**Hypotheses:**

1. Normalized number of complaints per quarter has a Poisson distribution
2. Number of complaints per quarter is driven by the following (all available at http://www.usbanklocations.com/bank-rank)
   1. Number of bank employees/total deposits
   2. Number of branches/total deposits
   3. Quarterly return on equity
   4. State
   5. Credit card loans (normalized by total assets)
   6. Consumer loans (auto) (normalized by total assets)
   7. 1-4 family residential loans (normalized by total assets)
   8. Other loans to individuals (normalized by total assets)
   9. Goodwill
   10. Ratio of total interest income to total interest expense
   11. Credit card loan charge-offs/Credit card loans
   12. Auto loan charge-offs/Auto loans
   13. Interest-bearing deposits/Total deposits
   14. Restructured loans past due 30-89 days/Total Loans
   15. Restructured loans past due 90+ days/Total Loans
   16. Loans past due 30-89 days/Total loans
   17. Loans past due 90+ days/Total loans