

Multiple Regression Practice Problems Set C

26. In Exercise 4, you used efficiency ratio and total risk-based capital to predict ROAA for a sample of 200 community banks. Here again is the multiple regression analysis of the data:

Predictor	Coef	SE Coef	T	P
Constant	1.385	0.37	3.744	0
Efficiency Ratio	-0.007	0.006	-1.198	0.232
Risk-Based Capital	0.018	0.002	8.682	<0.001

- (a) Construct and interpret a 95% confidence interval estimate of the population slope between ROAA and efficiency ratio. Show your work.

- (b) At the 0.05 level of significance, determine whether each independent variable makes a significant contribution to the regression model. On the basis of these results, indicate the independent variables to include in this model.

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