	(1)	(2)	(3)	(4)	(5)
	wtot_debt_bank	wtot_tot_debt	tot_cashratio	tot_cash	tot_roa
Just Below	327.0***	1,065***	-0.00186	-0.308	-0.888
	(108.5)	(410.7)	(0.00486)	(87.43)	(1.884)
Just Below x Law	-377.5***	-1,220**	0.0160**	87.62	-2.259
	(143.5)	(544.2)	(0.00630)	(113.4)	(2.566)
Observations	7,784	7,981	5,835	5,835	8,979
City FE	Yes	Yes	Yes	Yes	Yes
Institution FE	Yes	Yes	Yes	Yes	Yes
Year FE	Yes	Yes	Yes	Yes	Yes
Years of Activity	Yes	Yes	Yes	Yes	Yes

Standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1