Sheet1 **Table 4.6 Descriptives of three ratios**

Code Description	ROE Net profit/Equity		IEONLIAB Interest Expenses/Liabilities		V110A Inventories/Total Assets	
01STATUS	default	performing	default	performing	default	performing
Number	51	1221	51	1221	51	1221
Mean	418.8889215686	45.7370712531	6.4870196078	3.8201613432	26.9123137255	20.8518976249
Std. Deviation	2537.3338515473	459.609872359	14.5628305895	2.5674231888	23.8290306194	23.2532653583
Median	0.487	10	4.524	3.48	22.537	12.832
Trimmed	6.879	17.5341893552	4.4213170732	3.6042773797	23.8218780488	16.6643152508
mad	24.789072	31.4518764	2.2446564	2.379573	20.9521032	17.5954968
Minimum	-525	-5500	0	0	0	0
Maximum	17930	8300	107.407	23.95	95.888	101.529
Range	18455	13800	107.407	23.95	95.888	101.529
Skewness	6.4565518137	5.8094456273	6.5161700738	1.2935536997	1.0342876223	1.4211038812
Kurtosis	41.4981481263	139.282366004	42.2258234556	4.4710529372	0.5017606286	1.4549385097
Std. Error	355.2978058852	13.1532028146	2.0392041642	0.0734750055	3.3367316998	0.6654663743