

Descriptive Statistics			
	Mean	Std. Deviation	N
FSCORE	1.323	0.6057	48
LEV	0.495853651885561	0.259969237058379	48
ACHANGE	1.817229744842850	34.629111224011500	48
ROA	0.013007	0.1050374	48

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	.740 <sup>a</sup>	0.547	0.516	0.4213	0.547	17.712	3	44	0.000	

a. Predictors: (Constant), ROA, ACHANGE, LEV  
b. Dependent Variable: FSCORE

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.433	3	3.144	17.712	.000 <sup>b</sup>
	Residual	7.811	44	0.178		
	Total	17.245	47			

a. Dependent Variable: FSCORE  
b. Predictors: (Constant), ROA, ACHANGE, LEV

Coefficients <sup>a</sup>												
Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta				Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.718	0.147			11.721	0.000					
	LEV	-0.672	0.262	-0.288		-2.568	0.014	0.007	-0.361	-0.261	0.817	1.224
	ACHANGE	-0.005	0.002	-0.281		-2.722	0.009	-0.392	-0.380	-0.276	0.969	1.032
	ROA	-4.051	0.656	-0.703		-6.180	0.000	-0.625	-0.682	-0.627	0.797	1.255

a. Dependent Variable: FSCORE