

TABLE 4			TABLE 6		
ESTIMATED NET SUBSIDY RATES			ESTIMATED NET SUBSIDY RATES		
SIX PERCENT REGULATORY COST ASSUMPTION			SIX PERCENT REGULATORY COST ASSUMPTION		
TOTAL DEPOSITS DENOMINATOR			TOTAL LIABILITIES DENOMINATOR		
CLOSURE THRESHOLD	MEAN	MEDIAN	CLOSURE THRESHOLD	MEAN	MEDIAN
RHO=1.0	-0.00321	-0.00305	RHO=1.0	-0.00231	-0.00234
RHO=0.97	-0.00321	-0.00305	RHO=0.97	-0.00230	-0.00234
RHO=0.95	-0.00311	-0.00304	RHO=0.95	-0.00220	-0.00232
RHO=0.90	-0.00020	-0.00231	RHO=0.90	0.00071	-0.00183
TABLE 5			TABLE 7		
ESTIMATED NET SUBSIDY RATES			ESTIMATED NET SUBSIDY RATES		
THREE PERCENT REGULATORY COST ASSUMPTION			THREE PERCENT REGULATORY COST ASSUMPTION		
TOTAL DEPOSITS DENOMINATOR			TOTAL LIABILITIES DENOMINATOR		
CLOSURE THRESHOLD	MEAN	MEDIAN	CLOSURE THRESHOLD	MEAN	MEDIAN
RHO=1.0	-0.00161	-0.00152	RHO=1.0	-0.00115	-0.00117
RHO=0.97	-0.00160	-0.00152	RHO=0.97	-0.00115	-0.00117
RHO=0.95	-0.00150	-0.00149	RHO=0.95	-0.00105	-0.00110
RHO=0.90	0.00141	-0.00108	RHO=0.90	0.00186	-0.00073