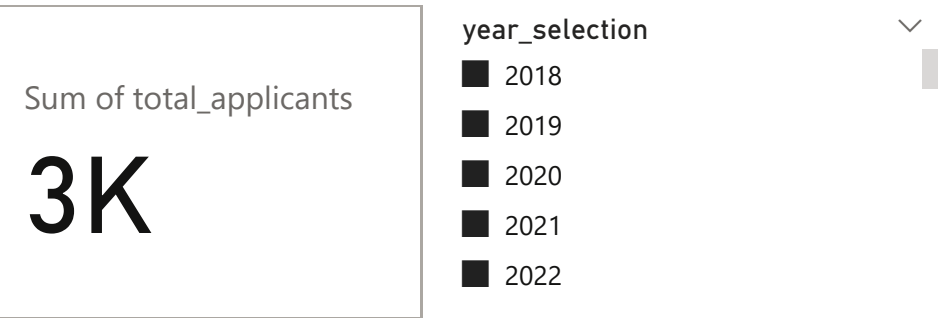
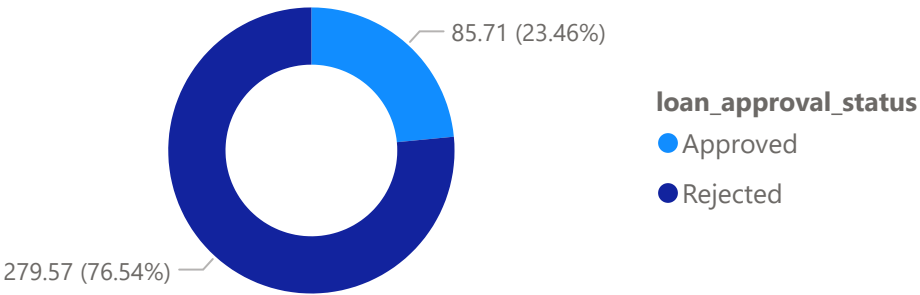


DRIVERS OF FINANCIAL RISK



Average yearly loan approval status



Approval_status	Average_income	Average_assets	Average_liabilities
Rejected	45,342.30	83,951.31	37,060.01
Approved	103,683.80	144,552.91	35,315.45
Total	74,513.05	114,252.11	36,187.73

