



```

name: <unnamed>
log: /msu/scratch4/m1cmb07/Connor_bob/mmb/output/interactions_with_rules/IScurve_bnkcrdit
> .smcl

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log type: smcl
opened on: 18 Jul 2024, 15:59:48

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Interaction effects of bnkcrdit and rules on IScurve at various horizons

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obtaining LAD starting values ... done
iterating RLS ..... done
fitting empty model ... done
computing standard errors ... done

```

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M regression (95% efficiency)          Number of obs   =      228
Wald chi2(5)                          =      41.04
Prob > chi2                           =      0.0000
Pseudo R2                             =      0.0788
Biweight k                            =      4.685
Scale                                 =     .59747644

```

| IScurve20 | Coefficient | Robust std. err. | t | P> t | [95% conf. interval] | |
|-------------------|-------------|---------------------|-------|-------|----------------------|-----------|
| bnkcrdit | | | | | | |
| 0 | 0 (empty) | | | | | |
| 1 | -.4706583 | .1431086 | -3.29 | 0.001 | -.7526834 | -.1886332 |
| rule_g | | | | | | |
| 0 | 0 (empty) | | | | | |
| 1 | -.6889821 | .1186754 | -5.81 | 0.000 | -.9228565 | -.4551077 |
| rule_itr | | | | | | |
| 0 | 0 (empty) | | | | | |
| 1 | -.385037 | .0704777 | -5.46 | 0.000 | -.5239279 | -.2461462 |
| bnkcrdit#rule_g | | | | | | |
| 0 0 | 0 (empty) | | | | | |
| 0 1 | 0 (empty) | | | | | |
| 1 0 | 0 (empty) | | | | | |
| 1 1 | .5286054 | .2913271 | 1.81 | 0.071 | -.0455151 | 1.102726 |
| bnkcrdit#rule_itr | | | | | | |
| 0 0 | 0 (empty) | | | | | |
| 0 1 | 0 (empty) | | | | | |
| 1 0 | 0 (empty) | | | | | |
| 1 1 | .0683676 | .2285914 | 0.30 | 0.765 | -.3821192 | .5188545 |
| _cons | -.2190843 | .0417098 | -5.25 | 0.000 | -.3012822 | -.1368864 |

 Interaction effects of bnkcrdit and rules on IScurve at various horizons

obtaining LAD starting values ... done
 iterating RLS done
 fitting empty model ... done
 computing standard errors ... done

| | | | |
|-------------------------------|---------------|---|-----------|
| M regression (95% efficiency) | Number of obs | = | 228 |
| | Wald chi2(5) | = | 42.96 |
| | Prob > chi2 | = | 0.0000 |
| | Pseudo R2 | = | 0.0847 |
| | Biweight k | = | 4.685 |
| | Scale | = | .65158567 |

| IScurve40 | Coefficient | Robust std. err. | t | P> t | [95% conf. interval] | |
|-------------------|-------------|---------------------|-------|-------|----------------------|-----------|
| bnkcrdit | | | | | | |
| 0 | 0 (empty) | | | | | |
| 1 | -.543845 | .1601521 | -3.40 | 0.001 | -.859458 | -.2282321 |
| rule_g | | | | | | |
| 0 | 0 (empty) | | | | | |
| 1 | -.7404059 | .1249605 | -5.93 | 0.000 | -.9866664 | -.4941453 |
| rule_itr | | | | | | |
| 0 | 0 (empty) | | | | | |
| 1 | -.4219341 | .0771499 | -5.47 | 0.000 | -.573974 | -.2698942 |
| bnkcrdit#rule_g | | | | | | |
| 0 0 | 0 (empty) | | | | | |
| 0 1 | 0 (empty) | | | | | |
| 1 0 | 0 (empty) | | | | | |
| 1 1 | .6195388 | .2874697 | 2.16 | 0.032 | .0530202 | 1.186057 |
| bnkcrdit#rule_itr | | | | | | |
| 0 0 | 0 (empty) | | | | | |
| 0 1 | 0 (empty) | | | | | |
| 1 0 | 0 (empty) | | | | | |
| 1 1 | .0498567 | .2680313 | 0.19 | 0.853 | -.4783545 | .5780679 |
| _cons | -.2158692 | .0453197 | -4.76 | 0.000 | -.305181 | -.1265574 |

 Interaction effects of bnkcrdit and rules on IScurve at various horizons

obtaining LAD starting values ... done
 iterating RLS done
 fitting empty model ... done
 computing standard errors ... done

| | | | |
|-------------------------------|---------------|---|-----------|
| M regression (95% efficiency) | Number of obs | = | 228 |
| | Wald chi2(5) | = | 44.51 |
| | Prob > chi2 | = | 0.0000 |
| | Pseudo R2 | = | 0.0864 |
| | Biweight k | = | 4.685 |
| | Scale | = | .64785634 |

| IScurve60 | Coefficient | Robust std. err. | t | P> t | [95% conf. interval] | |
|-------------------|-------------|---------------------|-------|-------|----------------------|-----------|
| bnkcrdit | | | | | | |
| 0 | 0 (empty) | | | | | |
| 1 | -.5710767 | .1794565 | -3.18 | 0.002 | -.9247331 | -.2174204 |
| rule_g | | | | | | |
| 0 | 0 (empty) | | | | | |
| 1 | -.7399383 | .1207063 | -6.13 | 0.000 | -.9778152 | -.5020615 |
| rule_itr | | | | | | |
| 0 | 0 (empty) | | | | | |
| 1 | -.4274302 | .0790636 | -5.41 | 0.000 | -.5832414 | -.271619 |
| bnkcrdit#rule_g | | | | | | |
| 0 0 | 0 (empty) | | | | | |
| 0 1 | 0 (empty) | | | | | |
| 1 0 | 0 (empty) | | | | | |
| 1 1 | .6196422 | .2964905 | 2.09 | 0.038 | .0353461 | 1.203938 |
| bnkcrdit#rule_itr | | | | | | |
| 0 0 | 0 (empty) | | | | | |
| 0 1 | 0 (empty) | | | | | |
| 1 0 | 0 (empty) | | | | | |
| 1 1 | .0441788 | .3011023 | 0.15 | 0.883 | -.5492057 | .6375633 |
| _cons | -.2207797 | .0444651 | -4.97 | 0.000 | -.3084074 | -.133152 |

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