

TABLE 4  
THE EFFECT OF CHANGES IN BANK MINIMUM CAPITAL REQUIREMENTS ON REGULATED BANK LENDING GROWTH

Dependent variable: Real regulated bank lending growth	1	2	3	4	5	6
DBBKR	-0.073**	-0.08***	-0.078***	-0.076***	-0.075***	-0.057***
(Prob > <i>F</i> )	0.0121	0.00554	0.00148	0.00114	0.00125	0.00174
Demand		0.02**	0.025**	0.028**	0.028**	0.023
(Prob > <i>F</i> )		0.0461	0.0433	0.0237	0.0261	0.134
GDP growth			0.057*	0.061*	0.061*	0.053
(Prob > <i>F</i> )			0.0860	0.0640	0.0642	0.140
Inflation			0.00872	0.00674	0.00659	-0.00197
(Prob > <i>F</i> )			0.669	0.741	0.746	0.932
Lags of Write-offs					-0.00593	
(Prob > <i>F</i> )					0.586	
Leads of Write-offs						0.0269**
(Prob > <i>F</i> )						0.0381
TIER1				0.000605	0.000615	0.000654
				(0.000592)	(0.000591)	(0.000613)
BIG				0.0230	0.0232	0.0124
				(0.0182)	(0.0182)	(0.0250)
RISK				0.00106	0.00107	0.00143*
				(0.000794)	(0.000791)	(0.000742)
SUB				0.0219	0.0219	0.0451***
				(0.0173)	(0.0173)	(0.0125)
Constant	0.00991	0.00488	-0.0415	-0.150**	-0.148**	-0.157**
	(0.00702)	(0.00851)	(0.0365)	(0.0724)	(0.0721)	(0.0652)
Observations	1,815	1,815	1,815	1,814	1,814	1,564
Number of banks	82	82	82	82	82	72