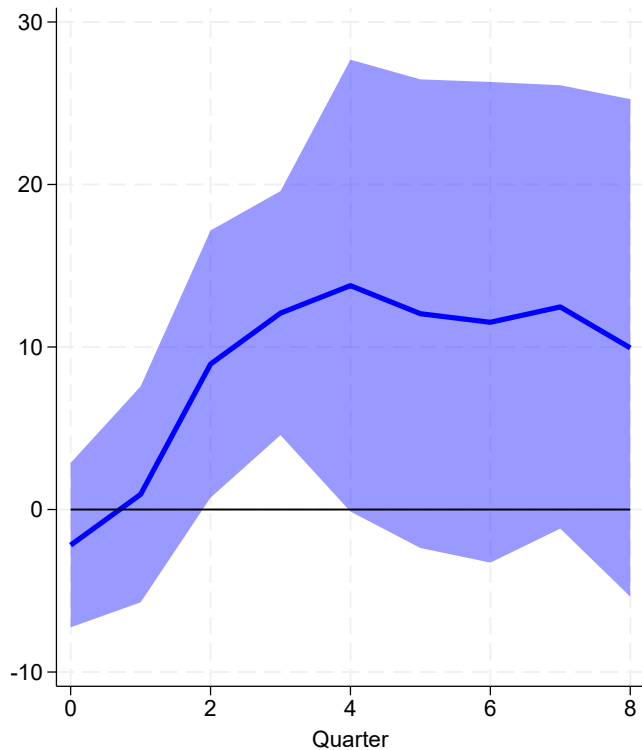


ARMflow



ARM flow: differential effects (deposit financing)

