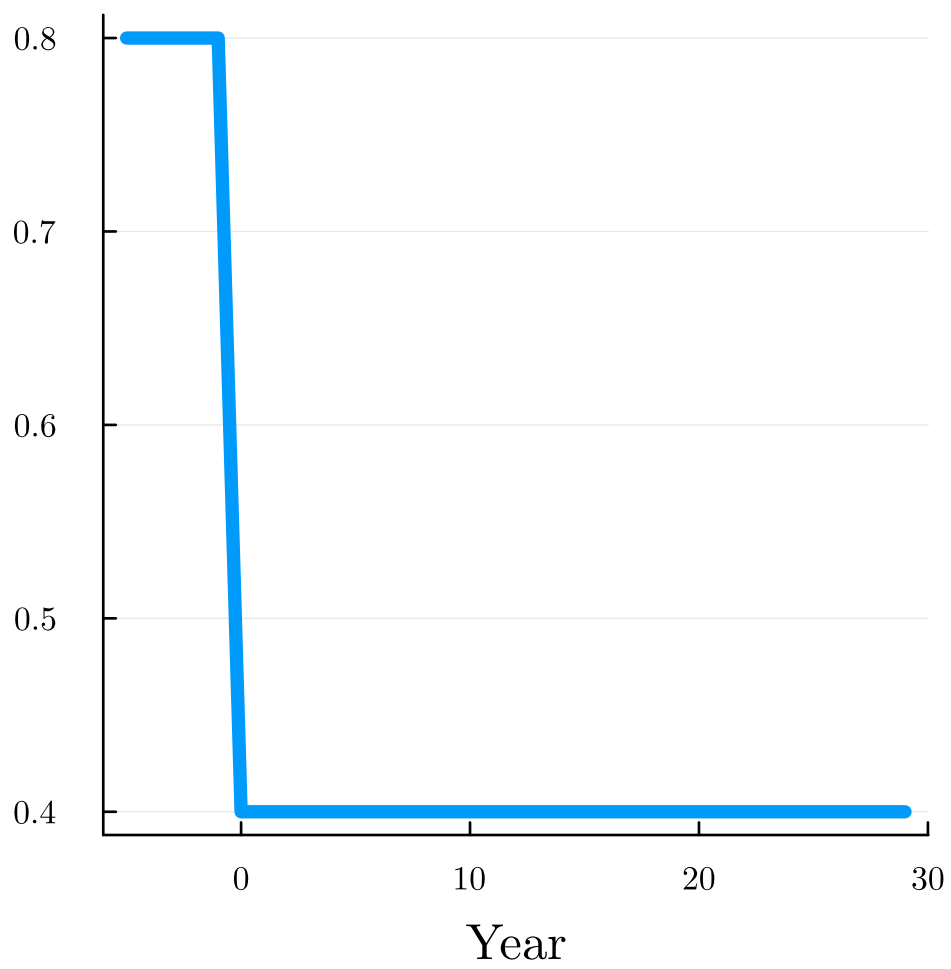
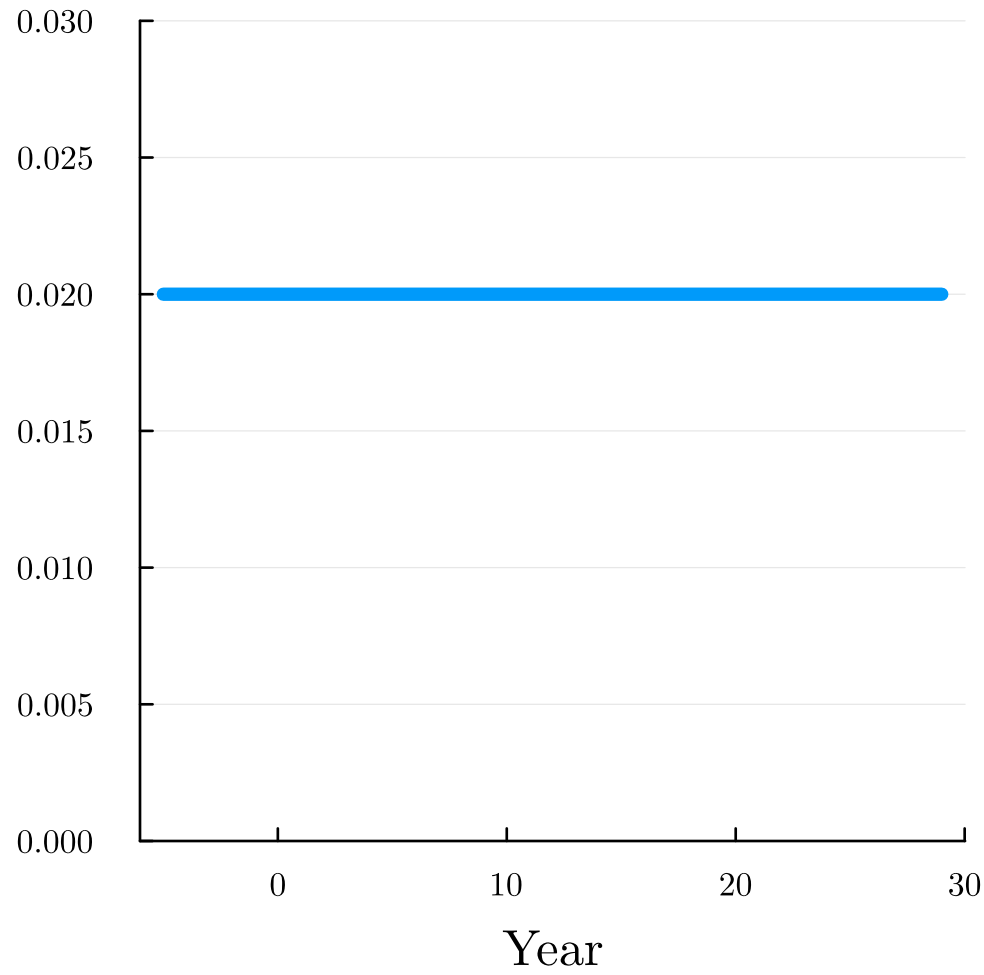


Borrowing Limit, ϕ



Interest Rate, r



Output, Y

