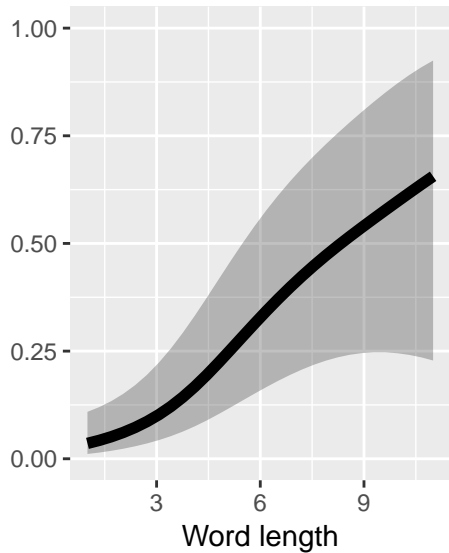
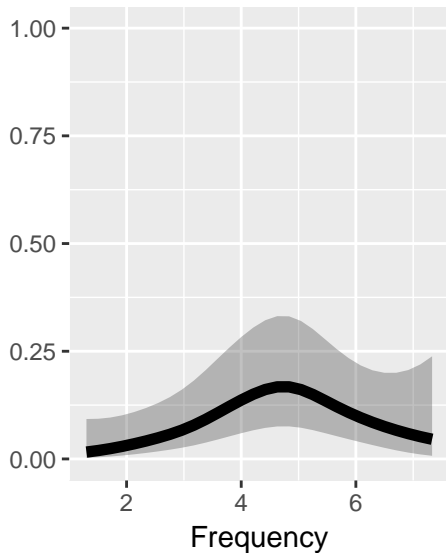


Probability of borrowing



Probability of borrowing



Probability of borrowing

