



ลิขสิทธิ์มหาวิทยาลัยเชียงใหม่

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Dependent Variable.. NPL

Beginning Block Number 0. Initial Log Likelihood Function

-2 Log Likelihood 2007.3542

* Constant is included in the model.

Beginning Block Number 1. Method: Enter

Variable(s) Entered on Step Number

1..
AGE
SOUC
ICOM
PVA
LVA
OJT
LOAN

Estimation terminated at iteration number 9 because
Log Likelihood decreased by less than .01 percent.

-2 Log Likelihood 493.249
Goodness of Fit 2.106E+12
Cox & Snell R^2 .649
Nagelkerke R^2 .865

	Chi-Square	df	Significance
Model	1514.105	7	.0000
Block	1514.105	7	.0000
Step	1514.105	7	.0000

Classification Table for NPL

The Cut Value is .50

		Predicted		Percent Correct
		0	1	
Observed	0	682	42	94.20%
	1	30	694	95.86%
Overall				95.03%

Variables in the Equation

Variable	B	S.E.	Wald	df	Sig.	R	Exp(B)
AGE	.0205	.0198	1.0759	1	.2996	.0000	1.0207
SOUC(1)	-.6973	.3167	4.8482	1	.0277	-.0377	.4979
ICOM	-7.7E-05	1.002E-05	58.4955	1	.0000	-.1678	.9999
PVA(1)	-31.5734	10.9724	8.2801	1	.0040	-.0559	.0000
LVA(1)	.5926	.4803	1.5221	1	.2173	.0000	1.8087
OJT(1)	-1.6620	.2562	42.0881	1	.0000	-.1413	.1898
LOAN	4.21E-05	2.637E-05	255.1619	1	.0000	.3551	1.0000
Constant	-3.9250	.9966	15.5120	1	.0001		

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LOAN

Estimation terminated at iteration number 9 because
Log Likelihood decreased by less than .01 percent.

-2 Log Likelihood 494.337
Goodness of Fit 3.793E+12
Cox & Snell - R² .648
Nagelkerke - R² .864

	Chi-Square	df	Significance
Model	1513.017	6	.0000
Block	1513.017	6	.0000
Step	1513.017	6	.0000

Classification Table for NPL

The Cut Value is .50

		Predicted		Percent Correct
		0	1	
Observed	0	681	43	94.06%
	1	30	694	95.86%
Overall				94.96%

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Variables in the Equation

Variable	B	S.E.	Wald	df	Sig.	R	Exp(B)
SQUC(1)	-.9092	.2423	14.0774	1	.0002	-.0776	.4029
ICOM	-7.5E-05	9.866E-06	58.1826	1	.0000	-.1673	.9999
PVA(1)	-32.0663	11.0510	8.4196	1	.0037	-.0566	.0000
LVA(1)	.5943	.4817	1.5224	1	.2173	.0000	1.8118
OJT(1)	-1.6702	.2556	42.7004	1	.0000	-.1424	.1882
LOAN	4.24E-05	2.638E-06	257.9337	1	.0000	.3571	1.0000
Constant	-3.0649	.5390	32.3373	1	.0000		



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Beginning Block Number 1. Method: Enter

Variable(s) Entered on Step Number

1.. SOUC
ICOM
PVA
OJT
LOAN

Estimation terminated at iteration number 9 because
Log Likelihood decreased by less than .01 percent.

-2 Log Likelihood 495.802
Goodness of Fit 1.412E+12
Cox & Snell - R² .648
Nagelkerke - R² .864

	Chi-Square	df	Significance
Model	1511.552	5	.0000
Block	1511.552	5	.0000
Step	1511.552	5	.0000

Classification Table for NPL
The Cut Value is .50

Observed		Predicted		Percent Correct
		0	1	
0	0	681	43	94.06%
	1	27	697	96.27%
		Overall		95.17%

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Variables in the Equation

Variable	B	S.E.	Wald	df	Sig.	R	Exp(B)
SOUC(1)	-.9345	.2413	14.9938	1	.0001	-.0805	.3928
ICOM	-7.5E-05	9.881E-06	58.0186	1	.0000	-.1671	.9999
PVA(1)	-31.0972	11.1105	7.8339	1	.0051	-.0539	.0000
OJT(1)	-1.6730	.2556	42.8520	1	.0000	-.1427	.1877
LOAN	4.13E-05	2.458E-06	282.6963	1	.0000	.3739	1.0000
Constant	-2.7941	.4854	33.1347	1	.0000		

Correlation Matrix:

	Constant	SOUC(1)	ICOM	PVA(1)	OJT(1)	LOAN
Constant	1.00000	-.13438	-.53387	.16625	.00886	-.34551
SOUC(1)	-.13438	1.00000	.00055	.04377	.00507	-.14689
ICOM	-.53387	.00055	1.00000	-.06362	.11734	-.52097
PVA(1)	.16625	.04377	-.06362	1.00000	.05039	-.12532
OJT(1)	.00886	.00507	.11734	.05039	1.00000	-.37452
LOAN	-.34551	-.14689	-.52097	-.12532	-.37452	1.00000

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Dependent Variable: NPL

Beginning Block Number 0. Initial Log Likelihood Function

-2 Log Likelihood 2007.3542

* Constant is included in the model.

Beginning Block Number 1. Method: Enter

Variable(s) Entered on Step Number

1.. SOUC
ICOM
PVA
OJT

Estimation terminated at iteration number 7 because
Log Likelihood decreased by less than .01 percent.

-2 Log Likelihood 1761.412
Goodness of Fit 1330.376
Cox & Snell - R² .156
Nagelkerke - R² .208

	Chi-Square	df	Significance
Model	245.942	4	.0000
Block	245.942	4	.0000
Step	245.942	4	.0000

Classification Table for NPL

The Cut Value is .50

		Predicted		Percent Correct
		0	1	
Observed	0	418	306	57.73%
	1	241	483	66.71%
Overall				62.22%

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Variables in the Equation

Variable	B	S.E.	Wald	df	Sig.	R	Exp(B)
SOUC(1)	-.7687	.1138	45.5950	1	.0000	-.1474	.4636
IGOM	-1.1E-05	2.496E-06	20.6818	1	.0000	-.0965	1.0000
PVA(1)	-8.0915	5.3454	2.2914	1	.1301	-.0120	.0003
OJT(1)	-.0571	.1185	.2319	1	.6301	.0000	.9445
Constant	1.3448	.1913	49.4278	1	.0000		



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Dependent Variable.. NPL

Beginning Block Number 0. Initial Log Likelihood Function

-2 Log Likelihood 2007.3542

* Constant is included in the model.

Beginning Block Number 1. Method: Enter

Variable(s) Entered on Step Number

1.. SOUC
ICOM
PVA

Estimation terminated at iteration number 7 because
Log Likelihood decreased by less than .01 percent.

-2 Log Likelihood 1761.644
Goodness of Fit 1330.616
Cox & Snell - R² .156
Nagelkerke - R² .208

	Chi-Square	df	Significance
Model	245.710	3	.0000
Block	245.710	3	.0000
Step	245.710	3	.0000

Classification Table for NPL

The Cut Value is .50

Observed		Predicted		Percent Correct
		0	1	
0	0	419	305	57.87%
1	1	251	473	65.33%
Overall				61.60%

----- Variables in the Equation -----

Variable	B	S.E.	Wald	df	Sig	R	Exp(B)
SOUC(1)	-.7672	.1138	45.4683	1	.0000	-.1472	.4643
ICOM	-1.2E-05	2.472E-06	21.7844	1	.0000	-.0993	1.0000
PVA(1)	-8.0951	5.3440	2.2946	1	.1298	-.0121	.0003
Constant	1.3200	.1842	51.3614	1	.0000		

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Dependent Variable... NPL

Beginning Block Number 0. Initial Log Likelihood Function

-2 Log Likelihood 2007.3542

* Constant is included in the model.

Beginning Block Number 1. Method: Enter

Variable(s) Entered on Step Number

1.. SOUC
ICOM

Estimation terminated at iteration number 3 because Log Likelihood decreased by less than .01 percent.

-2 Log Likelihood 1905.171
Goodness of Fit 1451.937
Cox & Snell R^2 .068
Nagelkerke - R^2 .091

	Chi-Square	df	Significance
Model	102.183	2	.0000
Block	102.183	2	.0000
Step	102.183	2	.0000

Classification Table for NPL

The Cut Value is .50

		Predicted		Percent Correct
		0	1	
Observed	0	459	265	63.40%
	1	315	409	56.49%
Overall				59.94%

Variables in the Equation

Variable	B	S.E.	Wald	df	Sig	R	Exp(B)
SOUC(1)	-.8719	.1096	63.3171	1	.0000	-.1748	.4182
ICOM	-1.4E-05	2.359E-06	37.2506	1	.0000	-.1325	1.0000
Constant	1.3985	.1772	62.3168	1	.0000		

ประวัติผู้วิจัย

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