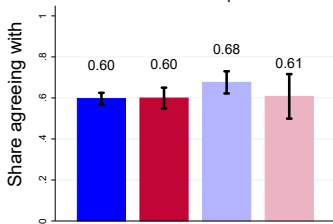
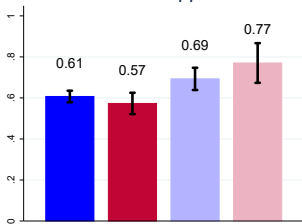


Citizens in the lender countries felt exploited



Citizens in the lender countries disappointed



Non-Expert Borrowers
Expert Borrowers

Non-Expert Lenders
Expert Lenders