

	7 Variable ITE Prediction (1)	Individual Treatment Effect (2)	Individual Treatment Effect (3)
Age	-0.044 (0.041)	-273 (197)	-127 (177)
Female (=1)	-0.057 (0.090)	-407 (433)	-258 (389)
Years of Education	0.000 (0.038)	240 (184)	239 (166)
Years of Experience	0.053 (0.038)	137 (187)	-39 (169)
Monthly Profits	0.064 (0.055)	-201 (272)	-318 (245)
Business is Registered	0.017 (0.036)	25 (176)	-5 (158)
Has employees (=1)	0.041 (0.040)	178 (194)	231 (175)
Value of other non-ABA loans	-0.001 (0.034)	-420 ** (164)	-410 *** (150)
Size of Previous ABA Loan	-0.010 (0.045)	531 *** (192)	556 *** (174)
Monthly Expenses	0.323 (0.258)	917 (1268)	228 (1139)
Monthly Revenue	-0.281 (0.275)	-867 (1352)	-176 (1215)
Monthly Wagebill	-0.134 *** (0.043)	-369 * (210)	-178 (191)
6 Variable ITE Prediction			0.993 *** (0.064)
Number of Observations	992	995	991
p-value on joint test	0.260	0.007	0.008

Notes: Outcomes and non-binary dependent variables standardized. 7 variable ITE prediction utilizes the questions outlined in Table 6. Statistical significance *0.10; **0.05; ***0.01.