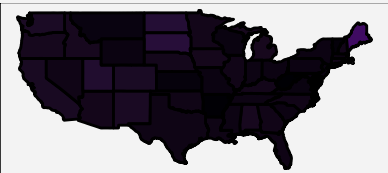
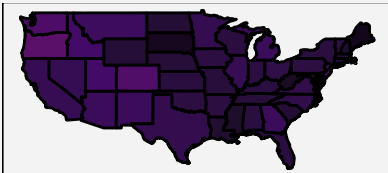


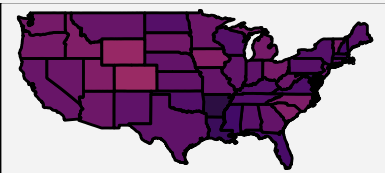
1999



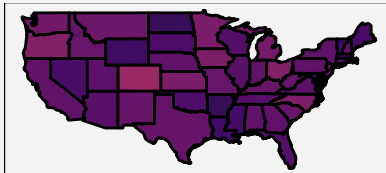
2000



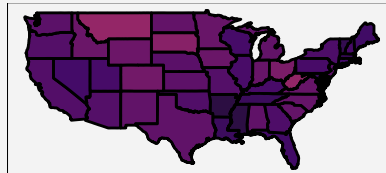
2001



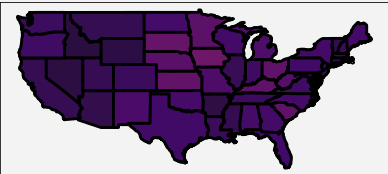
2002



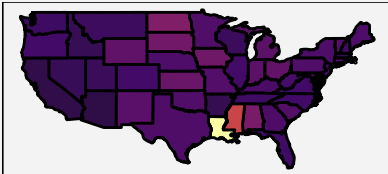
2003



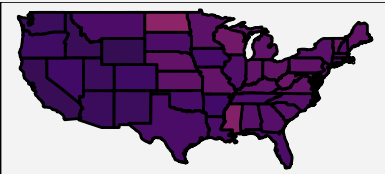
2004



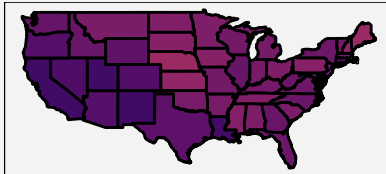
2005



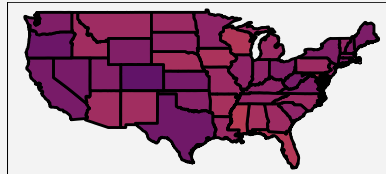
2006



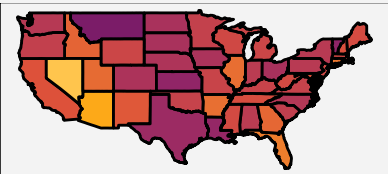
2007



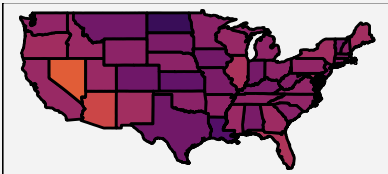
2008



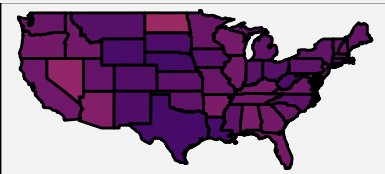
2009



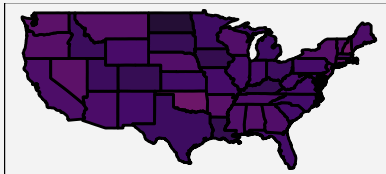
2010



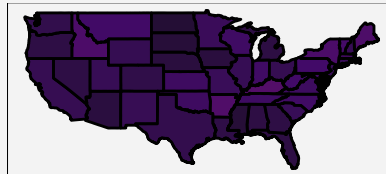
2011



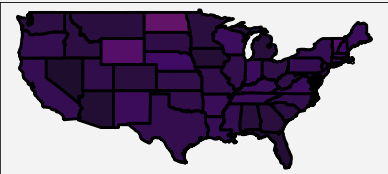
2012



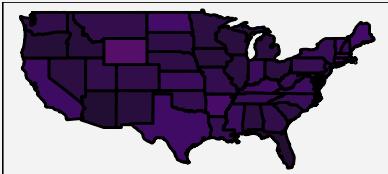
2013



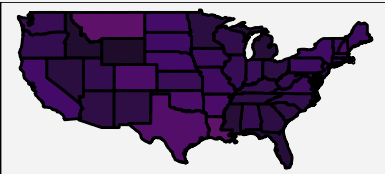
2014



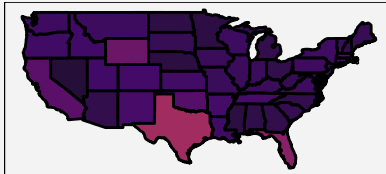
2015



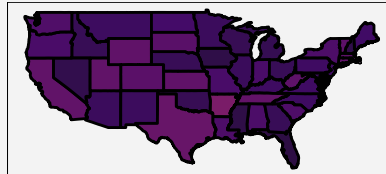
2016



2017



2018

Percentage of  
defaulting loans  
by year

15

10

5