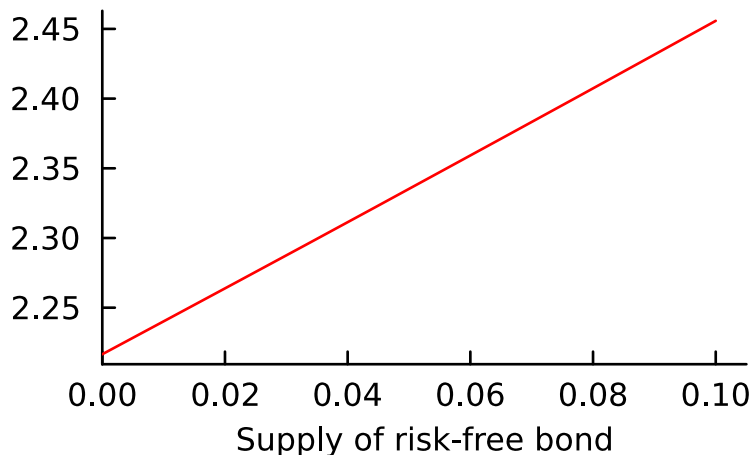
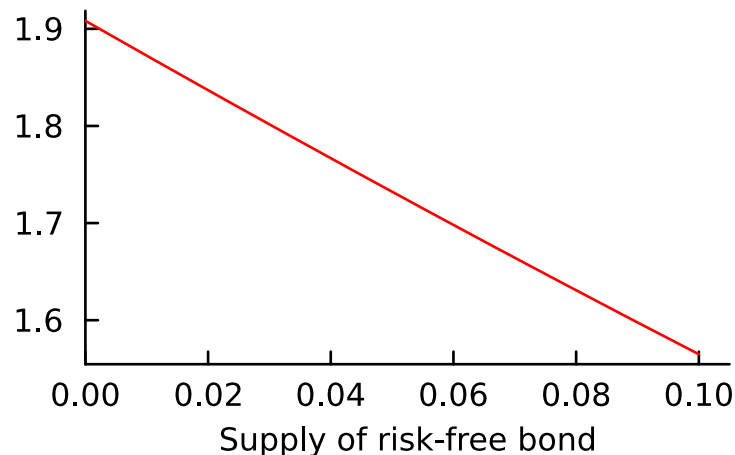


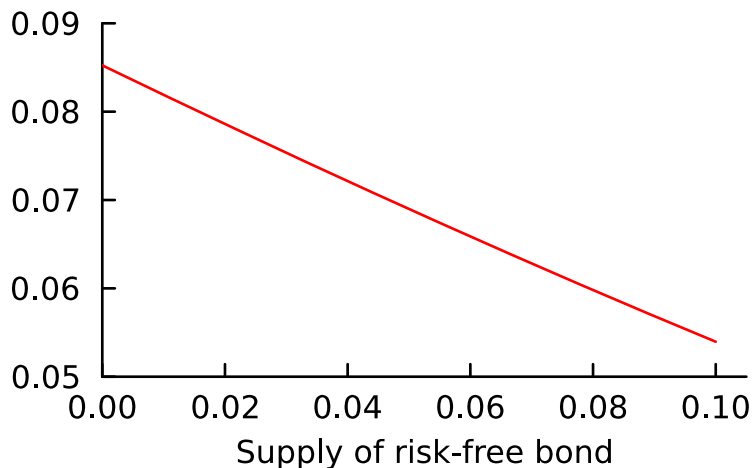
Risk-free rate



Excess equity return



Corporate Bond Spread



Default Probability

