	Control mean	Control Difference (OLS)	Number of Obs	Predictors of Take Up in Control	Predictors of Take Up in Treatment	p-value for test of (4)=(5)
	(1)	(2)	(3)	(4)	(5)	(6)
Baseline Value of Standard Variables						
Age	40.71	-0.49	1003	0.00	0.00	0.82
	{9.96}	(0.65)		(0.02)	(0.02)	
Female (=1)	0.18	0.03	1004	0.04	0.04	0.90
	{0.39}	(0.03)		(0.02)	(0.01)	
Years of education	8.71	0.05	996	-0.02	-0.02	0.92
	{4.50}	(0.29)		(0.02)	(0.02)	
Business is registered	0.34	-0.01	1003	0.04	0.01	0.13
	{0.48}	(0.03)		(0.02)	(0.02)	
Years of experience	12.40	0.50	996	-0.03	0.01	0.26
	{10.02}	(0.66)		(0.02)	(0.02)	
Monthly profits	6804	-318	993	0.05	-0.01	0.42
	{9274}	(567)		(0.03)	(0.06)	
Monthly revenue	34676	-2271	993	0.11	0.24	0.76
	{73690}	(4513)		(0.13)	(0.41)	
Monthly expenditures	27932	-2115	995	-0.12	-0.23	0.79
	{69240}	(4287)		(0.12)	(0.37)	
Monthly wagebill	1384	115	1004	-0.08	-0.01	0.08
	{3752}	(251)		(0.04)	(0.03)	
Has employees (=1)	0.36	0.00	1003	0.04	0.05	0.50
	{0.48}	(0.03)		(0.02)	(0.02)	
Number of employees	0.65	-0.06	1003	0.03	-0.06	0.02
	{2.18}	(0.12)		(0.02)	(0.03)	
Size of Previous ABA Loan	7512	6	1004	-0.02	0.02	0.13
	{4636}	(248)		(0.02)	(0.02)	
Have a loan other than ABA (=1)	0.09	-0.03	1004	0.03	0.00	0.46
	{0.28}	(0.02)		(0.04)	(0.02)	
Value of other non-ABA loans	2769	-1294	1004	-0.03	0.00	0.47
	{10523}	(581)		(0.04)	(0.02)	
p-value for Joint Test of standard variables		0.452	991			

Notes: Column 1 reports the control group mean with standard deviations in braces. Column 2 reports the coefficient on a treatment indicator from a regression of each row on that treatment indicator and strata fixed effects. Non-binary variables are winsorized at the top 1% level. Columns 4 & 5 report coefficients from a single fully interacted regression of a binary for take-up of the loan on each variable listed in the rows interacted with an indicator for control (coefficients in column 4) and an indicator for treamtnet (coefficients in column 5). For columns 4 & 5 non-binary variables are standardized to simplify interpretation. Column 6 reports the p-value for testing the coefficients from column 4 to its relevant counterpart in column 5. Standard errors in parentheses.