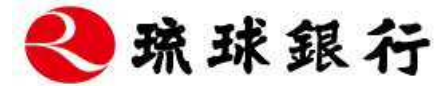
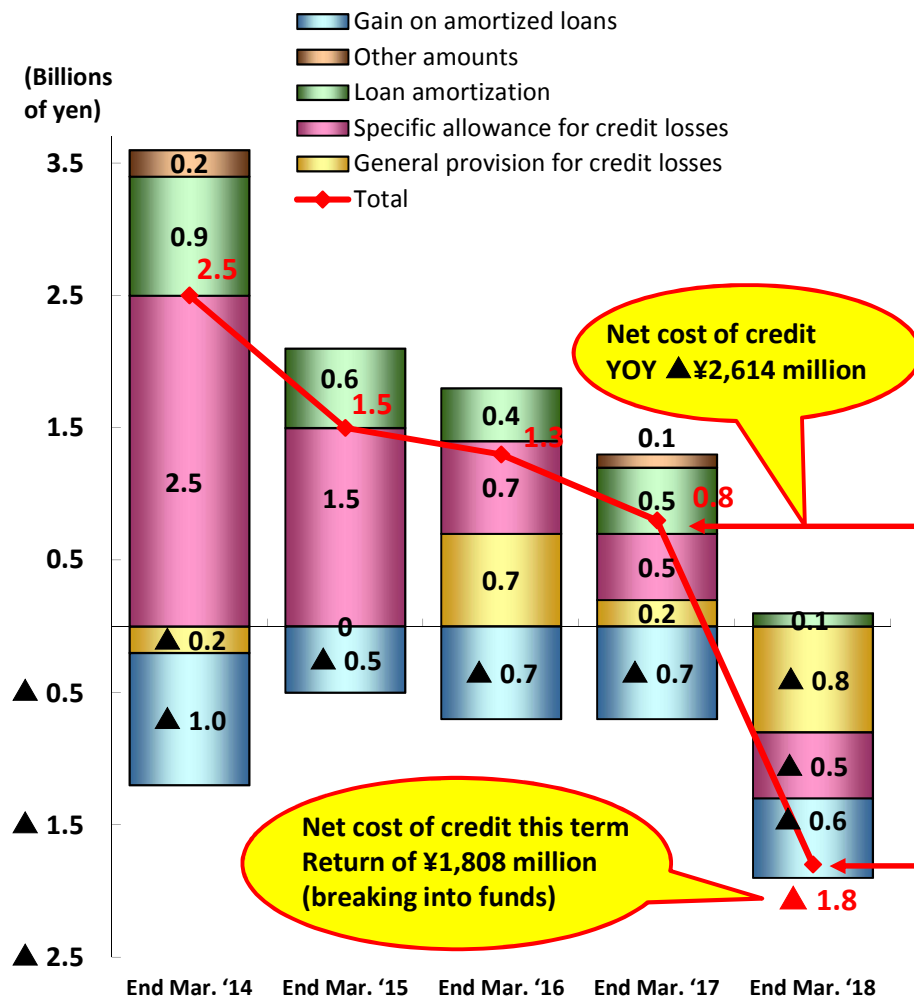


Net Cost of Credit / Disclosed Claims



Downward trend for net cost of credit and disclosed claims

Changes in Net Cost of Credit



Changes in Disclosed Claims

