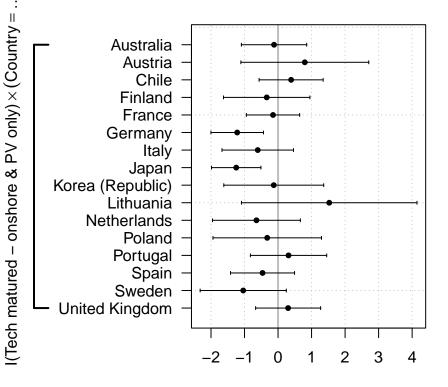
## Effect on I(SIB lending) log-odds



Estimate and 95% Conf. Int.