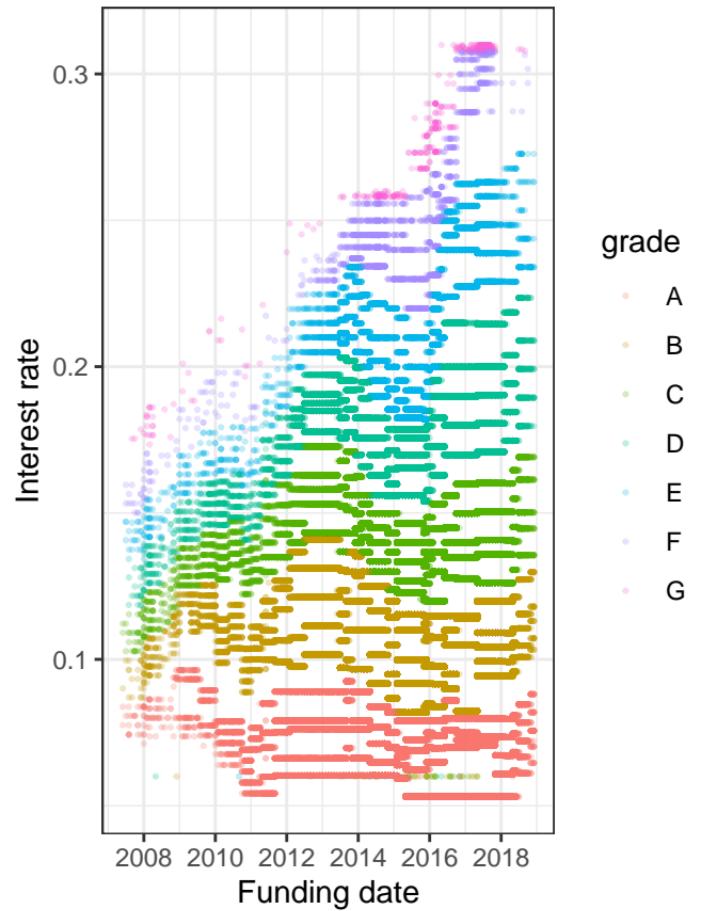


Credit margin per grade over time 3-year loans



Credit margin per grade over time 5-year loans

