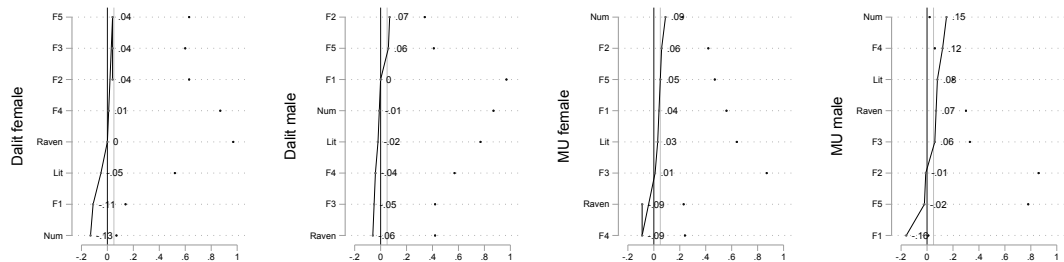
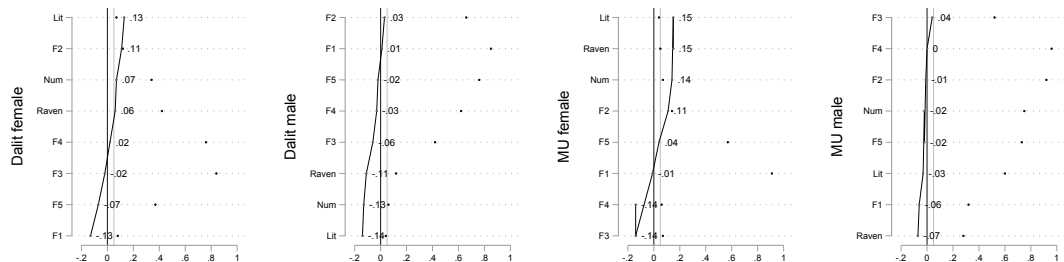


Total loan amount



Debt service ratio



—●— Correlation • p-value .05 threshold