

# Problem Set — Solutions

Your Name

December 11, 2025

	Panel A					
	d total deposits	d savings deposits A	d time deposits A	d wholesale funding A	d liabilities A	d deposit spread A
Coefficient	-1.820454	-1.858875	-2.711721	4.450710	-1.485010	0.055904
Std. Error	0.265668	0.307680	0.313248	1.226553	0.219687	0.014305
t-stat	-6.852371	-6.041596	-8.656790	3.628632	-6.759652	3.907884
p-value	0.000000	0.000000	0.000000	0.000285	0.000000	0.000093
R-squared	0.000098	0.000072	0.000190	0.000022	0.000079	0.000034

Table 1: Regression results