

Table 5: All Banks: Determinants of the Percent Change in Loan Loss Reserves

	<i>Dependent variable:</i>		
	Percent Change in Loan Loss Reserves		
	(1)	(2)	(3)
Total Int. Income	-0.008 (0.018)		
Net Int. Margin	0.018 (0.016)	0.011 (0.011)	0.012 (0.011)
Total Assets	0.139*** (0.015)	0.139*** (0.015)	0.138*** (0.015)
ROA	-0.010*** (0.004)	-0.010*** (0.004)	-0.011*** (0.004)
Net Charge-Offs	0.034 (0.023)	0.032 (0.022)	0.032 (0.022)
T1 RBCR	-0.0003 (0.001)	-0.0002 (0.001)	-0.0003 (0.001)
Dep. Serv. Chrgs	2.553 (2.057)	2.877 (2.088)	2.625 (2.052)
Taxes	0.002 (0.129)	0.013 (0.133)	0.041 (0.132)
Home Eq. Loans	0.248 (0.266)	0.270 (0.264)	0.290 (0.264)
Real Est. Loans	-0.121** (0.055)	-0.122** (0.055)	-0.123** (0.055)
Treasuries	0.216 (0.173)	0.222 (0.173)	0.195 (0.177)
Small C&I Loans	0.047 (0.125)	0.046 (0.126)	0.034 (0.126)
Net CDS	-3.993*** (1.489)	-4.017*** (1.489)	
Long CDS			-5.386*** (1.599)
Short CDS			6.356*** (1.765)
Securities	-0.190*** (0.051)	-0.181*** (0.046)	-0.180*** (0.046)
Loan Loss Res.	-0.082*** (0.015)	-0.082*** (0.015)	-0.083*** (0.015)
Constant	-1.054*** (0.120)	-1.064*** (0.115)	-1.037*** (0.116)
Observations	1,146	1,146	1,146
R ²	0.330	0.330	0.337
Adjusted R ²	0.321	0.321	0.328

Note:

*p<0.1; **p<0.05; ***p<0.01