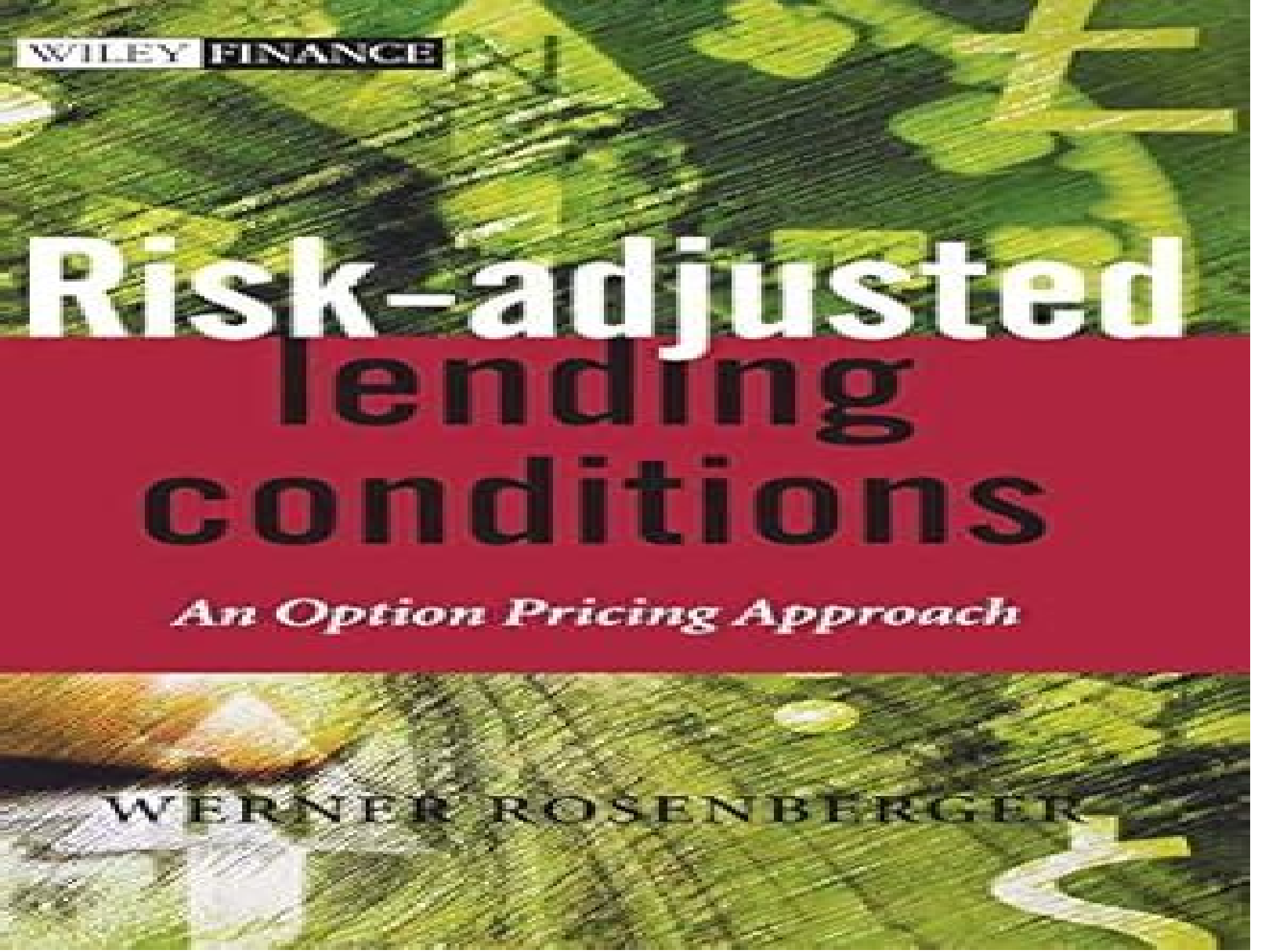
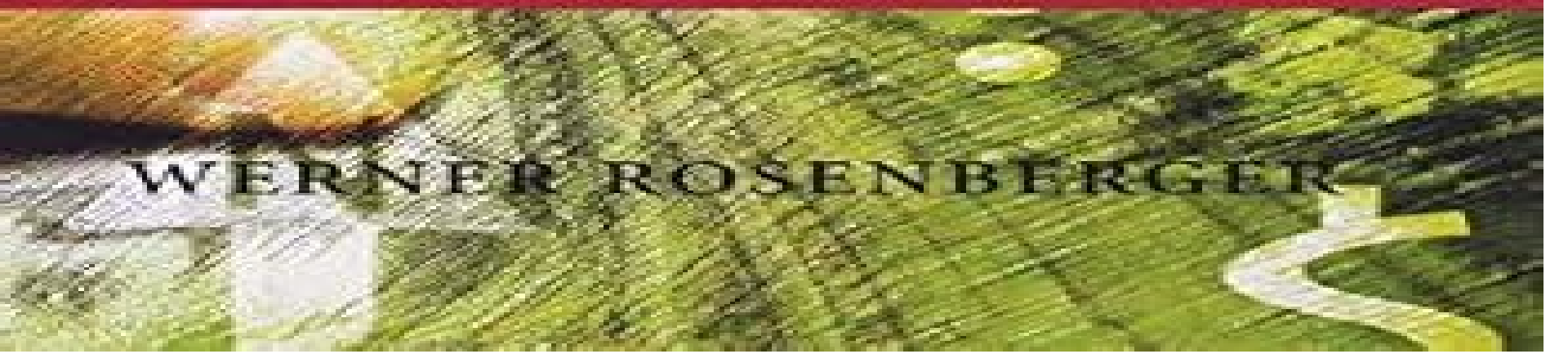




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Risk Adjusted Lending Conditions An Option Pricing Approach

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