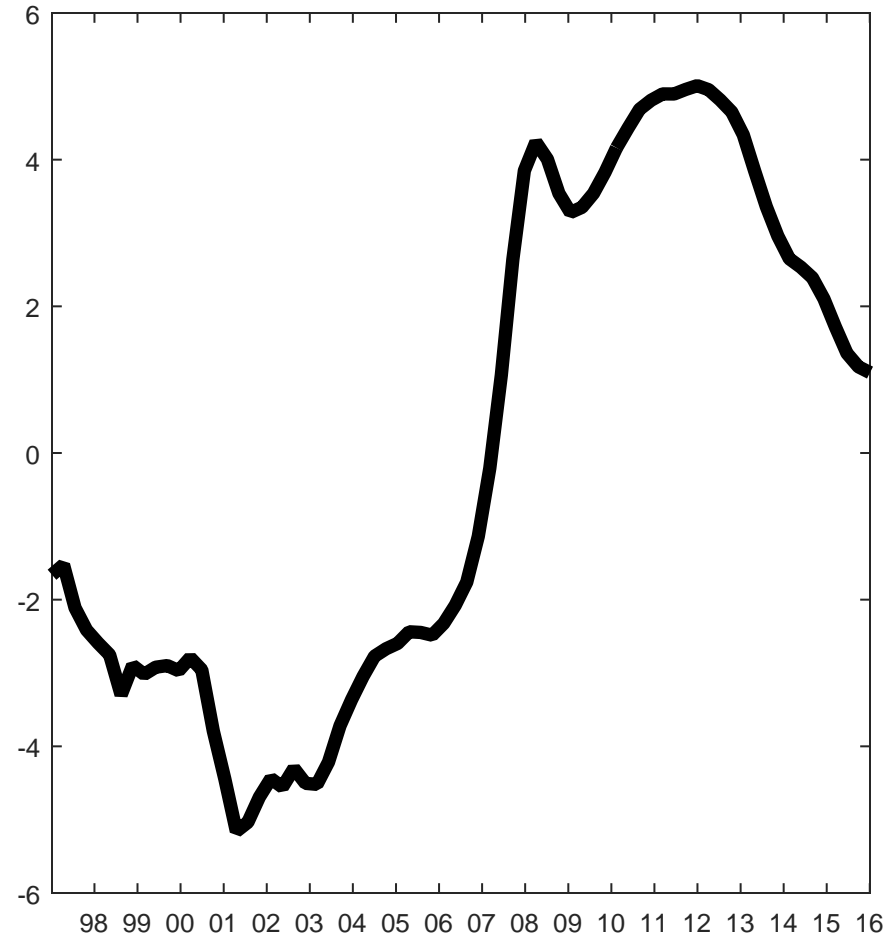
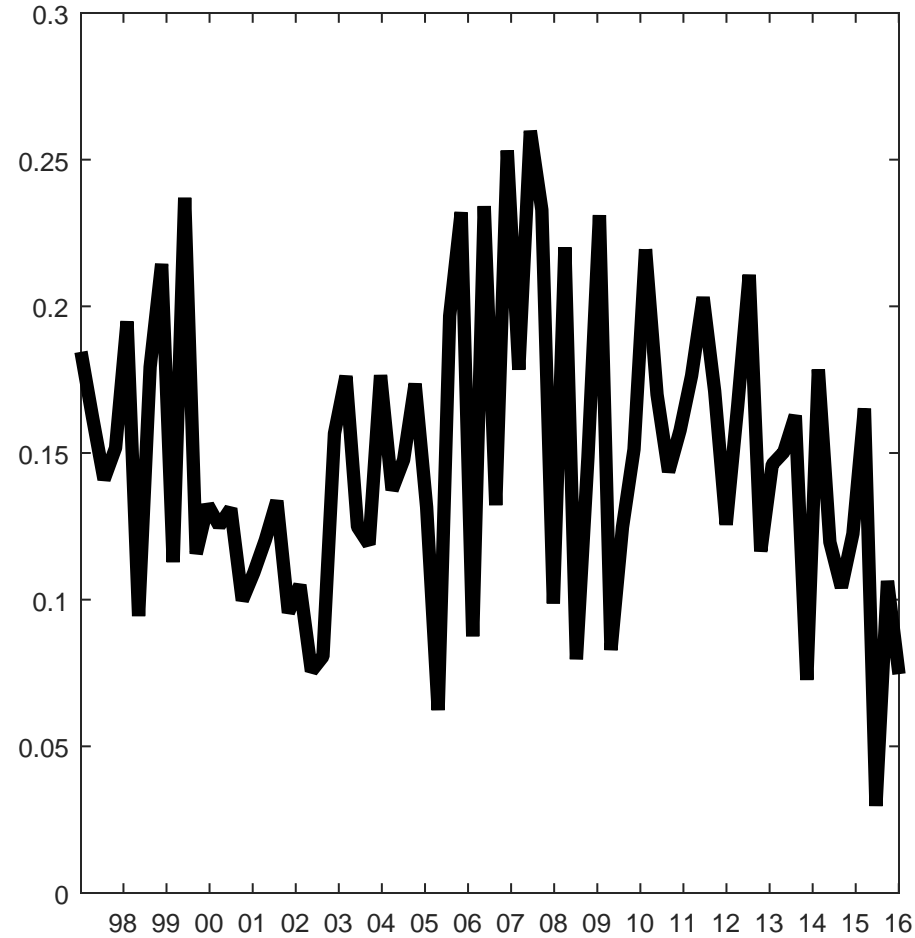


Household Default Rate



Bank Default Rate



Corporate Default Rate

