	0.3333	0.60551	0.45284	0.74004
35	1	1	0.0925	0.0135	0.8969	0.1306	0.74828	0.62670	0.84034
350	1	1	-0.348	-0.189	0.6905	0.5576	0.98422	0.96356	0.99325

Predicted probability- Training data

id	RESP	predicts	CF_TD	NI_TA	CA_CL	CA_NS	p	195	u95
351	1	1	-0.151	-0.113	1.3926	0.754	0.92125	0.85010	0.96021
352	1	1	0.1229	0.0417	1.4063	0.7402	0.75369	0.62609	0.84829
353	1	1	0.201	0.0597	1.5312	0.5864	0.58508	0.47415	0.68801
354	1	1	0.0727	0.0431	1.9819	0.7046	0.55642	0.43368	0.67263
355	1	1	-0.211	-0.228	1.1697	0.0081	0.88590	0.75502	0.95136
356	1	1	0.223	0.0188	1.1789	0.0944	0.53267	0.38259	0.67706
357	1	1	0.0663	-0.009	1.6341	0.6103	0.69528	0.59895	0.77708
358	1	1	0.1957	0.0667	1.1407	0.6163	0.74197	0.62100	0.83461
359	1	1	0.2083	0.077	1.1563	0.508	0.68363	0.57346	0.77644
36	1	1	-0.054	-0.086	1.8904	0.6846	0.75279	0.62964	0.84506
360	1	1	-0.164	-0.109	1.2428	0.3446	0.88324	0.81886	0.92678
361	1	0	0.0876	0.1733	1.7733	0.3956	0.40372	0.22211	0.61621
362	1	1	-0.132	-0.188	1.2939	0.2842	0.87716	0.77927	0.93525
363	1	1	-0.409	-0.319	1.0858	0.4174	0.97781	0.94045	0.99193
364	1	1	-0.049	-0.122	0.8719	0.2078	0.89077	0.81170	0.93913
365	1	1	-0.026	-0.088	0.9905	0.4116	0.88941	0.82620	0.93154
366	1	1	-0.302	-0.201	1.0047	0.4942	0.96720	0.93226	0.98442
367	1	1	0.0987	-0.083	1.6624	0.4203	0.63679	0.49360	0.75924
368	1	1	-0.057	-0.073	0.7027	0.1404	0.89552	0.81912	0.94194
369	1	1	-0.098	-0.147	1.3704	0.3909	0.85805	0.77163	0.91536
37	1	1	-0.202	-0.164	0.8635	0.3751	0.95255	0.91134	0.97513
370	.	0	0.6359	0.4279	2.0578	0.3875	0.03505	0.01024	0.11309
371	1	1	0.1975	0.1144	1.4049	0.4869	0.55818	0.44542	0.66524
372	1	1	0.008	-0.084	1.499	0.4804	0.77312	0.67816	0.84640
373	1	1	0.0001	-0.096	1.3178	0.5622	0.85032	0.75715	0.91191
374	1	1	-0.161	-0.192	1.7152	0.5783	0.86585	0.75161	0.93228
375	1	1	-0.326	-0.294	1.4769	0.6884	0.96333	0.89890	0.98728
376	1	1	-0.206	-0.114	2.1308	0.9796	0.85459	0.69390	0.93841
377	1	1	0.041	-0.056	1.3251	0.302	0.73574	0.64688	0.80884
378	1	0	0.1555	0.0583	1.7955	0.3748	0.41725	0.34343	0.49497
379	1	1	-0.037	-0.064	1.3569	0.1908	0.73831	0.63444	0.82099
38	1	1	-0.161	-0.001	1.0081	0.1607	0.85494	0.71680	0.93208
380	1	1	-0.127	-0.015	1.4185	0.3356	0.78933	0.67792	0.86961
381	1	1	-0.159	-0.223	0.8431	0.3511	0.95400	0.89677	0.98020
382	1	1	-0.23	-0.138	0.9738	0.3375	0.94022	0.89345	0.96722
383	1	1	-0.443	-0.315	0.9303	0.1253	0.97412	0.92840	0.99093
384	1	1	-0.24	-0.187	1.721	0.4516	0.86517	0.76941	0.92503
385	1	0	0.3148	0.1841	1.082	0.173	0.41760	0.25366	0.60204
386	1	1	0.0768	0.0419	1.4302	0.4948	0.68721	0.60522	0.75896
387	1	1	0.0724	0.0306	1.6501	0.4704	0.60280	0.52789	0.67318

Predicted probability- Training data

id	RESP	predicts	CF_TD	NI_TA	CA_CL	CA_NS	p	195	u95
388	1	1	0.0324	-0.065	1.1802	0.2819	0.78409	0.69499	0.85267
389	1	1	-0.146	-0.162	1.3128	0.6281	0.92448	0.85459	0.96226
39	1	1	-0.328	-0.267	0.9988	0.3282	0.96686	0.92319	0.98608
390	1	1	-0.055	-0.124	1.5808	0.3872	0.77439	0.67090	0.85249
391	1	1	-0.16	-0.075	1.6743	0.7867	0.87581	0.77926	0.93372
392	1	1	-0.288	-0.214	1.014	0.2471	0.94920	0.89630	0.97584
393	1	1	-0.039	-0.165	0.0961	0.1714	0.96930	0.92242	0.98821
394	1	1	-0.132	-0.195	0.6101	0.632	0.97725	0.94023	0.99155
395	1	1	-0.334	-0.226	0.5678	0.2742	0.98036	0.95434	0.99168
396	1	1	-0.195	-0.149	1.0611	0.4404	0.93777	0.89101	0.96526
397	1	1	-0.209	-0.137	0.971	0.3002	0.93260	0.88162	0.96256
398	1	1	-0.234	-0.288	0.7051	0.3679	0.97629	0.93404	0.99172
399	1	1	-0.209	-0.219	1.2191	0.1765	0.90279	0.80756	0.95361
4	1	1	0.0023	-0.028	1.4151	0.5498	0.79296	0.71983	0.85095
40	1	1	-0.198	-0.19	1.0906	0.3051	0.92782	0.86545	0.96254
400	1	1	-0.256	-0.245	0.9064	0.567	0.97507	0.93813	0.99018
41	1	0	0.5439	0.392	2.109	0.4626	0.05299	0.01708	0.15269
42	1	1	0.157	0.1132	1.2985	0.6022	0.67807	0.54779	0.78551
43	1	1	0.0008	-0.01	1.4004	0.5321	0.78369	0.71197	0.84152
44	1	1	-0.096	-0.067	1.3934	0.6267	0.87328	0.80329	0.92082
45	1	1	-0.029	-0.159	1.4488	0.2279	0.76859	0.62077	0.87079
46	1	1	-0.132	-0.131	1.2795	0.6781	0.92501	0.85915	0.96145
47	1	1	-0.267	-0.195	0.8474	0.5117	0.97222	0.94125	0.98708
48	1	1	-0.233	-0.238	1.2637	0.4831	0.94377	0.87829	0.97502
49	1	1	-0.415	-0.327	1.4098	0.3312	0.95782	0.89073	0.98444
5	1	1	-0.057	-0.078	0.9024	0.3984	0.90694	0.85375	0.94210
50	1	0	0.2151	0.0959	1.3823	0.2253	0.45336	0.33810	0.57385
51	1	1	-0.475	-0.316	0.9107	0.2294	0.98102	0.94790	0.99323
52	1	1	-0.48	-0.324	0.7829	0.3976	0.98900	0.96867	0.99619
53	1	1	0.0438	0.1333	1.4966	0.3586	0.56653	0.37407	0.74081
54	1	1	-0.423	-0.369	1.4488	0.3924	0.96494	0.89588	0.98877
55	1	1	-0.013	-0.061	1.0189	0.2498	0.83692	0.75997	0.89268
56	1	1	0.1836	0.0827	1.9096	0.7931	0.51227	0.36017	0.66214
57	1	0	0.2793	0.0563	1.6402	0.4079	0.40483	0.30247	0.51620
58	1	1	-0.174	-0.156	1.2248	0.8024	0.95387	0.89462	0.98053
59	1	0	0.1453	0.0257	1.7412	0.4146	0.48877	0.41601	0.56202
6	1	1	-0.565	-0.481	0.2874	-0.066	0.99476	0.97440	0.99894
60	1	0	0.3957	0.1132	1.2503	0.3473	0.41288	0.27492	0.56602
61	1	1	0.0066	0.0081	1.0179	0.3308	0.81970	0.74147	0.87815
62	1	1	-0.435	-0.397	1.1791	0.3089	0.97689	0.92339	0.99330

Predicted probability- Training data

id	RESP	predicts	CF_TD	NI_TA	CA_CL	CA_NS	p	l95	u95
63	1	1	-0.065	-0.109	1.0918	0.1541	0.83769	0.74005	0.90344
64	1	1	0.0576	-0.02	1.4482	0.603	0.76601	0.67443	0.83801
65	1	1	-0.122	-0.135	1.4391	0.292	0.82409	0.73247	0.88908
66	1	1	0.153	0.0474	1.492	0.7155	0.69429	0.56229	0.80061
67	1	1	-0.145	-0.207	1.3611	0.2057	0.85869	0.73689	0.92950
68	1	1	0.2337	0.1064	0.9396	0.1692	0.59369	0.44109	0.73011
69	1	1	-0.341	-0.216	1.748	0.706	0.93428	0.85715	0.97117
7	1	1	0.0179	-0.028	1.6085	0.5941	0.73979	0.65255	0.81145
70	1	0	0.387	0.2571	1.5155	0.569	0.30797	0.16652	0.49780
71	1	0	0.3416	0.1714	0.8084	-0.195	0.36385	0.15995	0.63210
72	1	1	0.0137	0.0582	1.5555	0.5102	0.67844	0.56514	0.77403
73	1	0	0.0575	-0.01	1.7177	0.0553	0.43503	0.29343	0.58810
74	1	1	0.0057	0.0251	1.554	0.7801	0.79334	0.67246	0.87772
75	1	1	-0.036	0.007	1.8968	0.4971	0.60972	0.50742	0.70320
76	1	1	0.1103	0.0496	1.1069	0.3667	0.72845	0.63918	0.80246
77	1	1	-0.036	-0.032	2.3547	0.7121	0.53953	0.39971	0.67339
78	1	1	0.0645	0.0376	1.5812	0.9005	0.78479	0.62766	0.88750
79	1	1	-0.357	-0.207	0.7318	-0.059	0.95525	0.88218	0.98384
8	1	1	0.194	0.0067	1.5353	0.5864	0.62566	0.49121	0.74316
80	1	1	0.0387	0.0199	0.994	0.4925	0.84635	0.77486	0.89812
81	1	1	-0.03	-0.045	1.3465	0.6045	0.84602	0.77271	0.89878
82	1	1	0.0819	0.0034	1.4009	0.6666	0.77490	0.67139	0.85295
83	1	0	0.1178	-0.013	1.8246	0.2386	0.42582	0.32841	0.52934
84	1	1	0.1145	0.0255	1.5739	0.6783	0.68950	0.57372	0.78558
85	1	1	-0.215	-0.066	1.7539	0.5812	0.83172	0.72871	0.90094
86	1	1	-0.081	-0.052	0.6225	0.1134	0.90455	0.82483	0.95018
87	1	1	-0.533	-0.419	0.4815	-0.027	0.99104	0.96423	0.99780
88	1	1	0.0562	-0.016	0.9328	0.4522	0.85701	0.78872	0.90585
89	1	1	-0.343	-0.179	1.4055	0.7367	0.96036	0.91188	0.98267
9	1	1	-0.129	-0.1	1.9454	0.2245	0.61840	0.47708	0.74218
90	1	1	-0.131	-0.155	1.0157	0.5264	0.94065	0.88756	0.96953
91	1	1	0.4383	0.2301	0.6557	0.3727	0.55721	0.34596	0.74962
92	1	1	-0.255	-0.221	1.3383	0.4866	0.93807	0.87525	0.97033
93	1	1	-0.396	-0.276	1.3407	0.2739	0.94952	0.88400	0.97892
94	1	1	-0.135	-0.13	1.4012	0.3086	0.84079	0.75784	0.89911
95	1	1	-0.298	-0.235	1.0092	0.1907	0.94927	0.89035	0.97734
96	1	0	0.2374	0.1352	2.0759	0.6577	0.31203	0.20960	0.43686
97	1	1	-0.18	-0.077	1.1684	0.2615	0.87619	0.79537	0.92798
98	1	1	-0.193	-0.118	1.9733	0.5699	0.78423	0.67356	0.86490
99	1	1	-0.096	-0.077	1.1353	0.2808	0.85724	0.78699	0.90706

Training data -classification table $P \geq 0.5$

The FREQ Procedure

Frequency	Table of RESP by predicts			
	RESP(Bankrupt 1=yes 0=no)	predicts		Total
		0	1	
	0	156	43	199
	1	31	168	199
	Total	187	211	398
Frequency Missing = 2				

Brier Score-training data

Brier score: run	Brier score: run
398	0.12712

Predicted probability- validation data

Obs	observ	predicts	CF_TD	NI_TA	CA_CL	CA_NS	p	195	u95
1	1	1	-0.449	-0.411	1.0865	0.4526	0.98574	0.94815	0.99619
2	1	1	-0.563	-0.311	1.5134	0.1642	0.95535	0.87341	0.98515
3	1	1	0.0643	0.0156	1.0077	0.3978	0.81013	0.73652	0.86690
4	1	1	-0.072	-0.093	1.4544	0.2589	0.76564	0.67170	0.83913
5	1	1	-0.1	-0.092	1.5644	0.6683	0.85795	0.77223	0.91496
6	1	1	-0.142	-0.065	0.7066	0.2794	0.93240	0.88007	0.96286
7	1	1	0.0351	0.0147	1.5046	0.708	0.77607	0.67063	0.85505
8	1	1	-0.065	-0.057	1.3737	0.4032	0.80952	0.74283	0.86212
9	1	1	0.0724	-0.008	1.3723	0.3361	0.68259	0.60660	0.74995
10	1	1	-0.135	-0.143	1.4196	0.4347	0.86913	0.79277	0.92019
11	1	1	-0.23	-0.296	0.331	0.1824	0.98270	0.94720	0.99447
12	1	1	0.0713	0.0205	1.3124	0.2497	0.65397	0.55638	0.74013
13	1	1	0.0109	0.0011	2.1495	0.6969	0.55986	0.43557	0.67707
14	1	1	-0.278	-0.232	1.1918	0.6601	0.96683	0.92125	0.98642
15	1	0	0.1454	0.05	1.8762	0.2723	0.35519	0.27198	0.44820
16	1	0	0.3703	0.1098	1.9941	0.3828	0.18738	0.12053	0.27953
17	1	1	-0.076	-0.082	1.5077	0.4215	0.79542	0.72211	0.85332
18	1	1	0.0451	0.0263	1.6756	0.9494	0.78777	0.61882	0.89459
19	1	1	0.0115	-0.003	1.2602	0.6038	0.83207	0.75563	0.88813
20	1	1	0.1227	0.1055	1.1434	0.1655	0.59120	0.42300	0.74045
21	1	1	-0.284	-0.27	1.2722	0.5128	0.95733	0.89800	0.98281
22	0	0	0.5135	0.1001	2.4871	0.5368	0.07980	0.03349	0.17829
23	0	0	0.0769	0.0195	2.0069	0.5304	0.48359	0.40264	0.56542
24	0	0	0.3776	0.1075	3.2651	0.3548	0.02428	0.01062	0.05454
25	0	0	0.1933	0.0473	2.2506	0.3309	0.21945	0.15613	0.29934
26	0	0	0.3248	0.0718	4.2401	0.6279	0.00990	0.00308	0.03134
27	0	0	0.3132	0.0511	4.45	0.6852	0.00845	0.00236	0.02978
28	0	0	0.1184	0.0499	2.521	0.6925	0.29492	0.19594	0.41791
29	0	0	-0.017	0.0233	2.0538	0.3484	0.45317	0.33375	0.57823
30	0	0	0.2169	0.0779	2.3489	0.397	0.18511	0.12890	0.25856
31	0	0	0.1703	0.0695	1.7973	0.5174	0.45886	0.37665	0.54337
32	0	0	0.146	0.0518	2.1692	0.55	0.35120	0.27198	0.43956
33	0	0	-0.099	-0.012	2.5029	0.5778	0.45132	0.30972	0.60126
34	0	1	0.1398	-0.031	0.4611	0.2643	0.88617	0.79318	0.94049
35	0	0	0.1379	0.0728	2.6123	0.5151	0.18761	0.12245	0.27650
36	0	0	0.1486	0.0564	2.2347	0.5563	0.32397	0.24526	0.41407
37	0	0	0.1633	0.0486	2.308	0.1978	0.18059	0.11263	0.27678
38	0	0	0.2907	0.0597	1.8381	0.3786	0.30615	0.21888	0.40995

Predicted probability- validation data

Obs	observ	predicts	CF_TD	NI_TA	CA_CL	CA_NS	p	l95	u95
39	0	0	0.5383	0.1064	2.3293	0.4835	0.08589	0.03600	0.19122
40	0	0	-0.333	-0.085	3.0124	0.473	0.42235	0.20348	0.67665
41	0	0	0.4785	0.091	1.2444	0.1847	0.30656	0.16033	0.50581
42	0	0	0.5603	0.1112	4.2918	0.4443	0.00286	0.00072	0.01138
43	0	0	0.2029	0.0792	1.9936	0.3018	0.26776	0.19592	0.35433
44	0	0	0.4746	0.138	2.9166	0.4487	0.03480	0.01583	0.07478
45	0	0	0.1661	0.0351	2.4527	0.137	0.13774	0.07686	0.23460
46	0	0	0.5808	0.0371	5.0594	0.1268	0.00052	0.00008	0.00351

Validation data -classification table $P \geq 0.5$

The FREQ Procedure

Frequency

Table of observ by predicts			
observ	predicts		Total
	0	1	
0	24	1	25
1	2	19	21
Total	26	20	46

Brier Score-validation data

Brier score: run	Brier score: run
46	0.099435

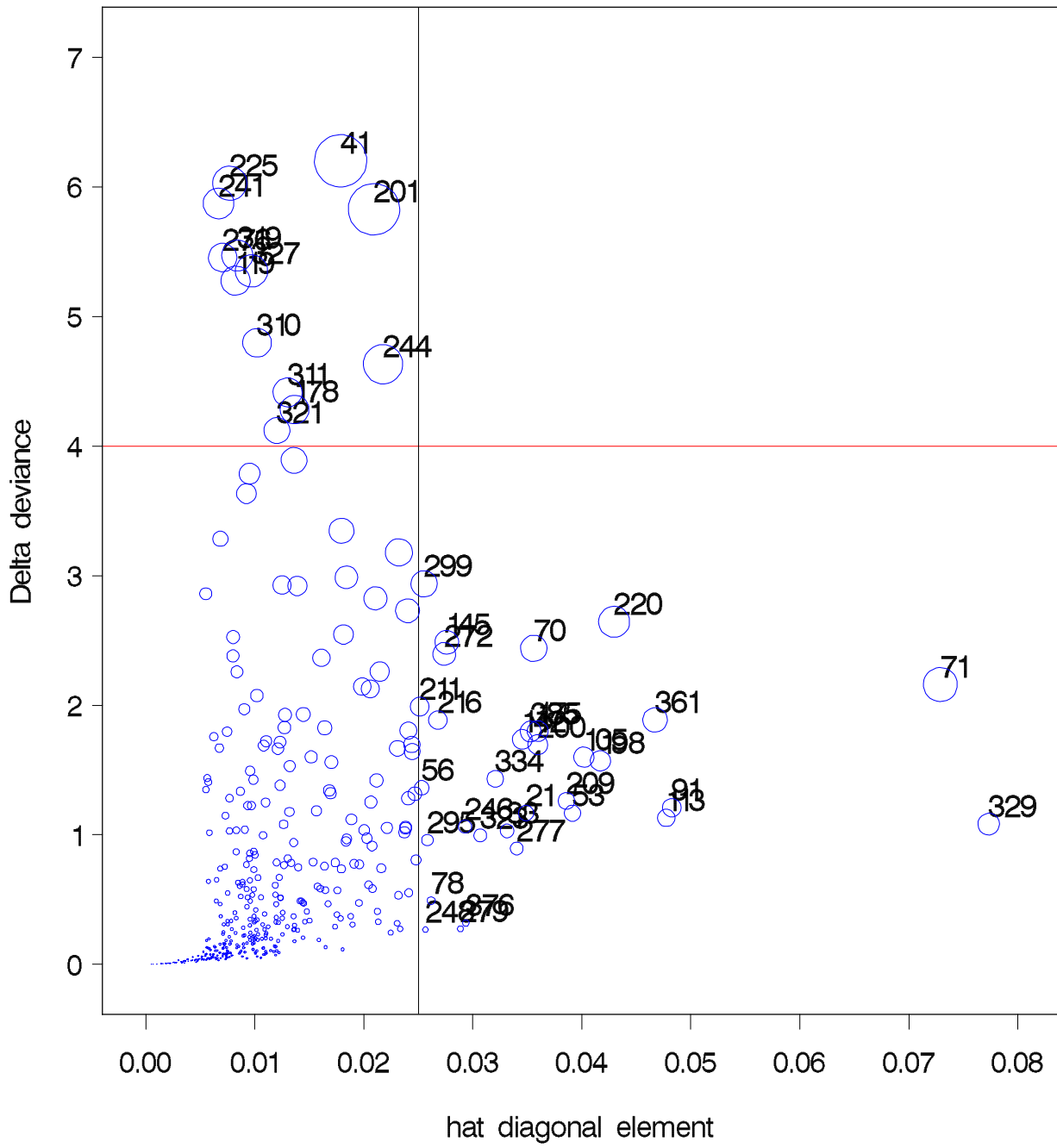
Outliers and influential observations bank - resp

id	CF_TD	NI_TA	CA_CL	CA_NS	RESP	p	resdev	hat	cbar	d_dev
105	0.2266	0.176	1.8312	0.8304	1	0.46063	1.24512	0.040195	0.04904	1.59937
113	0.3388	0.2411	0.944	0.5467	1	0.57871	1.04590	0.047735	0.03649	1.13040
119	-0.142	-0.02	0.7722	0.3531	0	0.92473	-2.27450	0.008237	0.10204	5.27541
142	-0.119	0.0252	2.3231	0.7024	0	0.57030	-1.29975	0.034552	0.04750	1.73685
145	0.2104	0.125	1.2844	0.7639	0	0.70158	-1.55514	0.027606	0.06674	2.48522
175	0.2403	0.0632	1.7083	0.8266	0	0.58270	-1.32208	0.035961	0.05209	1.79997
178	0.1403	0.0262	0.3485	0.1996	0	0.87651	-2.04527	0.013642	0.09817	4.28128
198	-0.167	0.0059	2.5174	0.6883	0	0.53271	-1.23353	0.041704	0.04961	1.57121
200	-0.132	0.0139	2.4054	0.7203	0	0.56144	-1.28394	0.035961	0.04775	1.69625
201	0.5626	0.3877	2.2275	0.7125	1	0.06356	2.34769	0.020923	0.31487	5.82650
209	-0.107	0.0213	2.1094	0.2546	0	0.45853	-1.10768	0.038591	0.03399	1.26094
21	0.2574	0.1338	1.5904	0.8197	1	0.56529	1.06811	0.034877	0.02779	1.16864
211	0.3055	0.0691	0.8503	0.213	0	0.62199	-1.39487	0.025136	0.04243	1.98810
216	-0.115	0.0161	1.9174	0.3768	0	0.60213	-1.35767	0.026801	0.04168	1.88496
220	0.3945	0.0785	0.3756	0.172	0	0.71772	-1.59051	0.042962	0.11414	2.64385
225	-0.279	-0.066	1.0157	0.489	0	0.94734	-2.42644	0.007703	0.13964	6.02726
241	-0.127	-0.011	0.7444	0.5445	0	0.94382	-2.39963	0.006669	0.11279	5.87102
244	-0.233	0.0257	1.3237	0.5777	0	0.89182	-2.10900	0.021763	0.18340	4.63129
246	0.0939	0.0992	1.8677	0.8118	1	0.59369	1.02118	0.029285	0.02065	1.06345
248	0.3701	0.0326	1.9229	-0.092	0	0.12413	-0.51485	0.025651	0.00373	0.26880
272	0.3453	0.1105	0.8038	0.4752	0	0.68875	-1.52784	0.027377	0.06228	2.39657
276	-0.057	-0.018	0.4998	0.2969	0	0.93135	-2.31459	0.007042	0.09620	5.45354
277	0.4365	0.0918	1.5162	0.4995	0	0.35453	-0.93571	0.034018	0.01934	0.89490
279	-0.224	-0.17	1.008	-0.141	1	0.87345	0.52019	0.028855	0.00430	0.27490
295	-0.117	-0.05	2.5411	0.3428	0	0.37613	-0.97141	0.025833	0.01599	0.95962
299	-0.149	0.0261	1.5922	0.4385	0	0.75991	-1.68922	0.025538	0.08295	2.93643
310	-12E-5	0.0543	0.6978	0.5047	0	0.90459	-2.16774	0.010207	0.09777	4.79686
311	-0.122	0.0236	1.0481	0.4573	0	0.88426	-2.07671	0.013005	0.10067	4.41340
319	0.0696	-0.024	0.2605	0.2751	0	0.93126	-2.31407	0.008389	0.11462	5.46953
321	0.1476	0.0597	0.4915	0.36	0	0.86737	-2.01008	0.012025	0.07960	4.12003
323	-0.055	-0.057	1.5323	0.0156	1	0.61400	0.98768	0.030665	0.01989	0.99539
327	-0.011	0.0153	0.8628	0.7445	0	0.92672	-2.28623	0.009692	0.12377	5.35063
329	0.6106	0.1376	0.6698	0.1735	0	0.40131	-1.01293	0.077326	0.05618	1.08220
33	0.1085	0.1234	1.1527	0.2104	1	0.60416	1.00390	0.033132	0.02245	1.03027
334	0.2651	0.104	1.7747	0.8058	1	0.49710	1.18234	0.032061	0.03351	1.43143
361	0.0876	0.1733	1.7733	0.3956	1	0.40372	1.34686	0.046722	0.07239	1.88643
376	-0.206	-0.114	2.1308	0.9796	1	0.85459	0.56059	0.029358	0.00515	0.31941
385	0.3148	0.1841	1.082	0.173	1	0.41760	1.32153	0.035290	0.05102	1.79746
41	0.5439	0.392	2.109	0.4626	1	0.05299	2.42388	0.017869	0.32513	6.20034
53	0.0438	0.1333	1.4966	0.3586	1	0.56653	1.06605	0.039142	0.03117	1.16764

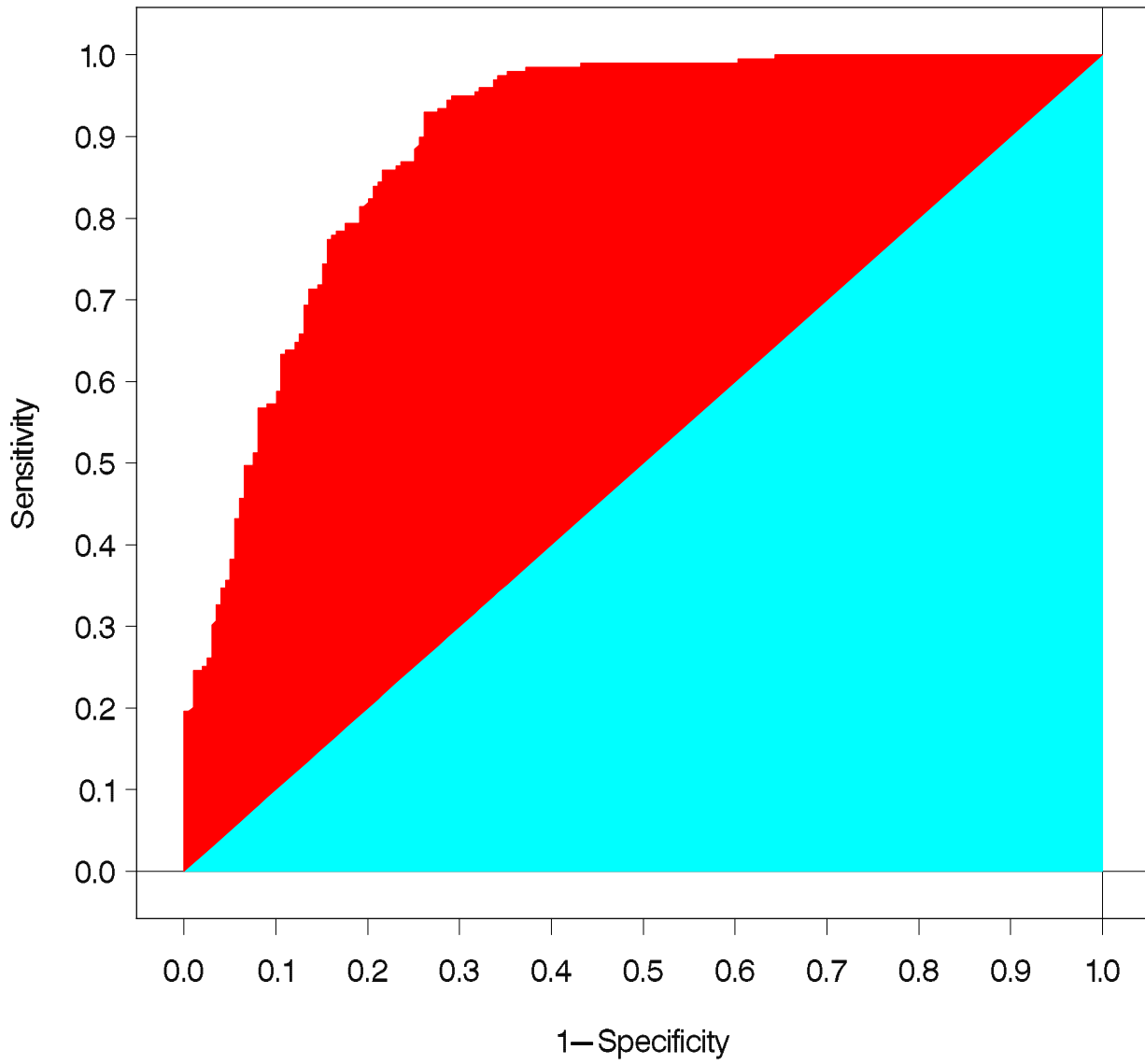
Outliers and influential observations bank - resp

id	CF_TD	NI_TA	CA_CL	CA_NS	RESP	p	resdev	hat	cbar	d_dev
56	0.1836	0.0827	1.9096	0.7931	1	0.51227	1.15663	0.025304	0.02472	1.36252
70	0.387	0.2571	1.5155	0.569	1	0.30797	1.53477	0.035581	0.08290	2.43842
71	0.3416	0.1714	0.8084	-0.195	1	0.36385	1.42197	0.072894	0.13746	2.15947
78	0.0645	0.0376	1.5812	0.9005	1	0.78479	0.69619	0.026178	0.00737	0.49205
91	0.4383	0.2301	0.6557	0.3727	1	0.55721	1.08149	0.048248	0.04028	1.20990

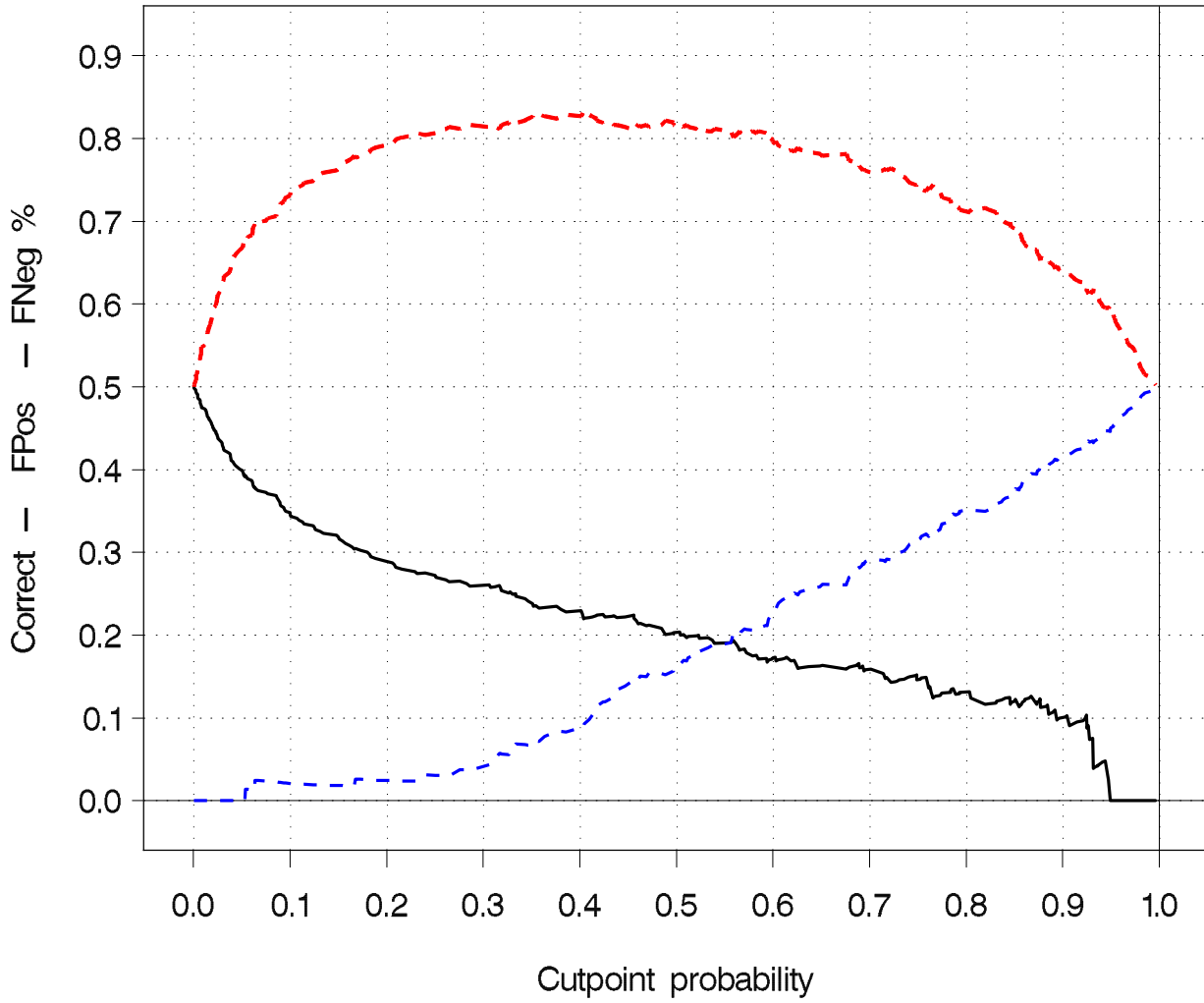
bank — resp Outliers and influential observations



bank — resp The ROC curve & C—statistic= 0.895



bank — resp True positive and negatives



PLOT ——— % of false positive - - - - % of false negative
- - - - % of correct