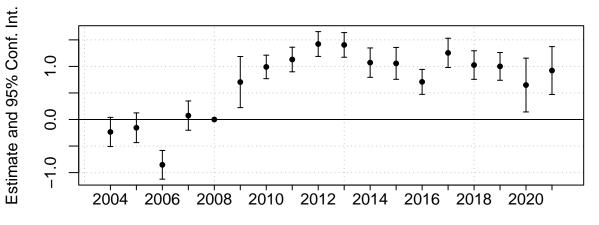
Effect on I(SIB lending) log-odds



Closing year