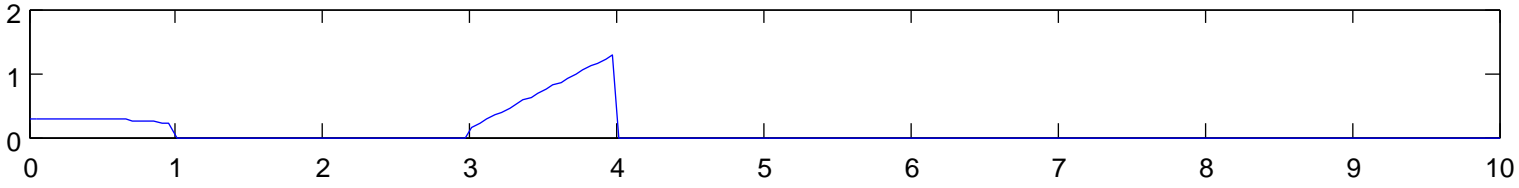
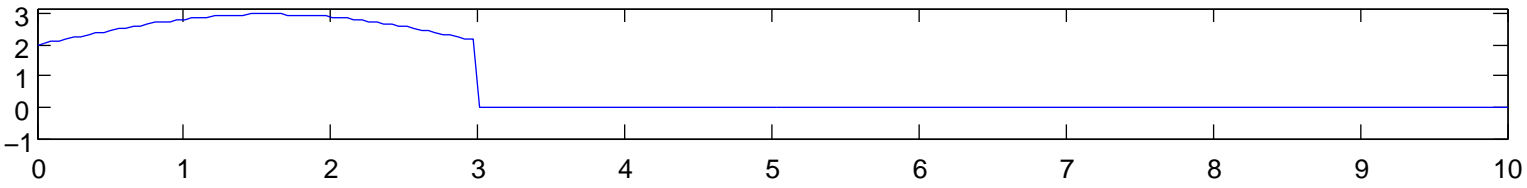


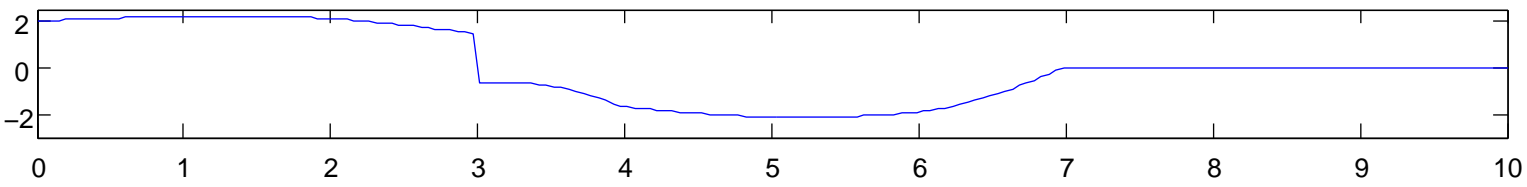
Repayment Pattern Density



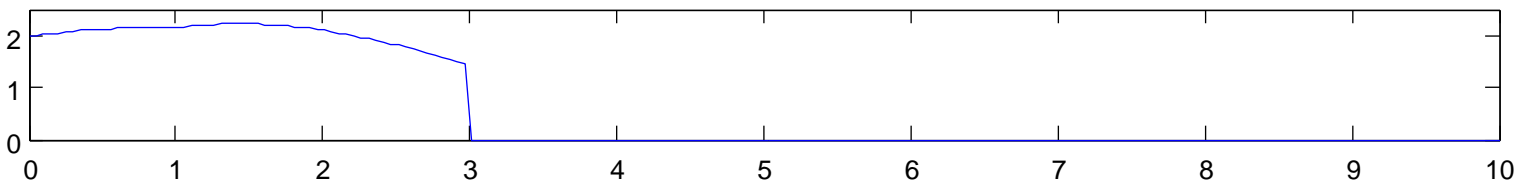
Loan Density



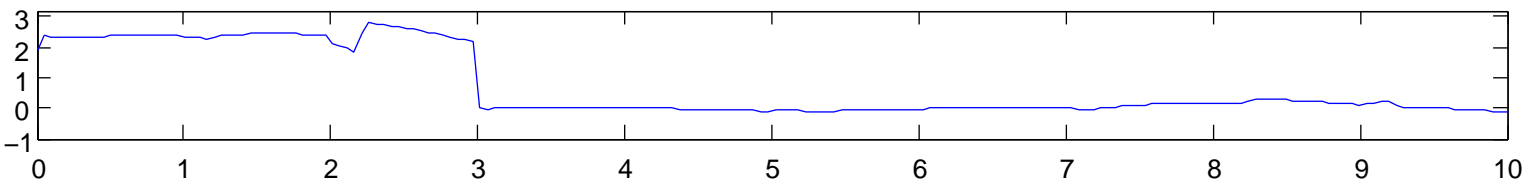
Isolated Spending Density



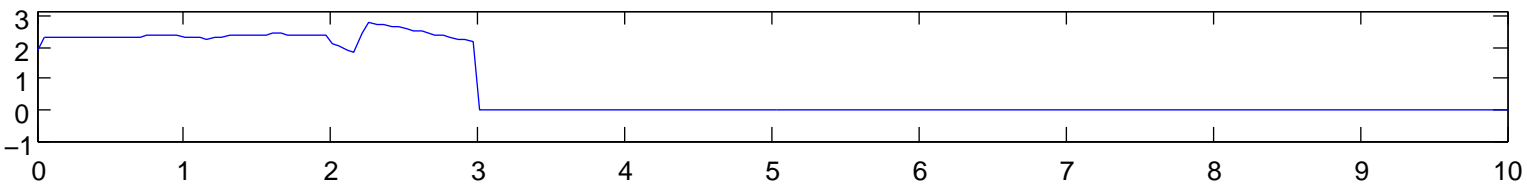
Targeted Isolated Spending Density



Consequently Computed Loan Density



Consequently Computed Modified Loan Density



Consequently Modified Isolated Spending Density

