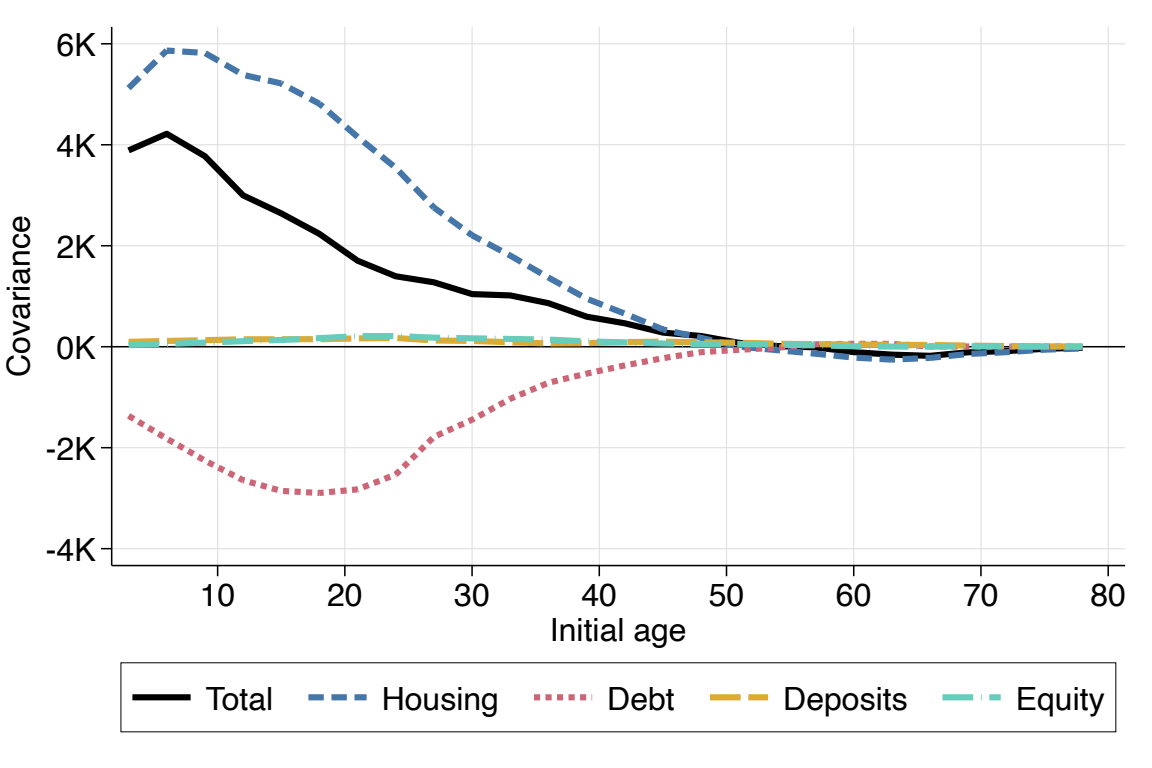
6K
4K
2K
0K
-2K
-4K
Covariance
10
20
30
40
50
60
70
80
Initial age
Total
Housing
Debt
Deposits
Equity