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APPENDICES:

Appendix 1: Eviews Statistics Analyze

	NPLR	PPI	FAI	CD	CRECI	M2
Mean	1.398400	0.818000	10.61000	9.703000	98.71400	10.82000
Median	1.445000	-0.450000	8.650000	10.26500	100.5700	10.70000
Maximum	2.390000	10.30000	21.50000	16.40000	101.8700	13.80000
Minimum	0.870000	-5.900000	1.800000	3.900000	93.34000	8.100000
Std. Dev.	0.293948	4.588410	6.700662	3.593146	3.226103	2.213502
Skewness	0.465202	0.654841	0.524595	-0.053250	-0.601460	0.092790
Kurtosis	4.596747	2.644442	1.845323	2.564698	1.675279	1.392344
Jarque-Bera	7.115106	3.836846	5.070999	0.418395	6.670630	5.456247
Probability	0.028509	0.146838	0.079222	0.811235	0.035603	0.065342
Sum	69.92000	40.90000	530.5000	485.1500	4935.700	541.0000
Sum Sq. Dev.	4.233872	1031.622	2200.045	632.6240	509.9792	240.0800
Observations	50	50	50	50	50	50

Appendix 2: Eviews Regression results

Dependent Variable: NPLR
Method: Panel Least Squares
Date: 03/16/23 Time: 17:37
Sample: 2012 2021
Periods included: 10
Cross-sections included: 5
Total panel (balanced) observations: 50

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.725851	1.677121	2.221576	0.0320
PPI	0.024419	0.007737	3.156065	0.0030
M2	0.052491	0.023508	2.232921	0.0312
FAI	-0.076528	0.011105	-6.891296	0.0000
CRECI	-0.027595	0.015923	-1.732953	0.0908
CD	0.063956	0.015552	4.112394	0.0002

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.762322	Mean dependent var	1.398400
Adjusted R-squared	0.708844	S.D. dependent var	0.293948
S.E. of regression	0.158611	Akaike info criterion	-0.667867
Sum squared resid	1.006299	Schwarz criterion	-0.285462
Log likelihood	26.69666	Hannan-Quinn criter.	-0.522245
F-statistic	14.25497	Durbin-Watson stat	1.033030
Prob(F-statistic)	0.000000		

Appendix 3: RAW DATA

BANK	DATE	NPLR	PPI	M2	FAI	CRECI	CG
BOC_	2012/12	0.93	-1.94	13.8	21.5	95.59	16.4
BOC_	2013/12	0.96	-1.36	13.6	20.9	97.21	12.6
BOC_	2014/12	1.07	-3.32	12.2	17.3	93.93	11.9
BOC_	2015/12	1.43	-5.9	13.3	11.4	93.34	10.13
BOC_	2016/12	1.48	5.5	11.3	9	101.02	10.6
BOC_	2017/12	1.41	4.9	8.1	8.3	101.77	10.4
BOC_	2018/12	1.43	0.9	8.1	5.3	101.87	9
BOC_	2019/12	1.37	-0.5	8.7	5.4	101.27	7.8
BOC_	2020/12	1.48	-0.4	10.1	1.8	100.86	4.3
BOC_	2021/12	1.29	10.3	9	5.2	100.28	3.9
ABC_	2012/12	1.34	-1.94	13.8	21.5	95.59	16.4
ABC_	2013/12	1.24	-1.36	13.6	20.9	97.21	12.6
ABC_	2014/12	1.29	-3.32	12.2	17.3	93.93	11.9
ABC_	2015/12	2.02	-5.9	13.3	11.4	93.34	10.13
ABC_	2016/12	2.39	5.5	11.3	9	101.02	10.6
ABC_	2017/12	1.97	4.9	8.1	8.3	101.77	10.4
ABC_	2018/12	1.6	0.9	8.1	5.3	101.87	9
ABC_	2019/12	1.42	-0.5	8.7	5.4	101.27	7.8
ABC_	2020/12	1.52	-0.4	10.1	1.8	100.86	4.3
ABC_	2021/12	1.48	10.3	9	5.2	100.28	3.9
ICBC_	2012/12	0.87	-1.94	13.8	21.5	95.59	16.4
ICBC_	2013/12	0.91	-1.36	13.6	20.9	97.21	12.6
ICBC_	2014/12	1.06	-3.32	12.2	17.3	93.93	11.9
ICBC_	2015/12	1.44	-5.9	13.3	11.4	93.34	10.13
ICBC_	2016/12	1.62	5.5	11.3	9	101.02	10.6
ICBC_	2017/12	1.56	4.9	8.1	8.3	101.77	10.4

CCB_	2018/12	1.47	0.9	8.1	5.3	101.87	9
CCB_	2019/12	1.43	-0.5	8.7	5.4	101.27	7.8
CCB_	2020/12	1.53	-0.4	10.1	1.8	100.86	4.3
CCB_	2021/12	1.51	10.3	9	5.2	100.28	3.9
BCM_	2012/12	0.87	-1.94	13.8	21.5	95.59	16.4
BCM_	2013/12	1.01	-1.36	13.6	20.9	97.21	12.6
BCM_	2014/12	1.17	-3.32	12.2	17.3	93.93	11.9
BCM_	2015/12	1.42	-5.9	13.3	11.4	93.34	10.13
BCM_	2016/12	1.53	5.5	11.3	9	101.02	10.6
BCM_	2017/12	1.51	4.9	8.1	8.3	101.77	10.4
BCM_	2018/12	1.49	0.9	8.1	5.3	101.87	9
BCM_	2019/12	1.47	-0.5	8.7	5.4	101.27	7.8
BCM_	2020/12	1.67	-0.4	10.1	1.8	100.86	4.3
BCM_	2021/12	1.6	10.3	9	5.2	100.28	3.9

Grammar check:

Statistics

TOTAL ERRORS 785

ERROR PERCENTAGE ⓘ 5%

READING TIME 63 mins 2 secs

READABILITY ⓘ College graduate

SENTIMENT Positive

