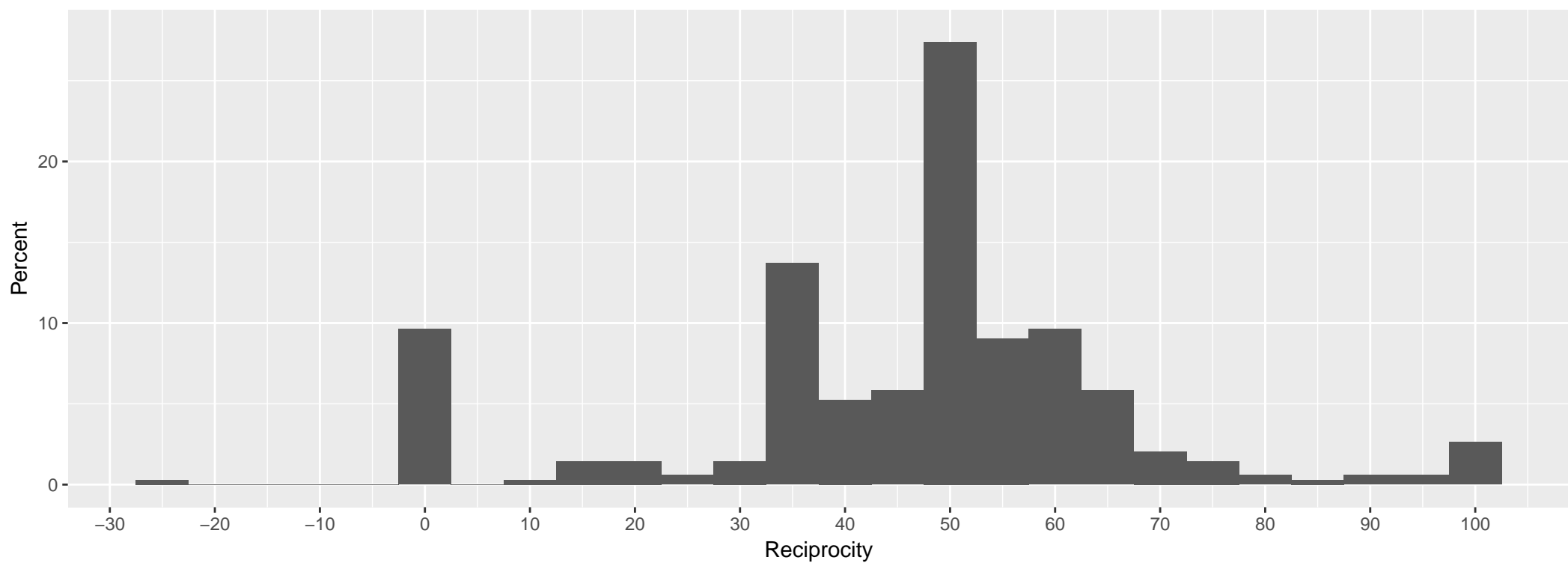


Panel G: Reciprocity Levels



Panel H: Average Repayment Rate

