$Panal_M2$

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```
First regression
  library(readr)
  library(plm)
## Loading required package: Formula
  df <- read csv("CDS.csv")</pre>
## Parsed with column specification:
## cols(
     ID = col_character(),
##
     TIME = col character(),
##
##
    CDS = col double(),
     FX = col double(),
##
     RESERVE = col double(),
##
     SM = col double(),
##
##
     Mkt = col double(),
##
     Trsy = col_double(),
##
     HY = col double(),
     `Eq Prem` = col_double(),
##
```