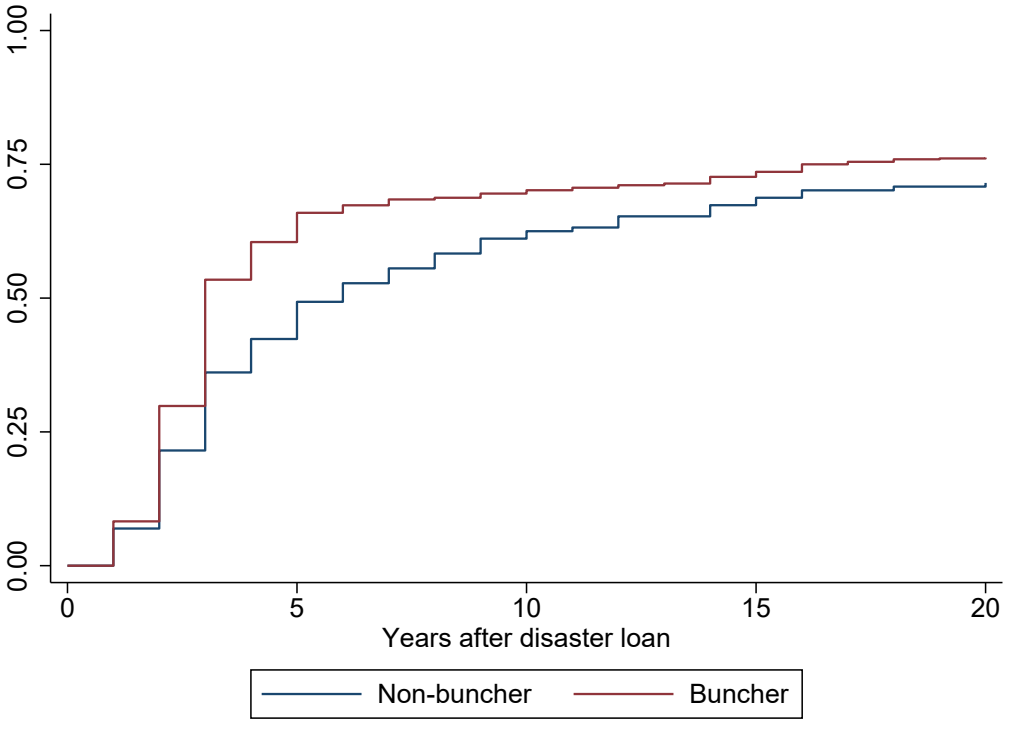
1.00
0.75
0.50
0.25
0.00
0
5
10
15
20
Years after disaster loan
Non-buncher
Buncher