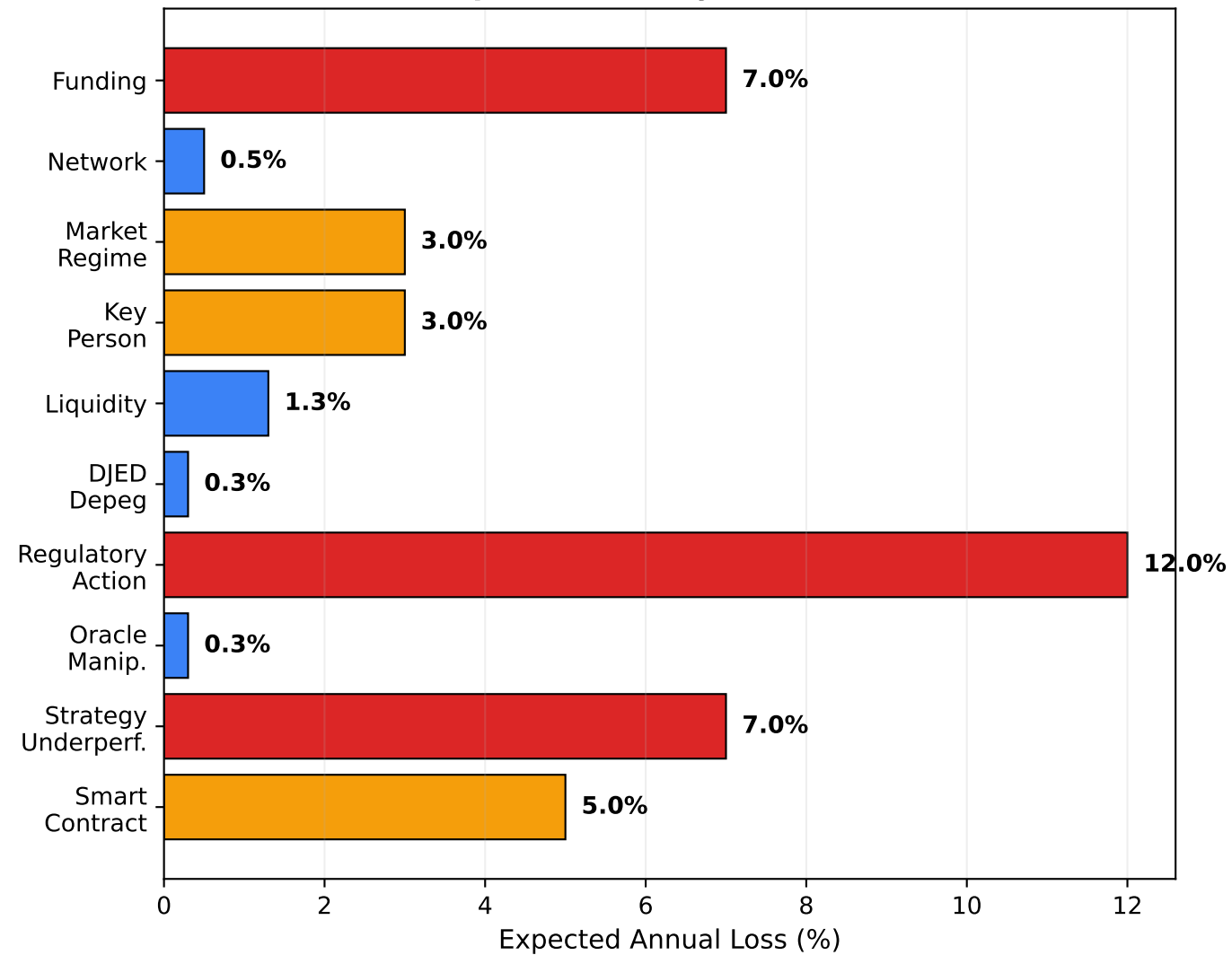


Expected Loss by Risk Factor



Risk-Adjusted Return Waterfall

