Exercício C7.8

ii)
Equação 1

Dependent Variable: APPROVE
Method: Least Squares
Sample (adjusted): 1 1988
Included observations: 1988 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.707792	0.018243	38.79701	0.0000
WHITE	0.200541	0.019845	10.10514	0.0000

R-squared	0.048902	Mean dependent var	0.877264
Adjusted R-squared	0.048424	S.D. dependent var	0.328217
S.E. of regression	0.320172	Akaike info criterion	0.561087
Sum squared resid	203.5846	Schwarz criterion	0.566715
Log likelihood	-555.7200	Hannan-Quinn criter.	0.563154
F-statistic	102.1139	Durbin-Watson stat	1.997242
Prob(F-statistic)	0.000000		

iii)
Equação 2

Dependent Variable: APPROVE
Method: Least Squares
Sample (adjusted): 1 1988
Included observations: 1971 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.936731	0.052735	17.76286	0.0000
WHITE	0.128820	0.019732	6.528573	0.0000
HRAT	0.001833	0.001263	1.451069	0.1469
OBRAT	-0.005432	0.001102	-4.930033	0.0000
LOANPRC	-0.147300	0.037516	-3.926334	0.0001
UNEM	-0.007299	0.003198	-2.282354	0.0226
MALE	-0.004144	0.018864	-0.219680	0.8261
MARRIED	0.045824	0.016308	2.809965	0.0050
DEP	-0.006827	0.006701	-1.018807	0.3084
SCH	0.001753	0.016650	0.105257	0.9162
COSIGN	0.009772	0.041139	0.237539	0.8123
CHIST	0.133027	0.019263	6.905924	0.0000
PUBREC	-0.241927	0.028227	-8.570625	0.0000
MORTLAT1	-0.057251	0.050012	-1.144747	0.2525
MORTLAT2	-0.113723	0.066984	-1.697775	0.0897
VR	-0.031441	0.014031	-2.240760	0.0252

R-squared	0.165582	Mean dependent var	0.876205
Adjusted R-squared	0.159180	S.D. dependent var	0.329431
S.E. of regression	0.302076	Akaike info criterion	0.451808
Sum squared resid	178.3935	Schwarz criterion	0.497156
Log likelihood	-429.2569	Hannan-Quinn criter.	0.468471
F-statistic	25.86339	Durbin-Watson stat	2.008012
Prob(F-statistic)	0.000000		

iv)
Equação 3

Dependent Variable: APPROVE
Method: Least Squares
Date: 02/19/09 Time: 13:24
Sample (adjusted): 1 1988
Included observations: 1971 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.180648	0.086808	13.60075	0.0000
WHITE	-0.145975	0.080263	-1.818710	0.0691
HRAT	0.001790	0.001260	1.420845	0.1555
OBRAT	-0.012226	0.002216	-5.518410	0.0000
WHITE*OBRAT	0.008088	0.002290	3.531413	0.0004
LOANPRC	-0.152536	0.037436	-4.074601	0.0000
UNEM	-0.007528	0.003189	-2.360412	0.0184
MALE	-0.006015	0.018817	-0.319686	0.7492
MARRIED	0.045536	0.016260	2.800432	0.0052
DEP	-0.007630	0.006686	-1.141253	0.2539
SCH	0.001777	0.016601	0.107016	0.9148
COSIGN	0.017709	0.041081	0.431080	0.6665
CHIST	0.129855	0.019227	6.753622	0.0000
PUBREC	-0.240325	0.028149	-8.537713	0.0000
MORTLAT1	-0.062782	0.049891	-1.258393	0.2084
MORTLAT2	-0.126845	0.066891	-1.896276	0.0581
VR	-0.030540	0.013993	-2.182545	0.0292

R-squared	0.170874	Mean dependent var	0.876205
Adjusted R-squared	0.164085	S.D. dependent var	0.329431
S.E. of regression	0.301194	Akaike info criterion	0.446461
Sum squared resid	177.2622	Schwarz criterion	0.494643
Log likelihood	-422.9872	Hannan-Quinn criter.	0.464165
F-statistic	25.16863	Durbin-Watson stat	2.013828
Prob(F-statistic)	0.000000		

v)
Equação 4

Dependent Variable: APPROVE
Method: Least Squares
Date: 02/19/09 Time: 13:26
Sample (adjusted): 1 1988
Included observations: 1971 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.180648	0.086808	13.60075	0.0000
WHITE	0.112838	0.020188	5.589421	0.0000
HRAT	0.001790	0.001260	1.420845	0.1555
OBRAT	-0.012226	0.002216	-5.518410	0.0000
WHITE*(OBRAT-32)	0.008088	0.002290	3.531413	0.0004
LOANPRC	-0.152536	0.037436	-4.074601	0.0000
UNEM	-0.007528	0.003189	-2.360412	0.0184
MALE	-0.006015	0.018817	-0.319686	0.7492
MARRIED	0.045536	0.016260	2.800432	0.0052
DEP	-0.007630	0.006686	-1.141253	0.2539
SCH	0.001777	0.016601	0.107016	0.9148
COSIGN	0.017709	0.041081	0.431080	0.6665
CHIST	0.129855	0.019227	6.753622	0.0000
PUBREC	-0.240325	0.028149	-8.537713	0.0000
MORTLAT1	-0.062782	0.049891	-1.258393	0.2084
MORTLAT2	-0.126845	0.066891	-1.896276	0.0581
VR	-0.030540	0.013993	-2.182545	0.0292

R-squared	0.170874	Mean dependent var	0.876205
Adjusted R-squared	0.164085	S.D. dependent var	0.329431
S.E. of regression	0.301194	Akaike info criterion	0.446461
Sum squared resid	177.2622	Schwarz criterion	0.494643
Log likelihood	-422.9872	Hannan-Quinn criter.	0.464165
F-statistic	25.16863	Durbin-Watson stat	2.013828
Prob(F-statistic)	0.000000		