

	<i>Dependent variable:</i>	
	CET1	
	(1)	(2)
PX_TO_BOOK_RATIO	0.207	-6.948
	(0.385)	(5.246)
VOLATILITY_30D	0.001	0.162
	(0.004)	(0.119)
TOT_LOAN_TO_TOT_DPST	-0.027*	-1.814***
	(0.014)	(0.368)
BS_TOT_ASSET	0.00000	-0.00002***
	(0.00000)	(0.00000)
RETURN_COM_EQY	0.031	0.083
	(0.062)	(0.251)
RETURN_ON_ASSET	1.482**	-1.769
	(0.697)	(3.446)
NPLS_TO_TOTAL_LOANS	0.902	-7.274**
	(0.550)	(2.789)
GROWTH_IN_TOT_LOAN	0.015	-0.015
	(0.014)	(0.016)
NON_INT_INC	-0.0001	0.0002*
	(0.00005)	(0.0001)
DVD_PAYOUT_RATIO	0.0003	0.007
	(0.0002)	(0.005)
I(PX_TO_BOOK_RATIO2)		0.972
		(0.848)
I(VOLATILITY_30D2)		0.0002
		(0.0001)
I(TOT_LOAN_TO_TOT_DPST2)		0.011***
		(0.002)
I(BS_TOT_ASSET2)		0.000***
		(0.000)
I(RETURN_COM_EQY2)		0.004
		(0.009)
I(RETURN_ON_ASSET2)		0.395
		(1.299)
I(NPLS_TO_TOTAL_LOANS2)		5.394***
		(1.956)
I(GROWTH_IN_TOT_LOAN2)		-0.002**
		(0.001)
I(NON_INT_INC2)		-0.000
		(0.000)
I(DVD_PAYOUT_RATIO2)		-0.00000
		(0.00000)
PX_TO_BOOK_RATIO:VOLATILITY_30D		-0.024

		(0.022)
PX_TO_BOOK_RATIO:TOT_LOAN_TO_TOT_DPST		0.072
		(0.050)
PX_TO_BOOK_RATIO:BS_TOT_ASSET		-0.00000
		(0.00000)
VOLATILITY_30D:TOT_LOAN_TO_TOT_DPST		-0.002
		(0.001)
VOLATILITY_30D:BS_TOT_ASSET		-0.00000
		(0.000)
TOT_LOAN_TO_TOT_DPST:BS_TOT_ASSET		0.00000***
		(0.00000)
Constant	8.518***	90.928***
	(1.373)	(17.545)
Observations	126	126
R²	0.350	0.724
Adjusted R²	0.294	0.651
Residual Std. Error	0.787 (df = 115)	0.553 (df = 99)
F Statistic	6.196*** (df = 10; 115)	9.964*** (df = 26; 99)
Note:	* ** *** p p p<0.01	