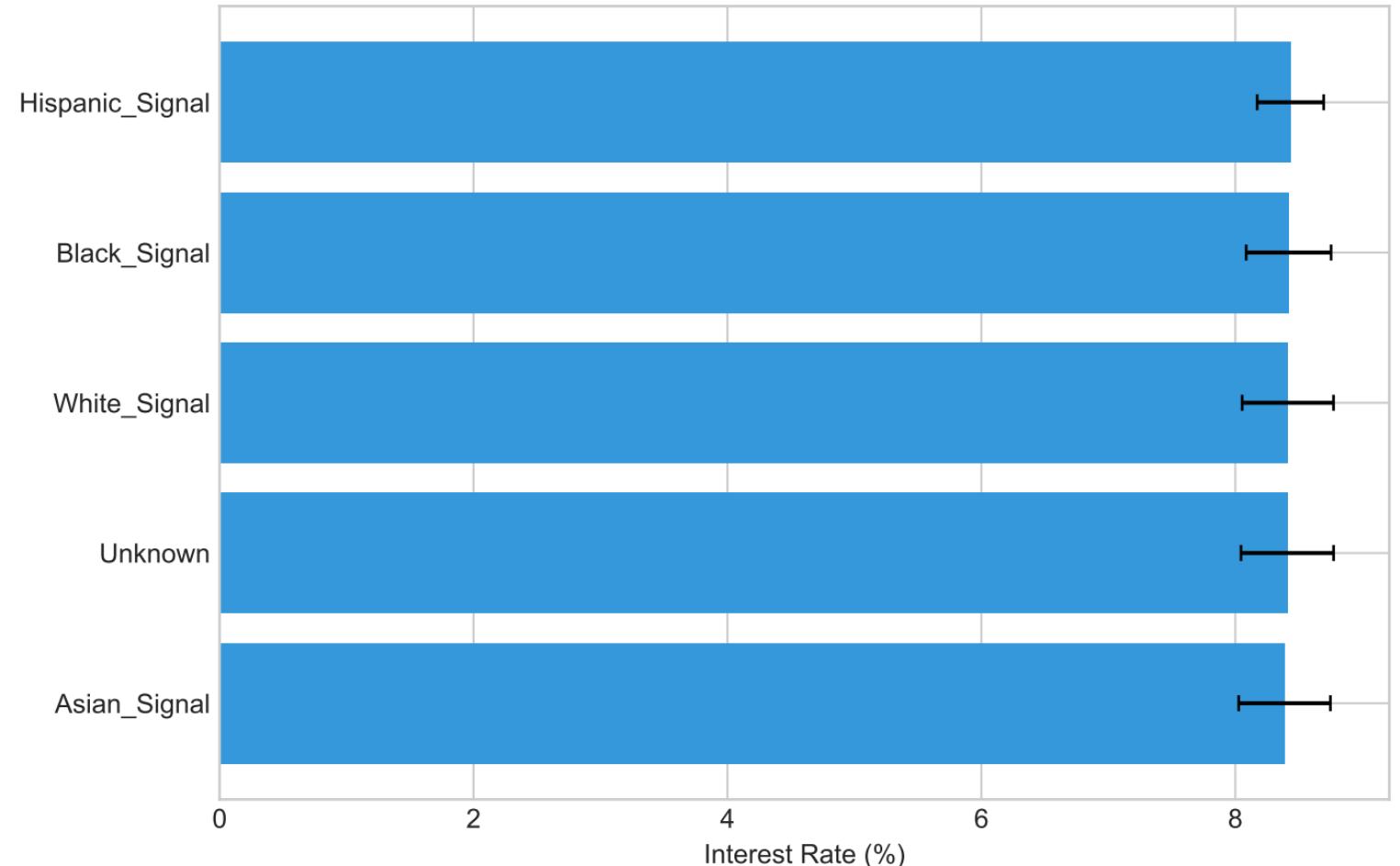


Average Interest Rate by Ethnicity



Average Interest Rate by Credit Score

