

Table 1: Descriptive Statistics

Statistic	N	Mean	St. Dev.	Min	Pctl(25)	Pctl(75)	Max
Per. Chng. Amt. Comm.	339,815	0.079	0.309	−0.995	−0.092	0.195	1.999
Comm. Loans / TA	339,815	0.093	0.068	0.00000	0.047	0.121	0.863
Per. Chng. Amt. Cons.	339,815	−0.045	0.339	−1.000	−0.155	0.072	1.997
Comm. Loans / TA	339,815	0.041	0.052	0.00000	0.005	0.058	1.135
Per. Chng. RE	339,815	0.119	0.294	−1.000	−0.023	0.157	2.000
RE Loans / TA	339,815	0.337	0.186	0.00000	0.190	0.473	4.606
T1 Leverage Rat.	339,815	0.102	0.031	0.001	0.082	0.112	0.497
T1 Risk-Based Cap. Rat.	339,815	0.153	0.062	0.001	0.111	0.174	0.500
Total Equity	339,815	0.105	0.032	−0.010	0.085	0.118	0.495
ROA	339,815	0.005	0.008	−0.296	0.002	0.009	0.295
Non-Perf. Assets	339,815	0.003	0.005	0.000	0.0002	0.003	0.171
Total Assets	339,815	442,021.100	1,931,462.000	2,298	65,639	307,772	163,066,000
Total Deposits	339,815	0.833	0.071	0.0001	0.802	0.882	0.993
De Novo Ind.	339,815	0.033	0.178	0	0	0	1
Post Crisis Ind	339,815	0.173	0.378	0	0	0	1
Fin. Crisis Ind	339,815	0.202	0.402	0	0	0	1