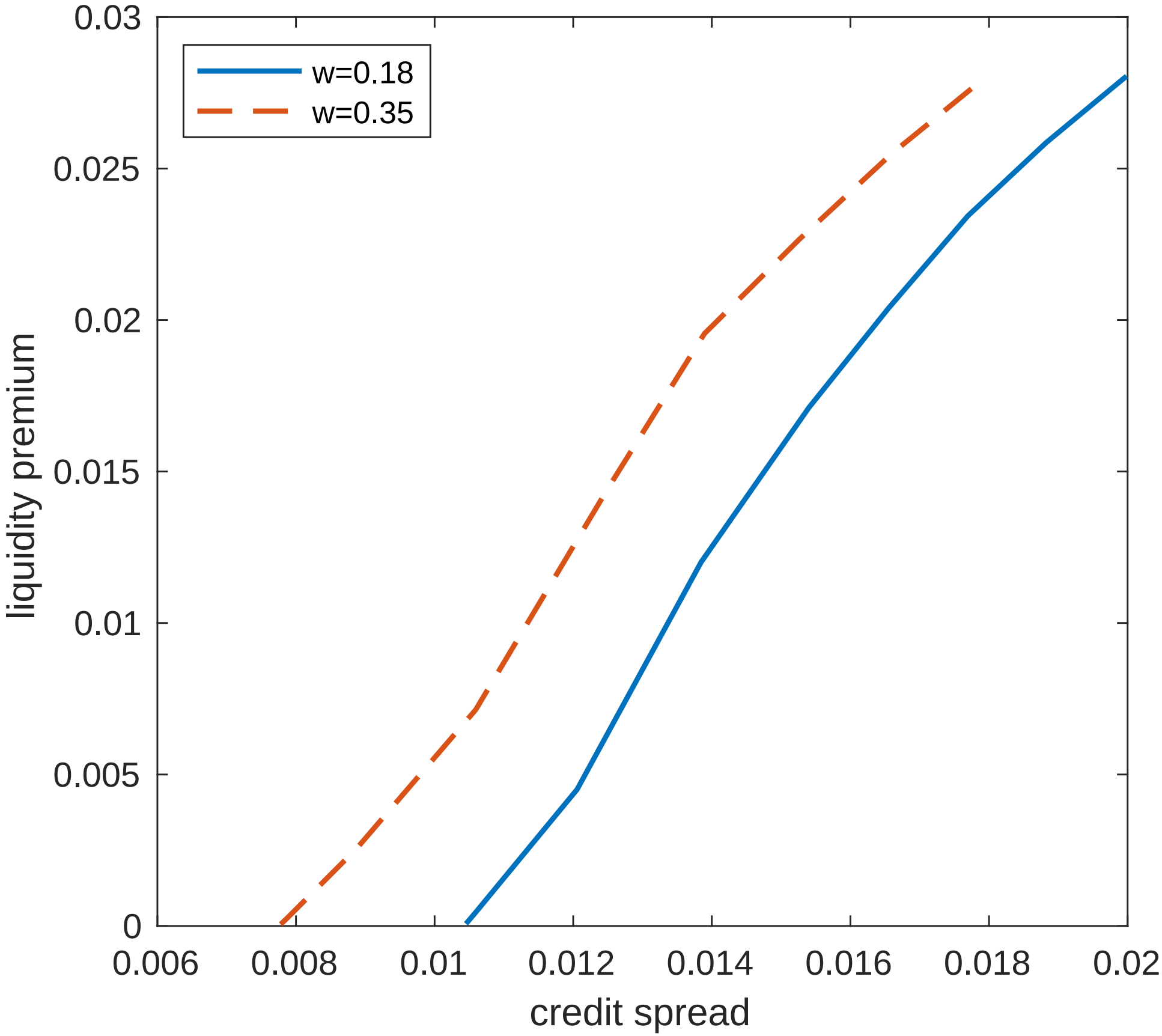
w=0.18
w=0.35
liquidity premium
credit spread
0.03
0.025
0.02
0.015
0.01
0.005
0
0.006
0.008
0.01
0.012
0.014
0.016
0.018
0.02