

Variable	% of Female Borrowers			Average Loan Balance per Borrower			Gross Loan Portfolio/Assets		
	Full Data	>= 3 Years	>= 5 Years	Full Data	>= 3 Years	>= 5 Years	Full Data	>= 3 Years	>= 5 Years
	1	2	3	4	5	6	7	8	9
Current Legal Status: Bank	-0.214*** (0.0440)	-0.210*** (0.0440)	-0.205*** (0.0470)	276 (585.0000)	263 (591.0000)	-36.2 (658.0000)	-0.013 (0.0530)	-0.005 (0.0550)	-0.029 (0.0590)
Current Legal Status: NBF1	-0.181*** (0.0300)	-0.174*** (0.0310)	-0.180*** (0.0320)	152 (379.0000)	145 (380.0000)	52.9 (407.0000)	0.027 (0.0380)	0.033 (0.0390)	0.015 (0.0430)
Current Legal Status: Credit Union	-0.260*** (0.0300)	-0.254*** (0.0310)	-0.244*** (0.0330)	872.000** (388.0000)	873.000** (393.0000)	873.000** (426.0000)	0.088** (0.0390)	0.103** (0.0410)	0.104** (0.0460)
Current Legal Status: Rural Bank	-0.241*** (0.0610)	-0.225*** (0.0680)	-0.266*** (0.0930)	112 (570.0000)	99.9 (618.0000)	-153 (1121.0000)	-0.119 (0.0780)	-0.111 (0.0920)	-0.042 (0.1240)
Age: Young	-0.01 (0.0120)	-0.009 (0.0130)	-0.01 (0.0140)	-314 (305.0000)	-313 (302.0000)	-238 (295.0000)	0.077*** (0.0280)	0.082*** (0.0290)	0.113*** (0.0330)
Age: Mature	-0.01 (0.0170)	-0.009 (0.0170)	-0.009 (0.0180)	-641.000* (340.0000)	-657.000* (345.0000)	-650.000* (349.0000)	0.117*** (0.0300)	0.125*** (0.0320)	0.154*** (0.0380)
Region: Sub-Sahara Africa	0.098* (0.0540)	0.093* (0.0550)	0.102* (0.0580)	456 (650.0000)	459 (654.0000)	546 (683.0000)	-0.06 (0.0810)	-0.062 (0.0820)	-0.036 (0.0880)
Operating Expense to Assets	0.098*** (0.0340)	0.102*** (0.0350)	0.103*** (0.0360)	403 (1083.0000)	401 (1020.0000)	562 (1133.0000)	0.208*** (0.0700)	0.229*** (0.0740)	0.146* (0.0800)
Donations to Assets Ratio	-0.007 (0.0320)	-0.008 (0.0320)	-0.011 (0.0350)	374 (619.0000)	380 (602.0000)	648 (696.0000)	-0.383*** (0.0940)	-0.394*** (0.0950)	-0.397*** (0.1040)
Capital Asset Ratio	0.002 (0.0070)	0.002 (0.0080)	-0.002 (0.0100)	95.4 (154.0000)	93.5 (155.0000)	197 (246.0000)	0.924*** (0.0290)	0.931*** (0.0300)	1.130*** (0.0450)
Asset Structure	0.035 (0.0770)	0.04 (0.0770)	0.052 (0.0830)	1901 (1387.0000)	1964 (1395.0000)	2067 (1565.0000)	-0.787*** (0.1640)	-0.771*** (0.1730)	-0.870*** (0.1940)
Size (Lassets)	-0.001 (0.0110)	-0.002 (0.0120)	-0.001 (0.0130)	1,013.000*** (197.0000)	1,024.000*** (203.0000)	1,236.000*** (242.0000)	-0.024 (0.0170)	-0.031* (0.0180)	0.01 (0.0220)
Education	0.188*** (0.0710)	0.182** (0.0710)	0.188** (0.0740)	305 (962.0000)	301 (976.0000)	161 (1065.0000)	0.115 (0.0940)	0.135 (0.0980)	0.086 (0.1100)
Profit Margin	0.002 (0.0020)	0.002 (0.0020)	0.003 (0.0020)	-31.2 (20.8000)	-31.6 (20.8000)	-45.400** (22.5000)	0.011*** (0.0030)	0.012*** (0.0040)	0.011*** (0.0040)
Constant	0.632*** (0.0960)	0.638*** (0.0960)	0.630*** (0.1030)	-6,631.000*** (1453.0000)	-6,695.000*** (1481.0000)	-8,099.000*** (1736.0000)	0.184 (0.1610)	0.204 (0.1660)	-0.142 (0.1880)
R.squared	0.111	0.104	0.0918	0.026	0.0262	0.0272	0.472	0.475	0.474
Adj.R.squared	0.101	0.0942	0.0812	0.0161	0.0161	0.0162	0.467	0.47	0.468
Statistic	273***	263***	235***	89.4***	88.7***	83.6***	3017.027***	2977.943***	2686.048***
Deviance	42.2	41.9	40	1.6E+11	1.6E+11	1.58E+11	464.969	459.456	395.764
df.residual	3210	3170	2910	3350	3300	2990	3462	3370	3021
N	3240	3210	2950	3380	3340	3030	3497	3405	3056