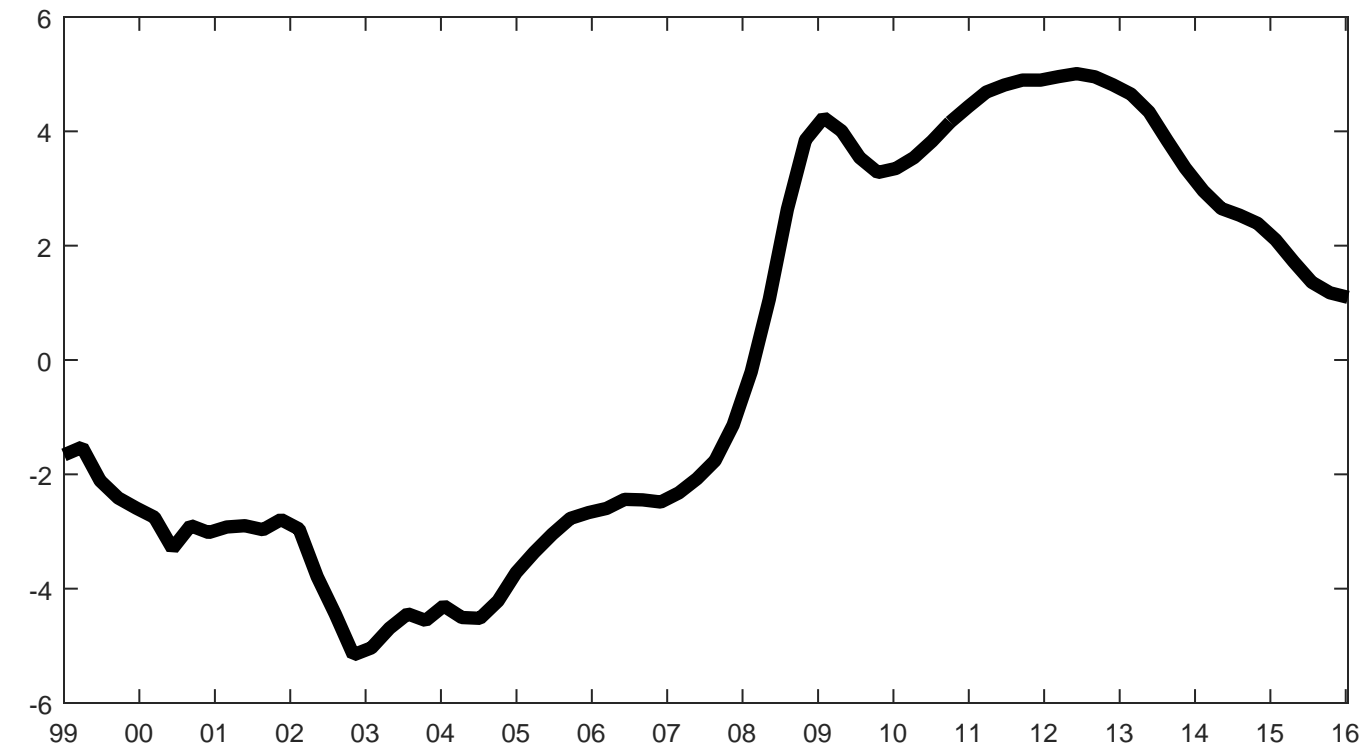
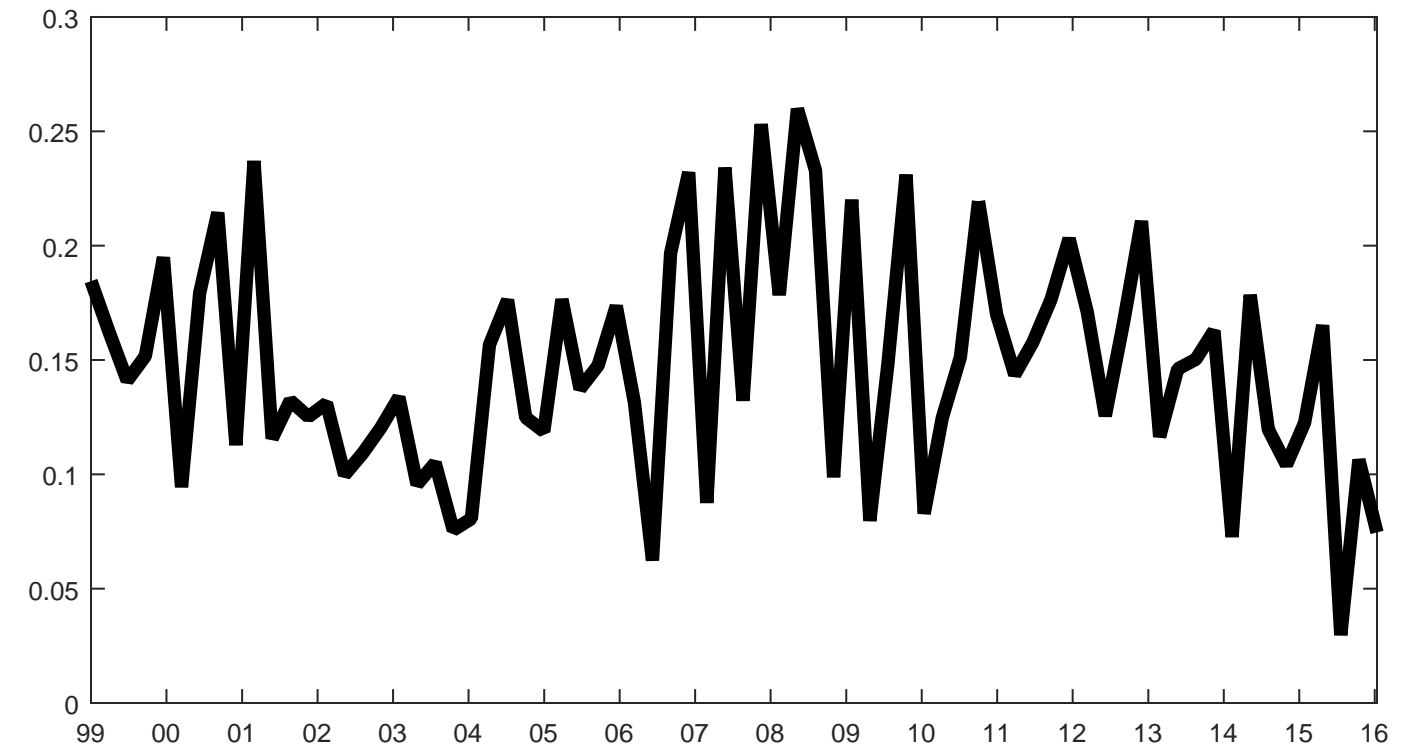


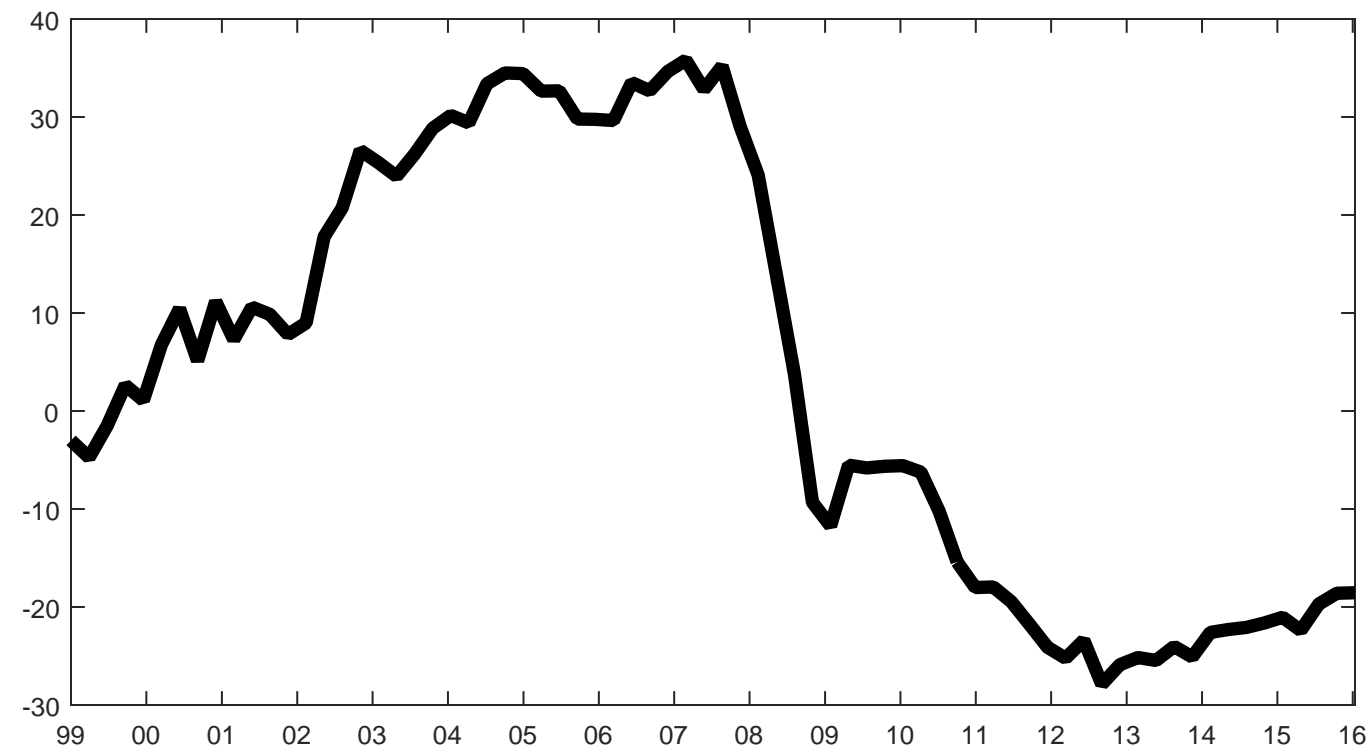
Household Default Rate



Bank Default Rate



Saver Welfare



Borrower Welfare

