Generalized Linear Model Regression Results

==============================================================================

Dep. Variable: SCMTGBKR No. Observations: 354888

Model: GLM Df Residuals: 354835

Model Family: Gaussian Df Model: 52

Link Function: identity Scale: 47.858

Method: IRLS Log-Likelihood: -1.1899e+06

Date: Sat, 22 Apr 2023 Deviance: 1.6982e+07

Time: 16:37:59 Pearson chi2: 1.70e+07

No. Iterations: 3 Pseudo R-squ. (CS): 0.5183

Covariance Type: cluster

======================================================================================

coef std err z P>|z| [0.025 0.975]

--------------------------------------------------------------------------------------

Intercept -2.4972 4.19e+04 -5.96e-05 1.000 -8.21e+04 8.21e+04

C(YEAR)[T.2004] 2.4186 26.734 0.090 0.928 -49.978 54.816

C(YEAR)[T.2005] 4.1498 53.301 0.078 0.938 -100.319 108.619

C(YEAR)[T.2006] 5.5277 102.679 0.054 0.957 -195.720 206.776

C(YEAR)[T.2007] 7.4621 106.732 0.070 0.944 -201.728 216.653

C(YEAR)[T.2008] 10.5315 177.721 0.059 0.953 -337.796 358.859

C(YEAR)[T.2009] 12.6409 205.384 0.062 0.951 -389.905 415.186

C(YEAR)[T.2010] 15.2872 271.091 0.056 0.955 -516.042 546.616

C(YEAR)[T.2011] 17.6688 299.476 0.059 0.953 -569.294 604.631

C(YEAR)[T.2012] 19.1623 181.405 0.106 0.916 -336.386 374.710

C(YEAR)[T.2013] 20.4078 355.458 0.057 0.954 -676.277 717.093

C(YEAR)[T.2014] 22.3320 341.344 0.065 0.948 -646.690 691.354

C(YEAR)[T.2015] 24.1035 410.753 0.059 0.953 -780.958 829.165

C(YEAR)[T.2016] 26.3683 395.245 0.067 0.947 -748.297 801.034

C(YEAR)[T.2017] 28.5265 373.664 0.076 0.939 -703.841 760.895

C(YEAR)[T.2018] 30.8311 449.012 0.069 0.945 -849.217 910.879

C(YEAR)[T.2019] 33.0372 427.034 0.077 0.938 -803.935 870.009

C(YEAR)[T.2020] 34.2394 730.625 0.047 0.963 -1397.759 1466.238

C(YEAR)[T.2021] 35.0662 362.816 0.097 0.923 -676.040 746.173

C(YEAR)[T.2022] 37.2554 316.404 0.118 0.906 -582.885 657.396

ASSTLTR 0.1244 0.006 21.985 0.000 0.113 0.136

AVG\_IR -0.0135 0.161 -0.084 0.933 -0.329 0.302

BKPREMR -0.0486 0.015 -3.291 0.001 -0.077 -0.020

BRO -4.615e-06 1.61e-06 -2.871 0.004 -7.77e-06 -1.46e-06

BROR 0.0553 0.010 5.498 0.000 0.036 0.075

CERT 2.007e-05 3.41e-06 5.889 0.000 1.34e-05 2.67e-05

DELTA\_AR -0.0565 0.154 -0.368 0.713 -0.358 0.245

DEPR -0.1088 0.013 -8.356 0.000 -0.134 -0.083

EAMINTQR 0.0506 0.019 2.636 0.008 0.013 0.088

EINTEXPR 0.4772 0.159 3.010 0.003 0.166 0.788

ELNATRR 0.2001 0.058 3.472 0.001 0.087 0.313

EQTOTR 42.0272 72.929 0.576 0.564 -100.911 184.965

IDT1RWAJR 0.0016 0.001 1.217 0.223 -0.001 0.004

IGLSEC 9.735e-06 4.52e-05 0.215 0.830 -7.89e-05 9.84e-05

ILNDOMQR -0.2710 0.087 -3.118 0.002 -0.441 -0.101

ILSR 0.0792 0.137 0.579 0.563 -0.189 0.348

LIABR 42.2624 72.928 0.580 0.562 -100.674 185.199

LNATRES -0.0002 2.05e-05 -8.081 0.000 -0.000 -0.000

LNLSNETR -0.2557 0.006 -44.039 0.000 -0.267 -0.244

LNRECON5 1.657e-07 1.06e-06 0.156 0.876 -1.92e-06 2.25e-06

OREOTH 3.898e-05 6.77e-06 5.759 0.000 2.57e-05 5.22e-05

P3ASSETR -0.1862 0.024 -7.698 0.000 -0.234 -0.139

P9ASSET -7.202e-05 1.98e-05 -3.635 0.000 -0.000 -3.32e-05

RB2LNRESR -0.0578 0.370 -0.156 0.876 -0.784 0.668

RBC1AAJ -0.0053 0.002 -2.145 0.032 -0.010 -0.000

ROA 0.0291 0.037 0.786 0.432 -0.043 0.102

SCMTGBK 2.585e-05 2.99e-06 8.646 0.000 2e-05 3.17e-05

SCSNHAFR -0.4157 0.024 -17.002 0.000 -0.464 -0.368

SZ100 -2.2592 1.38e+05 -1.64e-05 1.000 -2.7e+05 2.7e+05

SZ100MP -0.2380 9.68e+04 -2.46e-06 1.000 -1.9e+05 1.9e+05

SZ100T5 -0.6041 0.252 -2.393 0.017 -1.099 -0.109

SZ25 -1.9464 0.127 -15.381 0.000 -2.194 -1.698

VOLIABR 0.0771 0.007 10.563 0.000 0.063 0.091

YEAR -2.0922 37.434 -0.056 0.955 -75.461 71.277

total\_loans\_equity -0.0003 0.001 -0.501 0.617 -0.001 0.001

======================================================================================

Results for dependent variable: SCMTGBKR

MSE: 87.28559375825965

R-squared: -0.06647507558545795

Generalized Linear Model Regression Results

==============================================================================

Dep. Variable: LNATRES No. Observations: 354888

Model: GLM Df Residuals: 354835

Model Family: Gaussian Df Model: 52

Link Function: identity Scale: 1.5678e+07

Method: IRLS Log-Likelihood: -3.4434e+06

Date: Sat, 22 Apr 2023 Deviance: 5.5632e+12

Time: 16:38:12 Pearson chi2: 5.56e+12

No. Iterations: 3 Pseudo R-squ. (CS): 0.8600

Covariance Type: cluster

======================================================================================

coef std err z P>|z| [0.025 0.975]

--------------------------------------------------------------------------------------

Intercept -431.1271 nan nan nan nan nan

C(YEAR)[T.2004] 72.4666 nan nan nan nan nan

C(YEAR)[T.2005] 363.3132 nan nan nan nan nan

C(YEAR)[T.2006] 849.3934 nan nan nan nan nan

C(YEAR)[T.2007] 1330.6125 nan nan nan nan nan

C(YEAR)[T.2008] 1434.4357 nan nan nan nan nan

C(YEAR)[T.2009] 1652.1512 nan nan nan nan nan

C(YEAR)[T.2010] 2167.4996 nan nan nan nan nan

C(YEAR)[T.2011] 2624.9775 nan nan nan nan nan

C(YEAR)[T.2012] 3017.3049 nan nan nan nan nan

C(YEAR)[T.2013] 3311.4755 nan nan nan nan nan

C(YEAR)[T.2014] 3500.3240 nan nan nan nan nan

C(YEAR)[T.2015] 3716.3510 nan nan nan nan nan

C(YEAR)[T.2016] 4027.4241 nan nan nan nan nan

C(YEAR)[T.2017] 4352.6650 nan nan nan nan nan

C(YEAR)[T.2018] 4753.1937 nan nan nan nan nan

C(YEAR)[T.2019] 5222.8363 nan nan nan nan nan

C(YEAR)[T.2020] 6911.0088 nan nan nan nan nan

C(YEAR)[T.2021] 7350.3801 nan nan nan nan nan

C(YEAR)[T.2022] 7365.5347 nan nan nan nan nan

ASSTLTR 6.9417 1.420 4.889 0.000 4.159 9.725

AVG\_IR 32.3821 42.255 0.766 0.443 -50.436 115.200

BKPREMR -140.6580 19.626 -7.167 0.000 -179.124 -102.192

BRO 0.0223 0.003 8.421 0.000 0.017 0.027

BROR -98.1742 12.079 -8.128 0.000 -121.848 -74.500

CERT -0.0079 0.001 -8.651 0.000 -0.010 -0.006

DELTA\_AR -37.7586 32.112 -1.176 0.240 -100.697 25.180

DEPR -13.4139 3.702 -3.624 0.000 -20.669 -6.159

EAMINTQR 59.1113 49.321 1.199 0.231 -37.556 155.779

EINTEXPR -466.7845 69.307 -6.735 0.000 -602.624 -330.945

ELNATRR 836.1223 92.520 9.037 0.000 654.787 1017.458

EQTOTR 7125.9054 1.11e+04 0.640 0.522 -1.47e+04 2.89e+04

IDT1RWAJR -0.3224 0.463 -0.696 0.486 -1.230 0.585

IGLSEC 0.0791 0.062 1.279 0.201 -0.042 0.200

ILNDOMQR -168.9152 53.561 -3.154 0.002 -273.893 -63.937

ILSR 628.0142 188.289 3.335 0.001 258.975 997.053

LIABR 7114.2422 1.11e+04 0.639 0.523 -1.47e+04 2.89e+04

LNLSNETR 11.6709 4.464 2.614 0.009 2.922 20.420

LNRECON5 0.0446 0.005 9.646 0.000 0.036 0.054

OREOTH 0.2542 0.038 6.606 0.000 0.179 0.330

P3ASSETR 5.0996 21.136 0.241 0.809 -36.325 46.525

P9ASSET -0.0667 0.027 -2.502 0.012 -0.119 -0.014

RB2LNRESR 2944.0891 336.933 8.738 0.000 2283.712 3604.466

RBC1AAJ -0.9158 0.920 -0.995 0.320 -2.720 0.888

ROA 59.5132 16.928 3.516 0.000 26.335 92.692

SCMTGBK 0.0209 0.001 15.517 0.000 0.018 0.024

SCMTGBKR -54.3167 5.436 -9.991 0.000 -64.972 -43.662

SCSNHAFR 5.5296 3.632 1.523 0.128 -1.589 12.648

SZ100 -1769.3267 nan nan nan nan nan

SZ100MP 1338.1996 nan nan nan nan nan

SZ100T5 -2671.6962 163.724 -16.318 0.000 -2992.590 -2350.803

SZ25 -148.4962 32.816 -4.525 0.000 -212.815 -84.177

VOLIABR 5.1704 3.614 1.431 0.152 -1.912 12.253

YEAR -353.8237 nan nan nan nan nan

total\_loans\_equity -0.9370 1.584 -0.592 0.554 -4.041 2.167

======================================================================================

Results for dependent variable: LNATRES

MSE: 15271431.566946276

R-squared: 0.8327123894934187

Generalized Linear Model Regression Results

==============================================================================

Dep. Variable: RB2LNRESR No. Observations: 354888

Model: GLM Df Residuals: 354835

Model Family: Gaussian Df Model: 52

Link Function: identity Scale: 0.041865

Method: IRLS Log-Likelihood: 59545.

Date: Sat, 22 Apr 2023 Deviance: 14855.

Time: 16:38:24 Pearson chi2: 1.49e+04

No. Iterations: 3 Pseudo R-squ. (CS): 0.5309

Covariance Type: cluster

======================================================================================

coef std err z P>|z| [0.025 0.975]

--------------------------------------------------------------------------------------

Intercept -0.0074 nan nan nan nan nan

C(YEAR)[T.2004] 0.0050 0.438 0.011 0.991 -0.854 0.864

C(YEAR)[T.2005] 0.0202 nan nan nan nan nan

C(YEAR)[T.2006] 0.0521 1.060 0.049 0.961 -2.025 2.129

C(YEAR)[T.2007] 0.0792 1.206 0.066 0.948 -2.285 2.444

C(YEAR)[T.2008] 0.0896 nan nan nan nan nan

C(YEAR)[T.2009] 0.0989 2.119 0.047 0.963 -4.054 4.252

C(YEAR)[T.2010] 0.0939 2.273 0.041 0.967 -4.361 4.549

C(YEAR)[T.2011] 0.1055 2.413 0.044 0.965 -4.623 4.834

C(YEAR)[T.2012] 0.1205 2.541 0.047 0.962 -4.859 5.100

C(YEAR)[T.2013] 0.1386 3.895 0.036 0.972 -7.496 7.774

C(YEAR)[T.2014] 0.1436 nan nan nan nan nan

C(YEAR)[T.2015] 0.1533 nan nan nan nan nan

C(YEAR)[T.2016] 0.1563 nan nan nan nan nan

C(YEAR)[T.2017] 0.1581 6.585 0.024 0.981 -12.748 13.064

C(YEAR)[T.2018] 0.1677 nan nan nan nan nan

C(YEAR)[T.2019] 0.1850 7.016 0.026 0.979 -13.566 13.936

C(YEAR)[T.2020] -0.0892 4.956 -0.018 0.986 -9.803 9.625

C(YEAR)[T.2021] -0.0781 5.082 -0.015 0.988 -10.038 9.882

C(YEAR)[T.2022] -0.0492 5.202 -0.009 0.992 -10.245 10.146

ASSTLTR -0.0008 0.000 -3.024 0.002 -0.001 -0.000

AVG\_IR -0.0034 0.003 -1.039 0.299 -0.010 0.003

BKPREMR 0.0021 0.001 2.334 0.020 0.000 0.004

BRO -4.013e-07 2.91e-08 -13.799 0.000 -4.58e-07 -3.44e-07

BROR 0.0054 0.000 16.214 0.000 0.005 0.006

CERT -2.779e-07 1.19e-07 -2.341 0.019 -5.11e-07 -4.52e-08

DELTA\_AR 0.0014 0.002 0.583 0.560 -0.003 0.006

DEPR 0.0012 0.000 3.229 0.001 0.000 0.002

EAMINTQR 0.0006 0.001 0.593 0.553 -0.001 0.003

EINTEXPR -0.0470 0.005 -8.992 0.000 -0.057 -0.037

ELNATRR 0.0319 0.004 8.441 0.000 0.024 0.039

EQTOTR 0.2608 1.509 0.173 0.863 -2.696 3.218

IDT1RWAJR 0.0001 0.000 0.525 0.599 -0.000 0.001

IGLSEC -3.043e-06 1.27e-06 -2.399 0.016 -5.53e-06 -5.56e-07

ILNDOMQR 0.0429 0.006 7.756 0.000 0.032 0.054

ILSR 0.0340 0.006 5.284 0.000 0.021 0.047

LIABR 0.2636 1.509 0.175 0.861 -2.693 3.220

LNATRES 7.861e-06 1.21e-06 6.518 0.000 5.5e-06 1.02e-05

LNLSNETR 0.0048 0.000 11.912 0.000 0.004 0.006

LNRECON5 -2.703e-08 5.14e-08 -0.526 0.599 -1.28e-07 7.36e-08

OREOTH 4.869e-07 6.39e-07 0.761 0.446 -7.66e-07 1.74e-06

P3ASSETR -0.0048 0.001 -3.208 0.001 -0.008 -0.002

P9ASSET -1.128e-06 5.71e-07 -1.977 0.048 -2.25e-06 -9.69e-09

RBC1AAJ 0.0001 0.000 0.904 0.366 -0.000 0.000

ROA 0.0008 0.001 1.068 0.286 -0.001 0.002

SCMTGBK -1.673e-07 3.24e-08 -5.169 0.000 -2.31e-07 -1.04e-07

SCMTGBKR -5.052e-05 0.000 -0.158 0.875 -0.001 0.001

SCSNHAFR 0.0013 0.000 3.673 0.000 0.001 0.002

SZ100 -0.0112 132.893 -8.39e-05 1.000 -260.477 260.455

SZ100MP 0.0037 133.518 2.81e-05 1.000 -261.688 261.695

SZ100T5 0.0013 0.012 0.108 0.914 -0.022 0.025

SZ25 -0.0199 0.004 -4.782 0.000 -0.028 -0.012

VOLIABR -0.0013 0.000 -5.400 0.000 -0.002 -0.001

YEAR -0.0130 0.302 -0.043 0.966 -0.604 0.578

total\_loans\_equity 3.739e-05 2.82e-05 1.327 0.185 -1.78e-05 9.26e-05

======================================================================================

Results for dependent variable: RB2LNRESR

MSE: 0.04007733121412882

R-squared: 0.4297391202219968

Generalized Linear Model Regression Results

==============================================================================

Dep. Variable: RBC1AAJ No. Observations: 354888

Model: GLM Df Residuals: 354835

Model Family: Gaussian Df Model: 52

Link Function: identity Scale: 79.733

Method: IRLS Log-Likelihood: -1.2805e+06

Date: Sat, 22 Apr 2023 Deviance: 2.8292e+07

Time: 16:38:36 Pearson chi2: 2.83e+07

No. Iterations: 3 Pseudo R-squ. (CS): 0.3946

Covariance Type: cluster

======================================================================================

coef std err z P>|z| [0.025 0.975]

--------------------------------------------------------------------------------------

Intercept 1.4696 1.05e+04 0.000 1.000 -2.06e+04 2.06e+04

C(YEAR)[T.2004] -1.2223 44.686 -0.027 0.978 -88.805 86.361

C(YEAR)[T.2005] -2.2317 nan nan nan nan nan

C(YEAR)[T.2006] -3.4500 156.663 -0.022 0.982 -310.503 303.603

C(YEAR)[T.2007] -4.8443 178.718 -0.027 0.978 -355.125 345.437

C(YEAR)[T.2008] -6.0969 197.370 -0.031 0.975 -392.936 380.742

C(YEAR)[T.2009] -7.3643 nan nan nan nan nan

C(YEAR)[T.2010] -8.6606 417.717 -0.021 0.983 -827.371 810.050

C(YEAR)[T.2011] -10.0017 357.452 -0.028 0.978 -710.594 690.591

C(YEAR)[T.2012] -11.2817 469.892 -0.024 0.981 -932.253 909.690

C(YEAR)[T.2013] -12.2123 nan nan nan nan nan

C(YEAR)[T.2014] -13.4972 nan nan nan nan nan

C(YEAR)[T.2015] -14.7388 nan nan nan nan nan

C(YEAR)[T.2016] -15.9320 nan nan nan nan nan

C(YEAR)[T.2017] -16.9781 455.263 -0.037 0.970 -909.277 875.321

C(YEAR)[T.2018] -17.8829 783.139 -0.023 0.982 -1552.808 1517.042

C(YEAR)[T.2019] -19.4606 nan nan nan nan nan

C(YEAR)[T.2020] -20.3070 625.070 -0.032 0.974 -1245.421 1204.807

C(YEAR)[T.2021] -21.2051 502.568 -0.042 0.966 -1006.220 963.810

C(YEAR)[T.2022] -20.5976 873.194 -0.024 0.981 -1732.026 1690.830

ASSTLTR 0.0001 0.002 0.087 0.931 -0.003 0.003

AVG\_IR 0.1257 0.050 2.507 0.012 0.027 0.224

BKPREMR 0.1722 0.087 1.979 0.048 0.002 0.343

BRO 3.14e-07 1.5e-07 2.088 0.037 1.92e-08 6.09e-07

BROR 0.0218 0.006 3.856 0.000 0.011 0.033

CERT 3.389e-06 1.28e-06 2.657 0.008 8.89e-07 5.89e-06

DELTA\_AR 0.0576 0.087 0.658 0.510 -0.114 0.229

DEPR -0.0211 0.009 -2.372 0.018 -0.039 -0.004

EAMINTQR -0.4000 0.098 -4.078 0.000 -0.592 -0.208

EINTEXPR -0.3964 0.100 -3.960 0.000 -0.593 -0.200

ELNATRR -0.4227 0.092 -4.606 0.000 -0.603 -0.243

EQTOTR -22.1629 28.403 -0.780 0.435 -77.832 33.506

IDT1RWAJR 0.0088 0.008 1.139 0.255 -0.006 0.024

IGLSEC 1.459e-05 1.01e-05 1.442 0.149 -5.24e-06 3.44e-05

ILNDOMQR -0.0222 0.097 -0.229 0.819 -0.212 0.167

ILSR 0.1302 0.071 1.842 0.065 -0.008 0.269

LIABR -23.3192 28.441 -0.820 0.412 -79.063 32.424

LNATRES -4.657e-06 3.1e-06 -1.503 0.133 -1.07e-05 1.42e-06

LNLSNETR -0.0033 0.007 -0.489 0.625 -0.016 0.010

LNRECON5 -6.346e-07 2.55e-07 -2.485 0.013 -1.14e-06 -1.34e-07

OREOTH 3.101e-06 3.81e-06 0.813 0.416 -4.37e-06 1.06e-05

P3ASSETR -0.0427 0.020 -2.171 0.030 -0.081 -0.004

P9ASSET 1.325e-06 1.76e-06 0.751 0.452 -2.13e-06 4.78e-06

RB2LNRESR 0.2237 0.210 1.068 0.286 -0.187 0.635

ROA -0.5309 0.103 -5.136 0.000 -0.734 -0.328

SCMTGBK -2.734e-07 1.52e-07 -1.803 0.071 -5.71e-07 2.38e-08

SCMTGBKR -0.0089 0.004 -2.002 0.045 -0.018 -0.000

SCSNHAFR 0.0045 0.006 0.804 0.421 -0.006 0.015

SZ100 0.6406 1.3e+05 4.94e-06 1.000 -2.54e+05 2.54e+05

SZ100MP 0.8289 7.77e+04 1.07e-05 1.000 -1.52e+05 1.52e+05

SZ100T5 0.0648 0.038 1.729 0.084 -0.009 0.138

SZ25 0.6299 0.122 5.178 0.000 0.392 0.868

VOLIABR 0.0030 0.003 1.067 0.286 -0.002 0.008

YEAR 1.1634 44.680 0.026 0.979 -86.408 88.734

total\_loans\_equity 0.0014 0.001 1.465 0.143 -0.000 0.003

======================================================================================

Results for dependent variable: RBC1AAJ

MSE: 267.00932457010737

R-squared: -0.03959120101020597

Generalized Linear Model Regression Results

==============================================================================

Dep. Variable: ILNDOMQR No. Observations: 354888

Model: GLM Df Residuals: 354835

Model Family: Gaussian Df Model: 52

Link Function: identity Scale: 0.36442

Method: IRLS Log-Likelihood: -3.2442e+05

Date: Sat, 22 Apr 2023 Deviance: 1.2931e+05

Time: 16:38:48 Pearson chi2: 1.29e+05

No. Iterations: 3 Pseudo R-squ. (CS): 0.9773

Covariance Type: cluster

======================================================================================

coef std err z P>|z| [0.025 0.975]

--------------------------------------------------------------------------------------

Intercept 0.0604 nan nan nan nan nan

C(YEAR)[T.2004] -0.1225 nan nan nan nan nan

C(YEAR)[T.2005] -0.1914 nan nan nan nan nan

C(YEAR)[T.2006] -0.2096 nan nan nan nan nan

C(YEAR)[T.2007] -0.2900 nan nan nan nan nan

C(YEAR)[T.2008] -0.4293 nan nan nan nan nan

C(YEAR)[T.2009] -0.3041 nan nan nan nan nan

C(YEAR)[T.2010] -0.2812 nan nan nan nan nan

C(YEAR)[T.2011] -0.2857 nan nan nan nan nan

C(YEAR)[T.2012] -0.3318 nan nan nan nan nan

C(YEAR)[T.2013] -0.4794 nan nan nan nan nan

C(YEAR)[T.2014] -0.5796 nan nan nan nan nan

C(YEAR)[T.2015] -0.6776 nan nan nan nan nan

C(YEAR)[T.2016] -0.7539 nan nan nan nan nan

C(YEAR)[T.2017] -0.8348 nan nan nan nan nan

C(YEAR)[T.2018] -0.8978 nan nan nan nan nan

C(YEAR)[T.2019] -0.9514 nan nan nan nan nan

C(YEAR)[T.2020] -0.7257 nan nan nan nan nan

C(YEAR)[T.2021] -0.5771 nan nan nan nan nan

C(YEAR)[T.2022] -0.8051 nan nan nan nan nan

ASSTLTR -0.0035 0.001 -5.711 0.000 -0.005 -0.002

AVG\_IR 0.1507 0.020 7.432 0.000 0.111 0.190

BKPREMR 0.0554 0.003 18.439 0.000 0.049 0.061

BRO -5.663e-07 1.44e-07 -3.941 0.000 -8.48e-07 -2.85e-07

BROR 0.0054 0.002 2.393 0.017 0.001 0.010

CERT -1.766e-06 3.56e-07 -4.969 0.000 -2.46e-06 -1.07e-06

DELTA\_AR -0.0010 0.023 -0.044 0.965 -0.046 0.044

DEPR 0.0144 0.002 8.871 0.000 0.011 0.018

EAMINTQR 0.0482 0.014 3.329 0.001 0.020 0.077

EINTEXPR 0.2639 0.025 10.714 0.000 0.216 0.312

ELNATRR 0.1838 0.035 5.186 0.000 0.114 0.253

EQTOTR -0.2853 3.096 -0.092 0.927 -6.354 5.783

IDT1RWAJR -0.0003 0.000 -1.758 0.079 -0.001 2.98e-05

IGLSEC -1.341e-05 2.03e-06 -6.622 0.000 -1.74e-05 -9.44e-06

ILSR -0.4747 0.034 -13.939 0.000 -0.541 -0.408

LIABR -0.2983 3.097 -0.096 0.923 -6.368 5.772

LNATRES -3.926e-06 1.79e-06 -2.197 0.028 -7.43e-06 -4.24e-07

LNLSNETR 0.0501 0.002 33.385 0.000 0.047 0.053

LNRECON5 7.279e-07 4.12e-07 1.768 0.077 -7.9e-08 1.53e-06

OREOTH -3.984e-06 1.6e-06 -2.483 0.013 -7.13e-06 -8.4e-07

P3ASSETR 0.0864 0.012 7.079 0.000 0.062 0.110

P9ASSET 5.917e-06 8.49e-07 6.974 0.000 4.25e-06 7.58e-06

RB2LNRESR 0.3735 0.097 3.850 0.000 0.183 0.564

RBC1AAJ -0.0001 0.000 -0.223 0.823 -0.001 0.001

ROA 0.1423 0.008 16.987 0.000 0.126 0.159

SCMTGBK -1.496e-07 3.39e-08 -4.410 0.000 -2.16e-07 -8.31e-08

SCMTGBKR -0.0021 0.001 -3.134 0.002 -0.003 -0.001

SCSNHAFR -0.0008 0.001 -0.665 0.506 -0.003 0.002

SZ100 0.1865 nan nan nan nan nan

SZ100MP -0.1261 nan nan nan nan nan

SZ100T5 0.1595 0.014 11.482 0.000 0.132 0.187

SZ25 0.0882 0.017 5.332 0.000 0.056 0.121

VOLIABR 0.0016 0.001 1.455 0.146 -0.001 0.004

YEAR 0.0142 nan nan nan nan nan

total\_loans\_equity -0.0002 4.18e-05 -4.373 0.000 -0.000 -0.000

======================================================================================

Results for dependent variable: ILNDOMQR

MSE: 6.073640537079698

R-squared: -2.460749442078655

Generalized Linear Model Regression Results

==============================================================================

Dep. Variable: LNLSNETR No. Observations: 354888

Model: GLM Df Residuals: 354835

Model Family: Gaussian Df Model: 52

Link Function: identity Scale: 62.558

Method: IRLS Log-Likelihood: -1.2375e+06

Date: Sat, 22 Apr 2023 Deviance: 2.2198e+07

Time: 16:39:00 Pearson chi2: 2.22e+07

No. Iterations: 3 Pseudo R-squ. (CS): 0.9466

Covariance Type: cluster

======================================================================================

coef std err z P>|z| [0.025 0.975]

--------------------------------------------------------------------------------------

Intercept 0.7353 7.71e+04 9.53e-06 1.000 -1.51e+05 1.51e+05

C(YEAR)[T.2004] 1.6159 9.431 0.171 0.864 -16.868 20.100

C(YEAR)[T.2005] 0.5665 18.732 0.030 0.976 -36.148 37.281

C(YEAR)[T.2006] -2.3180 28.180 -0.082 0.934 -57.550 52.914

C(YEAR)[T.2007] -4.5165 nan nan nan nan nan

C(YEAR)[T.2008] -3.5044 46.800 -0.075 0.940 -95.230 88.221

C(YEAR)[T.2009] -4.9849 nan nan nan nan nan

C(YEAR)[T.2010] -5.4971 65.476 -0.084 0.933 -133.827 122.833

C(YEAR)[T.2011] -6.2582 nan nan nan nan nan

C(YEAR)[T.2012] -6.5069 nan nan nan nan nan

C(YEAR)[T.2013] -6.0987 nan nan nan nan nan

C(YEAR)[T.2014] -5.6929 nan nan nan nan nan

C(YEAR)[T.2015] -5.6626 112.261 -0.050 0.960 -225.690 214.365

C(YEAR)[T.2016] -5.8978 121.621 -0.048 0.961 -244.271 232.475

C(YEAR)[T.2017] -6.2349 130.979 -0.048 0.962 -262.950 250.480

C(YEAR)[T.2018] -6.7454 267.571 -0.025 0.980 -531.175 517.684

C(YEAR)[T.2019] -8.1626 nan nan nan nan nan

C(YEAR)[T.2020] -9.8131 nan nan nan nan nan

C(YEAR)[T.2021] -14.1340 168.398 -0.084 0.933 -344.188 315.920

C(YEAR)[T.2022] -12.9547 nan nan nan nan nan

ASSTLTR 0.0217 0.013 1.737 0.082 -0.003 0.046

AVG\_IR -1.5926 0.270 -5.906 0.000 -2.121 -1.064

BKPREMR -0.0980 0.029 -3.401 0.001 -0.155 -0.042

BRO 5.426e-06 1.69e-06 3.205 0.001 2.11e-06 8.75e-06

BROR 0.0064 0.017 0.371 0.710 -0.028 0.040

CERT 8.409e-05 2.82e-06 29.812 0.000 7.86e-05 8.96e-05

DELTA\_AR 0.3199 0.444 0.720 0.471 -0.551 1.190

DEPR -0.2395 0.022 -10.734 0.000 -0.283 -0.196

EAMINTQR -0.3317 0.076 -4.342 0.000 -0.481 -0.182

EINTEXPR 1.4341 0.250 5.742 0.000 0.945 1.924

ELNATRR -1.4101 0.250 -5.636 0.000 -1.900 -0.920

EQTOTR -24.5956 52.356 -0.470 0.639 -127.211 78.020

IDT1RWAJR -0.0167 0.013 -1.277 0.202 -0.042 0.009

IGLSEC 5.725e-05 4.48e-05 1.279 0.201 -3.05e-05 0.000

ILNDOMQR 8.6081 0.295 29.166 0.000 8.030 9.187

ILSR 3.9289 0.274 14.360 0.000 3.393 4.465

LIABR -24.2527 52.363 -0.463 0.643 -126.882 78.377

LNATRES 4.657e-05 1.76e-05 2.640 0.008 1.2e-05 8.11e-05

LNRECON5 -2.302e-06 3.64e-06 -0.632 0.527 -9.44e-06 4.84e-06

OREOTH -0.0001 2.13e-05 -4.719 0.000 -0.000 -5.89e-05

P3ASSETR -0.2623 0.106 -2.475 0.013 -0.470 -0.055

P9ASSET -3.985e-05 6.37e-06 -6.258 0.000 -5.23e-05 -2.74e-05

RB2LNRESR 7.2305 1.014 7.132 0.000 5.243 9.218

RBC1AAJ -0.0026 0.005 -0.534 0.593 -0.012 0.007

ROA -0.8235 0.081 -10.213 0.000 -0.982 -0.665

SCMTGBK 1.768e-06 4.74e-07 3.729 0.000 8.39e-07 2.7e-06

SCMTGBKR -0.3342 0.017 -19.354 0.000 -0.368 -0.300

SCSNHAFR -0.4878 0.020 -24.784 0.000 -0.526 -0.449

SZ100 -2.4639 4.27e+05 -5.77e-06 1.000 -8.37e+05 8.37e+05

SZ100MP 3.1992 4.27e+05 7.49e-06 1.000 -8.37e+05 8.37e+05

SZ100T5 -2.7380 0.162 -16.943 0.000 -3.055 -2.421

SZ25 -2.1089 0.190 -11.126 0.000 -2.480 -1.737

VOLIABR -0.0048 0.017 -0.277 0.782 -0.039 0.029

YEAR 1.2330 nan nan nan nan nan

total\_loans\_equity 0.0076 0.004 1.980 0.048 7.83e-05 0.015

======================================================================================

Results for dependent variable: LNLSNETR

MSE: 217.8584625227339

R-squared: 0.13632408506349025

Generalized Linear Model Regression Results

==============================================================================

Dep. Variable: ASSTLTR No. Observations: 354888

Model: GLM Df Residuals: 354835

Model Family: Gaussian Df Model: 52

Link Function: identity Scale: 225.10

Method: IRLS Log-Likelihood: -1.4647e+06

Date: Sat, 22 Apr 2023 Deviance: 7.9874e+07

Time: 16:39:13 Pearson chi2: 7.99e+07

No. Iterations: 3 Pseudo R-squ. (CS): 0.3726

Covariance Type: cluster

======================================================================================

coef std err z P>|z| [0.025 0.975]

--------------------------------------------------------------------------------------

Intercept 4.1993 nan nan nan nan nan

C(YEAR)[T.2004] -4.2415 nan nan nan nan nan

C(YEAR)[T.2005] -9.3926 nan nan nan nan nan

C(YEAR)[T.2006] -13.1504 nan nan nan nan nan

C(YEAR)[T.2007] -16.9734 nan nan nan nan nan

C(YEAR)[T.2008] -19.1620 nan nan nan nan nan

C(YEAR)[T.2009] -21.6543 nan nan nan nan nan

C(YEAR)[T.2010] -28.5190 150.952 -0.189 0.850 -324.380 267.342

C(YEAR)[T.2011] -30.7308 nan nan nan nan nan

C(YEAR)[T.2012] -28.1399 nan nan nan nan nan

C(YEAR)[T.2013] -29.9123 nan nan nan nan nan

C(YEAR)[T.2014] -33.4239 nan nan nan nan nan

C(YEAR)[T.2015] -37.7436 nan nan nan nan nan

C(YEAR)[T.2016] -41.9274 nan nan nan nan nan

C(YEAR)[T.2017] -46.0773 nan nan nan nan nan

C(YEAR)[T.2018] -51.0005 nan nan nan nan nan

C(YEAR)[T.2019] -56.0673 nan nan nan nan nan

C(YEAR)[T.2020] -60.9704 nan nan nan nan nan

C(YEAR)[T.2021] -61.8565 nan nan nan nan nan

C(YEAR)[T.2022] -64.7648 nan nan nan nan nan

AVG\_IR -0.2309 0.185 -1.246 0.213 -0.594 0.132

BKPREMR -0.0594 0.061 -0.982 0.326 -0.178 0.059

BRO -6.03e-06 6.85e-07 -8.803 0.000 -7.37e-06 -4.69e-06

BROR -0.0617 0.029 -2.144 0.032 -0.118 -0.005

CERT -6.287e-06 7.33e-06 -0.857 0.391 -2.07e-05 8.09e-06

DELTA\_AR 0.5573 0.173 3.215 0.001 0.218 0.897

DEPR -0.2659 0.025 -10.761 0.000 -0.314 -0.217

EAMINTQR -0.1758 0.085 -2.066 0.039 -0.342 -0.009

EINTEXPR 2.6773 0.617 4.339 0.000 1.468 3.887

ELNATRR -0.4423 0.115 -3.861 0.000 -0.667 -0.218

EQTOTR -81.2844 80.319 -1.012 0.312 -238.706 76.138

IDT1RWAJR -0.0035 0.003 -1.125 0.261 -0.010 0.003

IGLSEC -8.893e-05 0.000 -0.719 0.472 -0.000 0.000

ILNDOMQR -2.1763 0.438 -4.966 0.000 -3.035 -1.317

ILSR -2.5011 0.526 -4.752 0.000 -3.533 -1.470

LIABR -80.9679 80.313 -1.008 0.313 -238.378 76.442

LNATRES 9.967e-05 2.48e-05 4.018 0.000 5.1e-05 0.000

LNLSNETR 0.0783 0.044 1.762 0.078 -0.009 0.165

LNRECON5 -1.305e-05 1.69e-06 -7.725 0.000 -1.64e-05 -9.74e-06

OREOTH -0.0003 4.62e-05 -6.154 0.000 -0.000 -0.000

P3ASSETR 0.1894 0.168 1.127 0.260 -0.140 0.519

P9ASSET -9.366e-06 1.59e-05 -0.589 0.556 -4.05e-05 2.18e-05

RB2LNRESR -4.1388 1.607 -2.576 0.010 -7.288 -0.990

RBC1AAJ 0.0004 0.005 0.086 0.931 -0.009 0.010

ROA 0.1055 0.081 1.304 0.192 -0.053 0.264

SCMTGBK -1.486e-06 1.42e-06 -1.048 0.295 -4.26e-06 1.29e-06

SCMTGBKR 0.5852 0.042 13.988 0.000 0.503 0.667

SCSNHAFR 0.8993 0.028 32.651 0.000 0.845 0.953

SZ100 0.1651 nan nan nan nan nan

SZ100MP 4.0342 nan nan nan nan nan

SZ100T5 -1.6864 0.176 -9.606 0.000 -2.031 -1.342

SZ25 -2.3266 0.278 -8.381 0.000 -2.871 -1.783

VOLIABR -0.3356 0.050 -6.739 0.000 -0.433 -0.238

YEAR 4.0635 nan nan nan nan nan

total\_loans\_equity -0.0021 0.001 -1.955 0.051 -0.004 5e-06

======================================================================================

Results for dependent variable: ASSTLTR

MSE: 222.7619911933251

R-squared: 0.2552971748439872

Generalized Linear Model Regression Results

==============================================================================

Dep. Variable: ROA No. Observations: 354888

Model: GLM Df Residuals: 354835

Model Family: Gaussian Df Model: 52

Link Function: identity Scale: 1.4273

Method: IRLS Log-Likelihood: -5.6667e+05

Date: Sat, 22 Apr 2023 Deviance: 5.0645e+05

Time: 16:39:25 Pearson chi2: 5.06e+05

No. Iterations: 3 Pseudo R-squ. (CS): 0.4845

Covariance Type: cluster

======================================================================================

coef std err z P>|z| [0.025 0.975]

--------------------------------------------------------------------------------------

Intercept -0.1111 nan nan nan nan nan

C(YEAR)[T.2004] 0.0322 nan nan nan nan nan

C(YEAR)[T.2005] 0.1694 nan nan nan nan nan

C(YEAR)[T.2006] 0.2379 nan nan nan nan nan

C(YEAR)[T.2007] 0.3410 nan nan nan nan nan

C(YEAR)[T.2008] 0.4203 nan nan nan nan nan

C(YEAR)[T.2009] 0.3989 nan nan nan nan nan

C(YEAR)[T.2010] 0.5850 nan nan nan nan nan

C(YEAR)[T.2011] 0.6330 nan nan nan nan nan

C(YEAR)[T.2012] 0.7445 nan nan nan nan nan

C(YEAR)[T.2013] 0.7975 nan nan nan nan nan

C(YEAR)[T.2014] 0.8962 nan nan nan nan nan

C(YEAR)[T.2015] 1.0436 nan nan nan nan nan

C(YEAR)[T.2016] 1.1775 nan nan nan nan nan

C(YEAR)[T.2017] 1.2719 nan nan nan nan nan

C(YEAR)[T.2018] 1.4604 nan nan nan nan nan

C(YEAR)[T.2019] 1.6199 nan nan nan nan nan

C(YEAR)[T.2020] 1.6376 nan nan nan nan nan

C(YEAR)[T.2021] 1.6524 nan nan nan nan nan

C(YEAR)[T.2022] 1.6205 nan nan nan nan nan

ASSTLTR 0.0007 0.001 1.328 0.184 -0.000 0.002

AVG\_IR -0.0578 0.015 -3.941 0.000 -0.087 -0.029

BKPREMR -0.1607 0.011 -15.275 0.000 -0.181 -0.140

BRO 8.551e-08 1.27e-07 0.675 0.500 -1.63e-07 3.34e-07

BROR -0.0009 0.002 -0.483 0.629 -0.005 0.003

CERT -1.438e-05 1.05e-06 -13.706 0.000 -1.64e-05 -1.23e-05

DELTA\_AR 0.0209 0.016 1.307 0.191 -0.010 0.052

DEPR -0.0089 0.002 -4.605 0.000 -0.013 -0.005

EAMINTQR -0.4313 0.080 -5.403 0.000 -0.588 -0.275

EINTEXPR -0.2812 0.031 -9.090 0.000 -0.342 -0.221

ELNATRR -1.0562 0.022 -47.997 0.000 -1.099 -1.013

EQTOTR 1.8214 7.012 0.260 0.795 -11.923 15.565

IDT1RWAJR -0.0015 0.001 -1.294 0.196 -0.004 0.001

IGLSEC 6.761e-05 9.58e-06 7.057 0.000 4.88e-05 8.64e-05

ILNDOMQR 0.5572 0.015 35.989 0.000 0.527 0.588

ILSR 0.5982 0.029 20.968 0.000 0.542 0.654

LIABR 1.8306 7.018 0.261 0.794 -11.924 15.585

LNATRES 5.418e-06 1.55e-06 3.485 0.000 2.37e-06 8.46e-06

LNLSNETR -0.0188 0.002 -11.095 0.000 -0.022 -0.015

LNRECON5 5.313e-07 2.02e-07 2.625 0.009 1.35e-07 9.28e-07

OREOTH -1.991e-05 1.35e-06 -14.798 0.000 -2.25e-05 -1.73e-05

P3ASSETR -0.0438 0.011 -3.866 0.000 -0.066 -0.022

P9ASSET 5.751e-06 2.67e-06 2.152 0.031 5.14e-07 1.1e-05

RB2LNRESR 0.0264 0.026 1.018 0.309 -0.024 0.077

RBC1AAJ -0.0095 0.004 -2.432 0.015 -0.017 -0.002

SCMTGBK -2.165e-07 3.06e-08 -7.068 0.000 -2.77e-07 -1.56e-07

SCMTGBKR 0.0009 0.001 0.794 0.427 -0.001 0.003

SCSNHAFR 0.0102 0.002 5.176 0.000 0.006 0.014

SZ100 -0.2506 nan nan nan nan nan

SZ100MP 0.1395 nan nan nan nan nan

SZ100T5 -0.1104 0.014 -8.116 0.000 -0.137 -0.084

SZ25 -0.6451 0.039 -16.712 0.000 -0.721 -0.569

VOLIABR 0.0012 0.001 1.218 0.223 -0.001 0.003

YEAR -0.0903 nan nan nan nan nan

total\_loans\_equity -0.0005 0.000 -1.689 0.091 -0.001 7.91e-05

======================================================================================

Results for dependent variable: ROA

MSE: 292.747103230878

R-squared: -0.0031791500020916796

Generalized Linear Model Regression Results

==============================================================================

Dep. Variable: total\_loans\_equity No. Observations: 354888

Model: GLM Df Residuals: 354835

Model Family: Gaussian Df Model: 52

Link Function: identity Scale: 833.78

Method: IRLS Log-Likelihood: -1.6970e+06

Date: Sat, 22 Apr 2023 Deviance: 2.9585e+08

Time: 16:39:37 Pearson chi2: 2.96e+08

No. Iterations: 3 Pseudo R-squ. (CS): 0.007829

Covariance Type: cluster

===================================================================================

coef std err z P>|z| [0.025 0.975]

-----------------------------------------------------------------------------------

Intercept -3.4239 1.26e+04 -0.000 1.000 -2.46e+04 2.46e+04

C(YEAR)[T.2004] 2.7613 8.082 0.342 0.733 -13.078 18.601

C(YEAR)[T.2005] 5.8713 26.128 0.225 0.822 -45.339 57.082

C(YEAR)[T.2006] 9.0562 34.931 0.259 0.795 -59.406 77.519

C(YEAR)[T.2007] 11.7469 32.334 0.363 0.716 -51.626 75.120

C(YEAR)[T.2008] 13.8548 24.038 0.576 0.564 -33.258 60.968

C(YEAR)[T.2009] 16.5443 nan nan nan nan nan

C(YEAR)[T.2010] 18.9174 nan nan nan nan nan

C(YEAR)[T.2011] 21.5582 nan nan nan nan nan

C(YEAR)[T.2012] 24.7430 58.198 0.425 0.671 -89.323 138.809

C(YEAR)[T.2013] 27.6304 138.401 0.200 0.842 -243.630 298.891

C(YEAR)[T.2014] 30.1863 30.700 0.983 0.325 -29.985 90.357

C(YEAR)[T.2015] 32.9151 nan nan nan nan nan

C(YEAR)[T.2016] 35.7094 nan nan nan nan nan

C(YEAR)[T.2017] 38.5561 nan nan nan nan nan

C(YEAR)[T.2018] 41.5264 133.545 0.311 0.756 -220.217 303.270

C(YEAR)[T.2019] 44.3778 129.220 0.343 0.731 -208.889 297.645

C(YEAR)[T.2020] 47.4459 209.524 0.226 0.821 -363.213 458.105

C(YEAR)[T.2021] 50.3057 209.444 0.240 0.810 -360.198 460.809

C(YEAR)[T.2022] 53.5810 107.443 0.499 0.618 -157.004 264.166

ASSTLTR -0.0078 0.002 -3.629 0.000 -0.012 -0.004

AVG\_IR -0.1192 0.137 -0.868 0.385 -0.388 0.150

BKPREMR 0.0607 0.050 1.204 0.229 -0.038 0.160

BRO 6.76e-07 1e-06 0.676 0.499 -1.28e-06 2.64e-06

BROR 0.0095 0.010 1.003 0.316 -0.009 0.028

CERT 6.48e-06 3.05e-06 2.125 0.034 5.04e-07 1.25e-05

DELTA\_AR 0.0439 0.263 0.167 0.867 -0.472 0.559

DEPR -0.0168 0.010 -1.693 0.090 -0.036 0.003

EAMINTQR -0.1783 0.063 -2.839 0.005 -0.301 -0.055

EINTEXPR 0.0811 0.149 0.546 0.585 -0.210 0.372

ELNATRR 0.5502 0.306 1.797 0.072 -0.050 1.150

EQTOTR 55.7485 41.839 1.332 0.183 -26.254 137.751

IDT1RWAJR 0.0050 0.004 1.213 0.225 -0.003 0.013

IGLSEC -7.949e-06 2.43e-05 -0.326 0.744 -5.57e-05 3.98e-05

ILNDOMQR -0.4179 0.194 -2.154 0.031 -0.798 -0.038

ILSR -0.3451 0.191 -1.811 0.070 -0.719 0.028

LIABR 56.0808 41.854 1.340 0.180 -25.951 138.112

LNATRES -4.983e-05 6.67e-05 -0.747 0.455 -0.000 8.1e-05

LNLSNETR 0.1008 0.010 9.765 0.000 0.081 0.121

LNRECON5 3.099e-06 2.37e-06 1.310 0.190 -1.54e-06 7.74e-06

OREOTH 9.729e-05 1.61e-05 6.045 0.000 6.57e-05 0.000

P3ASSETR 0.4732 0.291 1.626 0.104 -0.097 1.044

P9ASSET -2.852e-05 1.63e-05 -1.755 0.079 -6.04e-05 3.34e-06

RB2LNRESR 0.7447 0.318 2.339 0.019 0.121 1.369

RBC1AAJ 0.0151 0.005 2.869 0.004 0.005 0.025

ROA -0.2878 0.071 -4.029 0.000 -0.428 -0.148

SCMTGBK 6.008e-07 1.46e-06 0.413 0.680 -2.25e-06 3.45e-06

SCMTGBKR -0.0047 0.008 -0.608 0.543 -0.020 0.010

SCSNHAFR -0.0174 0.004 -4.712 0.000 -0.025 -0.010

SZ100 -1.6776 4.67e+04 -3.59e-05 1.000 -9.15e+04 9.15e+04

SZ100MP -1.7462 nan nan nan nan nan

SZ100T5 0.0996 0.335 0.298 0.766 -0.556 0.755

SZ25 0.3573 0.211 1.695 0.090 -0.056 0.771

VOLIABR -0.0062 0.012 -0.517 0.605 -0.030 0.017

YEAR -2.7943 8.075 -0.346 0.729 -18.621 13.032

===================================================================================

Results for dependent variable: total\_loans\_equity

MSE: 88.25826883767698

R-squared: -0.31979543319978965