

## **Prílohy**

## Príloha č. 1 SPSS Output regresného modelu č. 1

### Zhodnotenie modelu: Koeficient determinácie, F-štatistika

Model Summary <sup>b</sup>									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.818 <sup>a</sup>	.668	.660	.7660354	.668	79.268	3	118	.000

a. Predictors: (Constant), IR\_HOUSEHOLDS, Unem\_MonthAVG\_Total, Index\_economic\_sentiment  
b. Dependent Variable:  
DEFAULT\_RATE\_ALL\_percentage

### Koeficienty modelu, T-štatistika, p-value

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	-4.749	1.911		-2.485	.014	-8.534	-.965
Unem_MonthAVG_Total	.561	.046	.809	12.290	.000	.471	.652
Index_economic_sentiment	-.028	.009	-.224	-3.185	.002	-.045	-.011
IR_HOUSEHOLDS	.630	.124	.407	5.096	.000	.385	.875

## Príloha č. 2 SPSS Output regresného modelu č. 2

### Zhodnotenie modelu: Koeficient determinácie, F-štatistika

Model Summary <sup>b</sup>									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.925 <sup>a</sup>	.856	.843	.55683978	.856	61.644	3	31	.000
a. Predictors: (Constant), HOUSING_PRICES_INDEX_Q, GDP_INDEX_Q, UNEM_SSNADJ_Q									
b. Dependent Variable: DEFAULT_RATE_ALL_Q_percentage									

### Koeficienty modelu, T-štatistika, p-value

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	-	3.467		-1.359	.184	-	2.359
	GDP_INDEX_Q	4.713	.022	-.263	-3.647	.001	11.785	-.035
	UNEM_SSNADJ_Q	-.080	.076	1.019	11.076	.000	-.125	1.002
	HOUSING_PRICES_INDEX_Q	.846	.012	.458	5.037	.000	.690	.084
a. Dependent Variable: DEFAULT_RATE_ALL_Q_percentage								

### Príloha č. 3 SPSS Output regresného modelu č. 3

#### Zhodnotenie modelu: Koeficient determinácie, F-štatistika

Model Summary <sup>b</sup>									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.914 <sup>a</sup>	.836	.826	.1263977	.836	87.718	4	69	.000

a. Predictors: (Constant), consumer\_index, Unemployment, IR\_HOUSEHOLDS, Index\_fin\_exp  
b. Dependent Variable: DEF\_RATE\_HYPO\_percentage

#### Koeficienty modelu, T-štatistika, p-value

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.914	.329		-2.778	.007
Unemployment	.190	.015	.656	12.360	.000
IR_HOUSEHOLDS	.191	.043	.282	4.430	.000
Index_fin_exp	-.043	.006	-.970	-7.709	.000
consumer_index	.040	.005	1.192	8.487	.000

a. Dependent Variable: DEF\_RATE\_HYPO\_percentage

## Príloha č. 4 SPSS Output regresného modelu č. 4

### Zhodnotenie modelu: Koeficient determinácie, F-štatistika

Model Summary <sup>b</sup>									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.965 <sup>a</sup>	.931	.924	.1534880	.931	128.520	6	57	.000
a. Predictors: (Constant), Housing_prices_index, Index_fin_exp, ECO_sent_index, IR_HOUSEHOLDS, Unemployment, consumer_index									
b. Dependent Variable: DEF_RATE_HOUSEHOLDS_percentage									

### Koeficienty modelu, T-štatistika, p-value

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-8.114	1.540		-5.269	.000
	Unemployment	.197	.046	.377	4.265	.000
	IR_HOUSEHOLDS	2.011	.131	1.279	15.335	.000
	ECO_sent_index	.022	.007	.322	3.384	.001
	Index_fin_exp	-.017	.014	-.181	-1.275	.207
	consumer_index	.026	.012	.364	2.217	.031
	Housing_prices_index	-.049	.018	-.323	-2.659	.010
a. Dependent Variable: DEF_RATE_HOUSEHOLDS_percentage						

## Príloha č. 5 SPSS Output regresného modelu č. 5

### Zhodnotenie modelu: Koeficient determinácie, F-štatistika

Model Summary <sup>b</sup>								
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.928 <sup>a</sup>	.861	.853	.74511977	.861	106.656	4	69
a. Predictors: (Constant), ICC, HICP_annual_change, IR_HOUSEHOLDS, IFE								
b. Dependent Variable: DR_Consumer								

### Koeficienty modelu, T-štatistika, p-value

Coefficients <sup>a</sup>							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	-19.827	1.521		-13.037	.000	-22.861	-16.793
IR_H	4.814	.259	1.109	18.569	.000	4.297	5.332
HICP_annual	-.192	.083	-.167	-2.317	.023	-.357	-.027
IFE	-.137	.040	-.479	-3.392	.001	-.218	-.057
ICC	.159	.027	.743	5.948	.000	.106	.212
a. Dependent Variable: DR_Consumer							