

Figure 1. Lender's perspective of financial performance

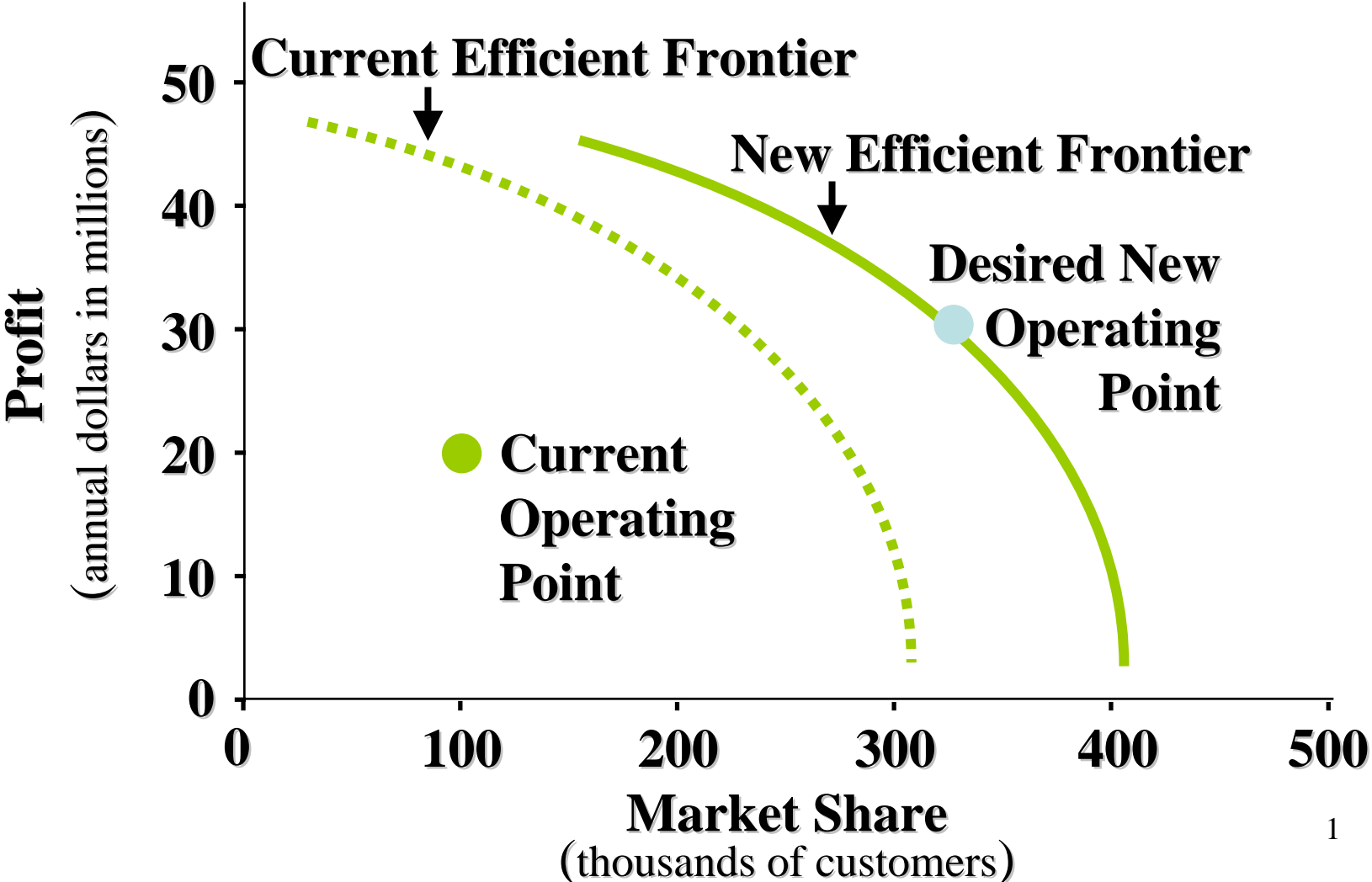


Figure 2. Iso-preference curves for a single consumer for offers

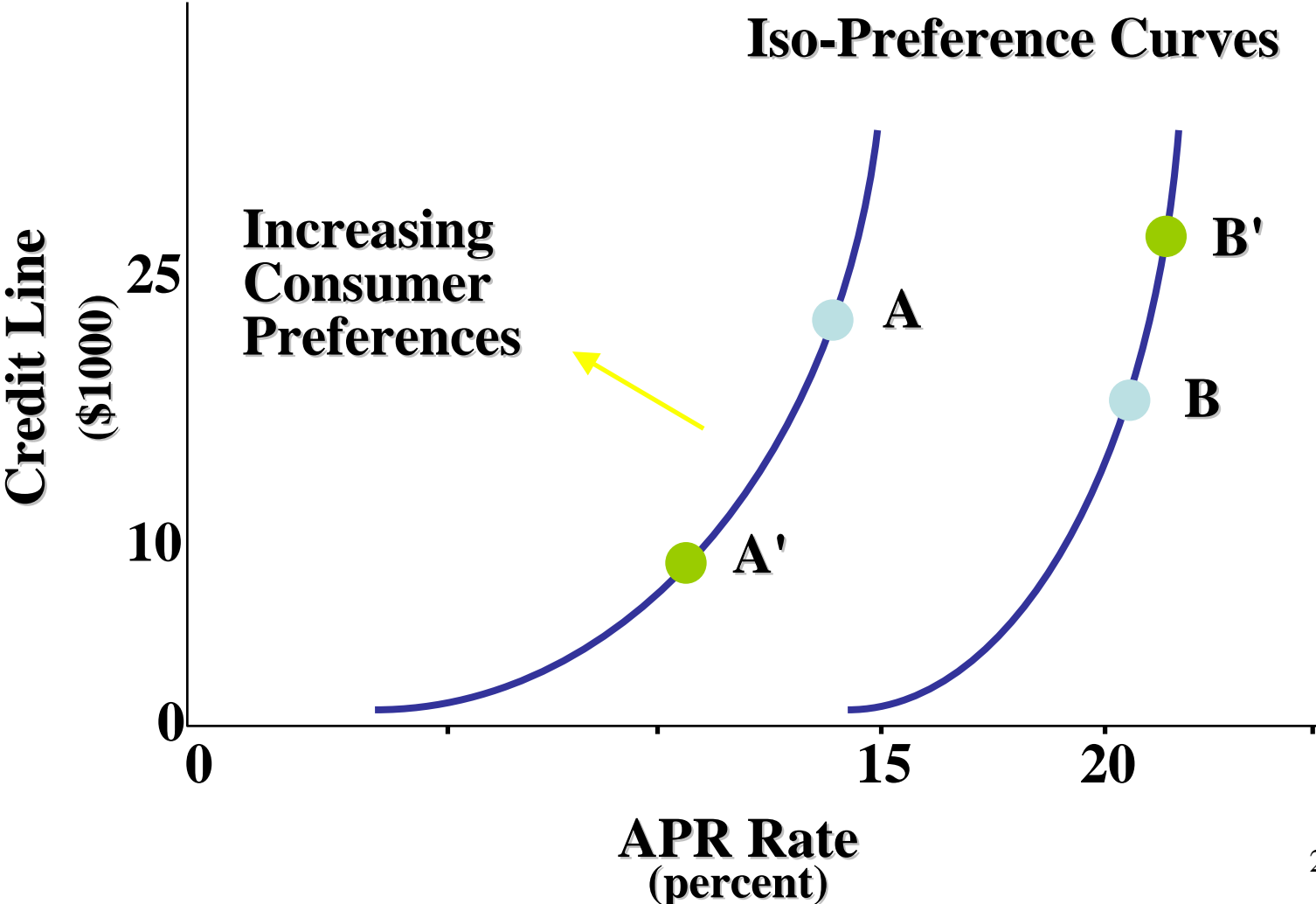


Figure 3. Consumer performance along an iso-preference curve

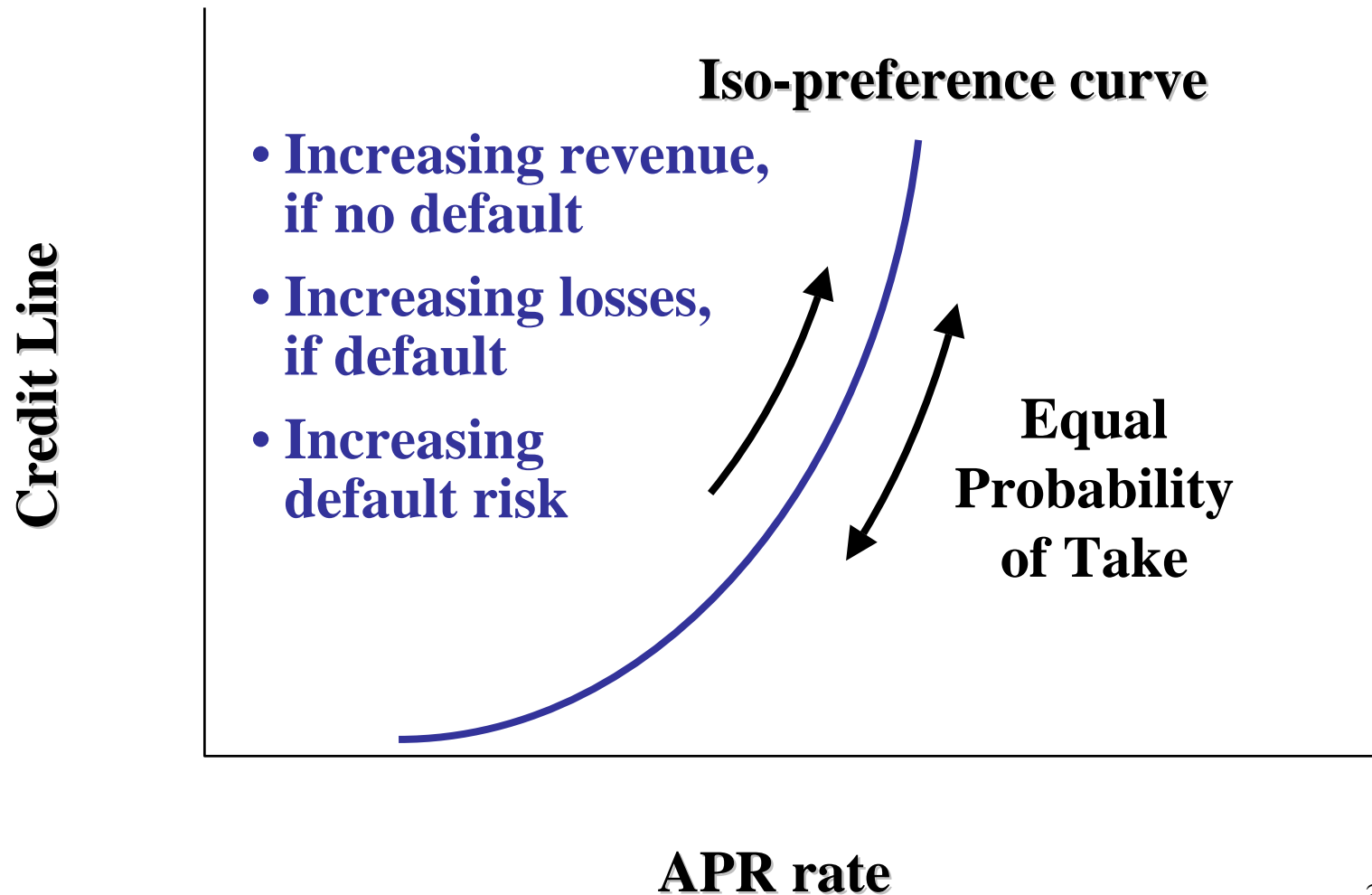


Figure 4. Maximum profit offers on different iso-preferences curves

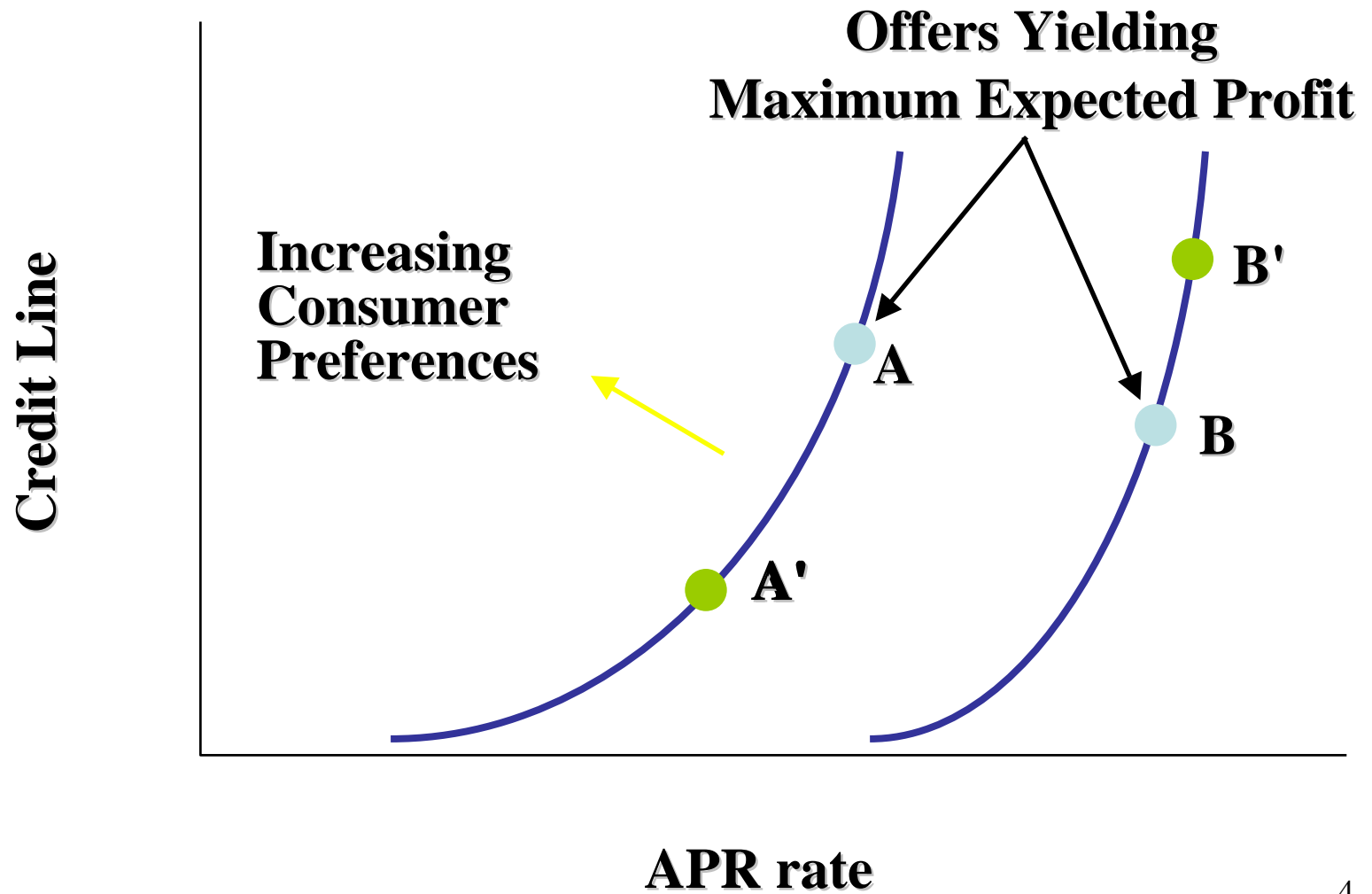


Figure 5. Lender consequences of offers on iso-preference curves

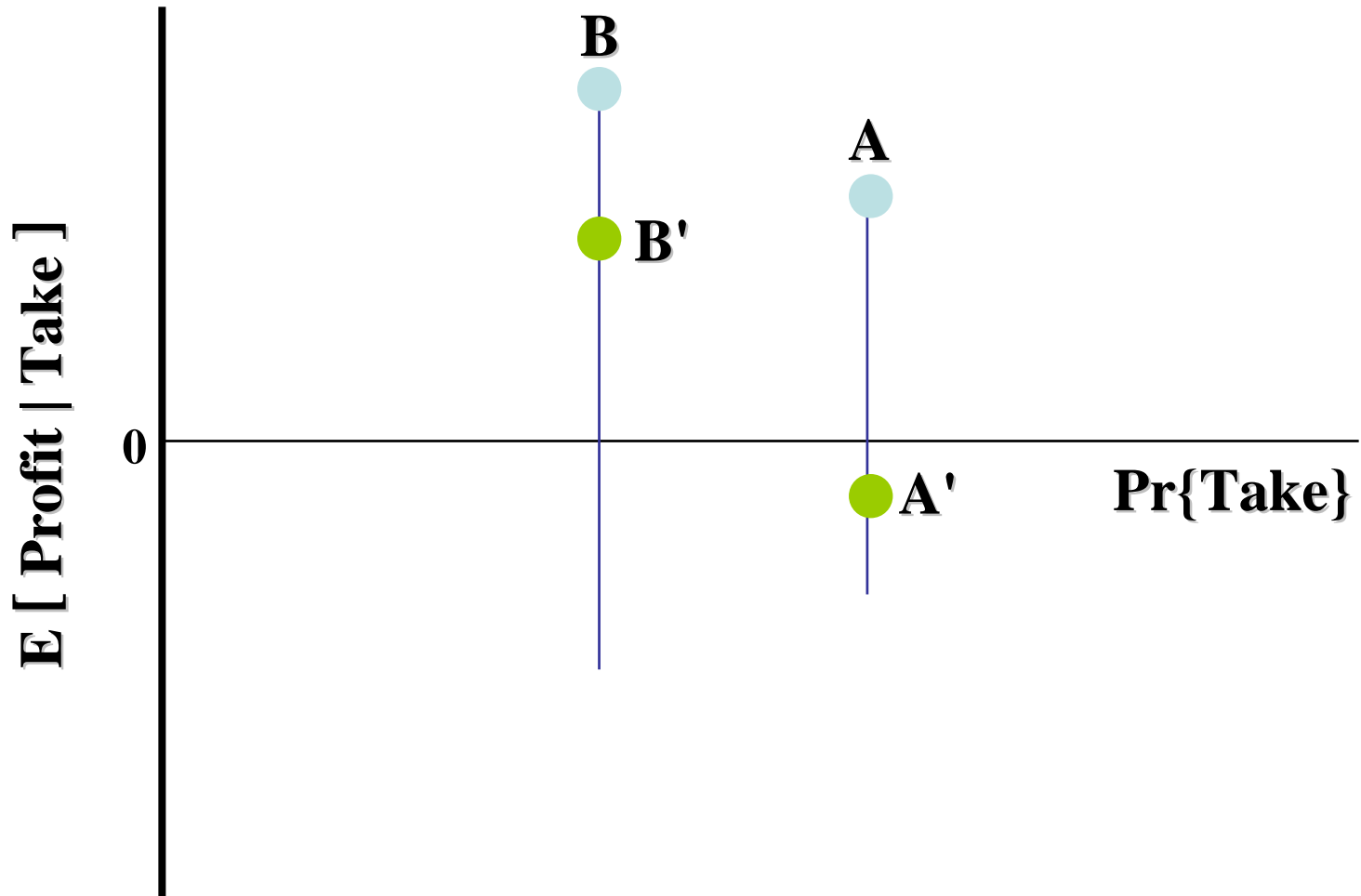


Figure 6. The profile of most profitable accepted offers for lender

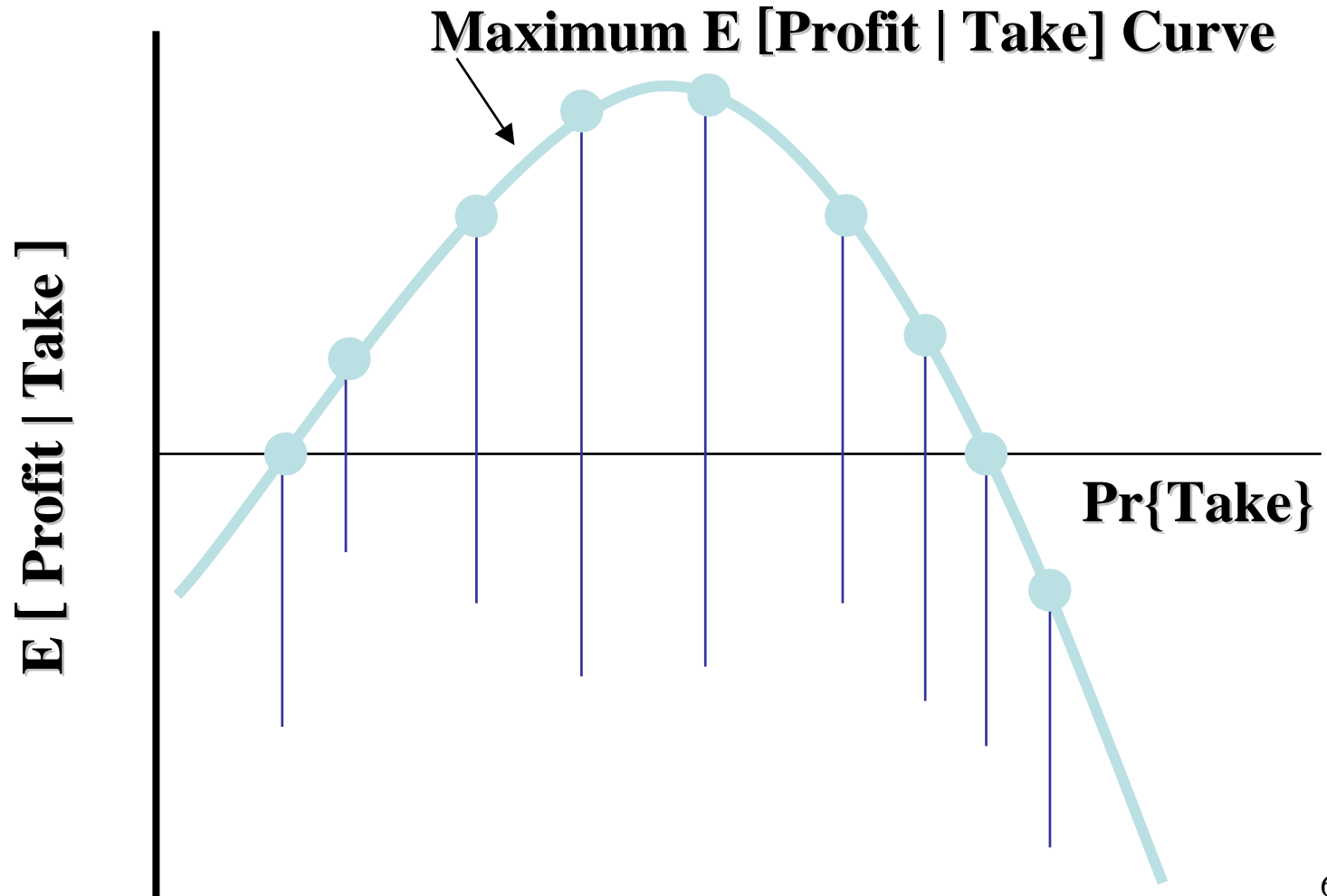


Figure 7. Deriving unconditional expected profit per offer

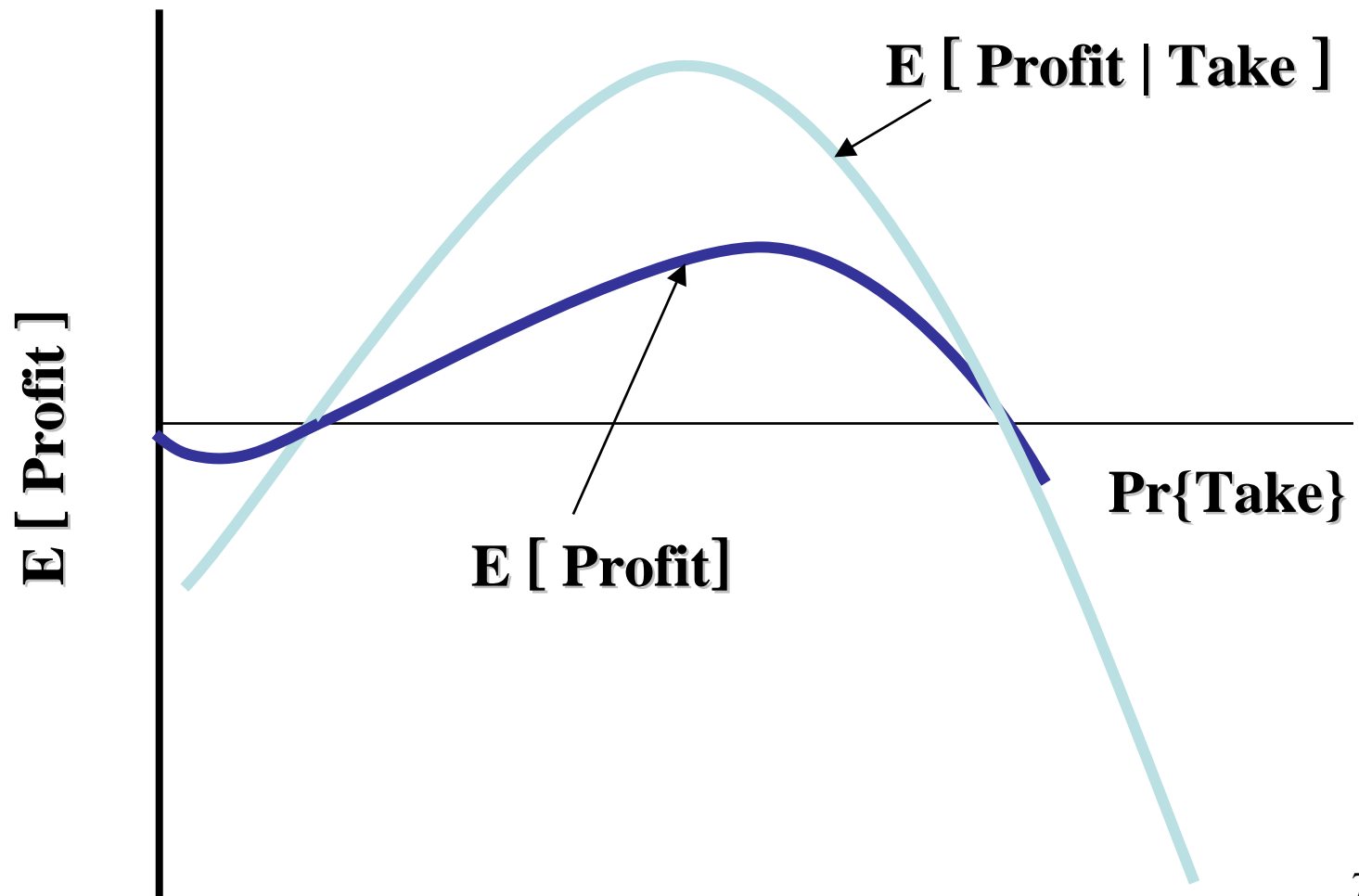


Figure 8. Consequences of the set of dominant offers to the lender

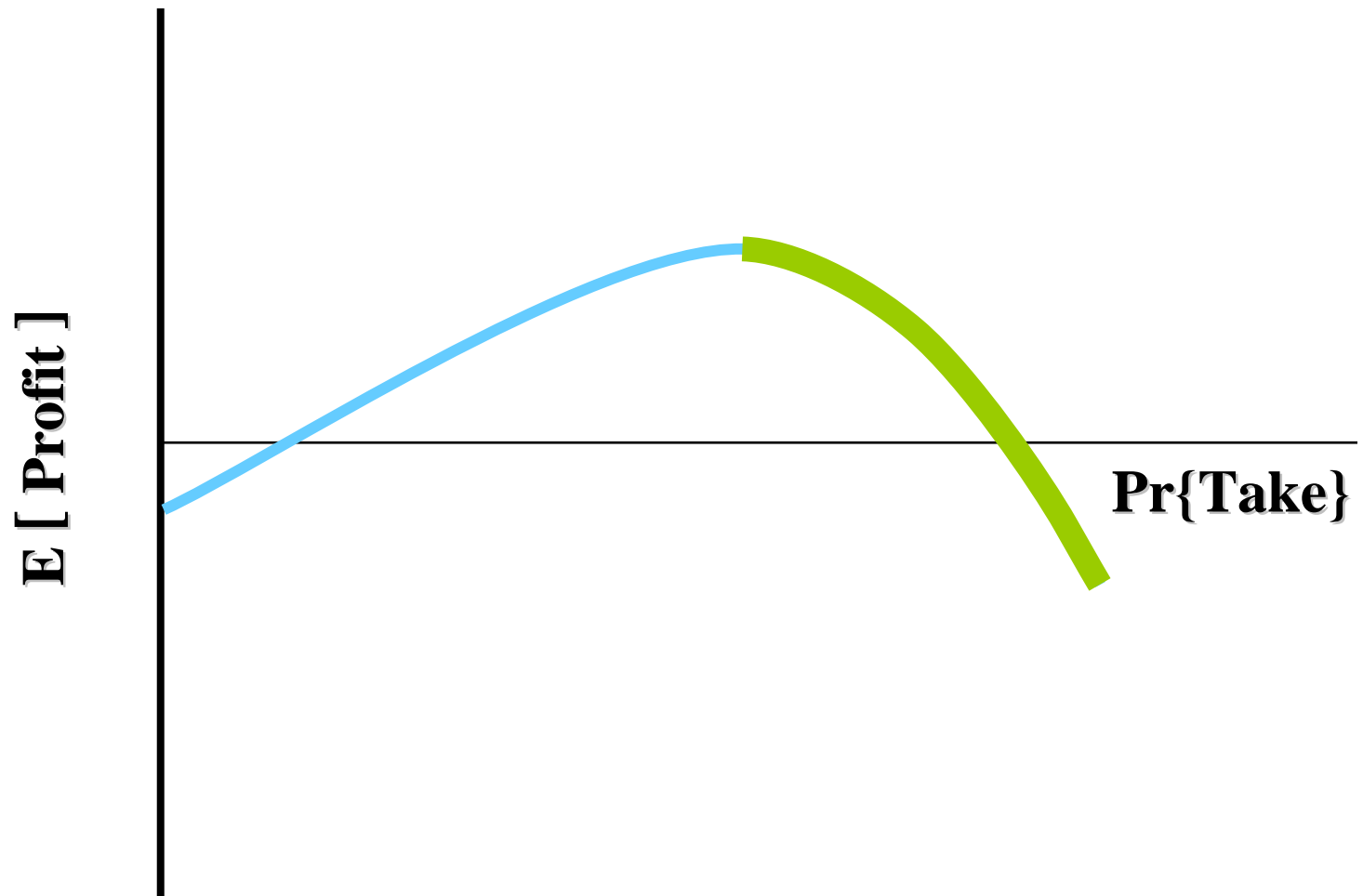


Figure 9. Lender consequences of different offers

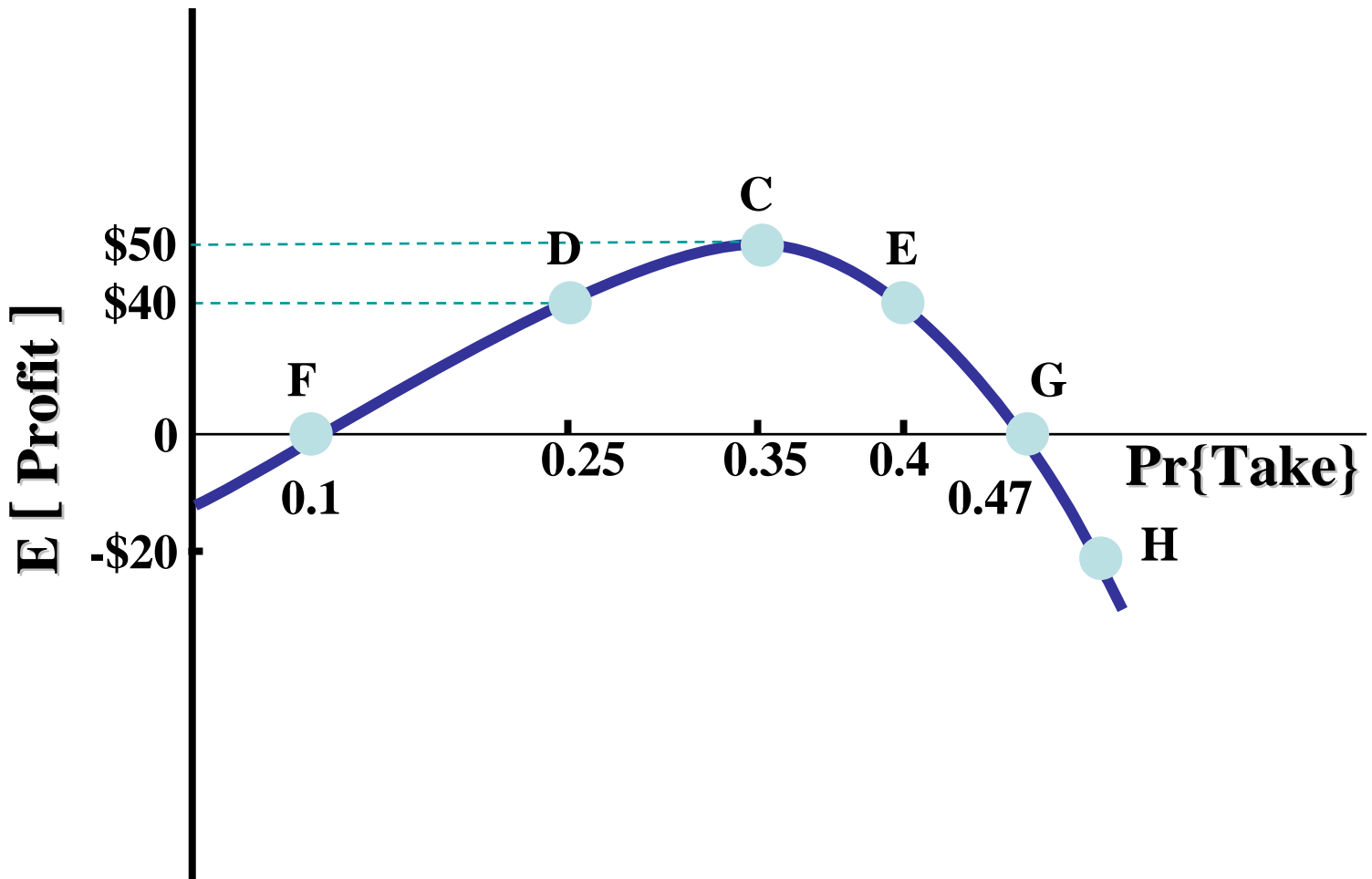


Figure 10. Set of iso-profit offers for lender

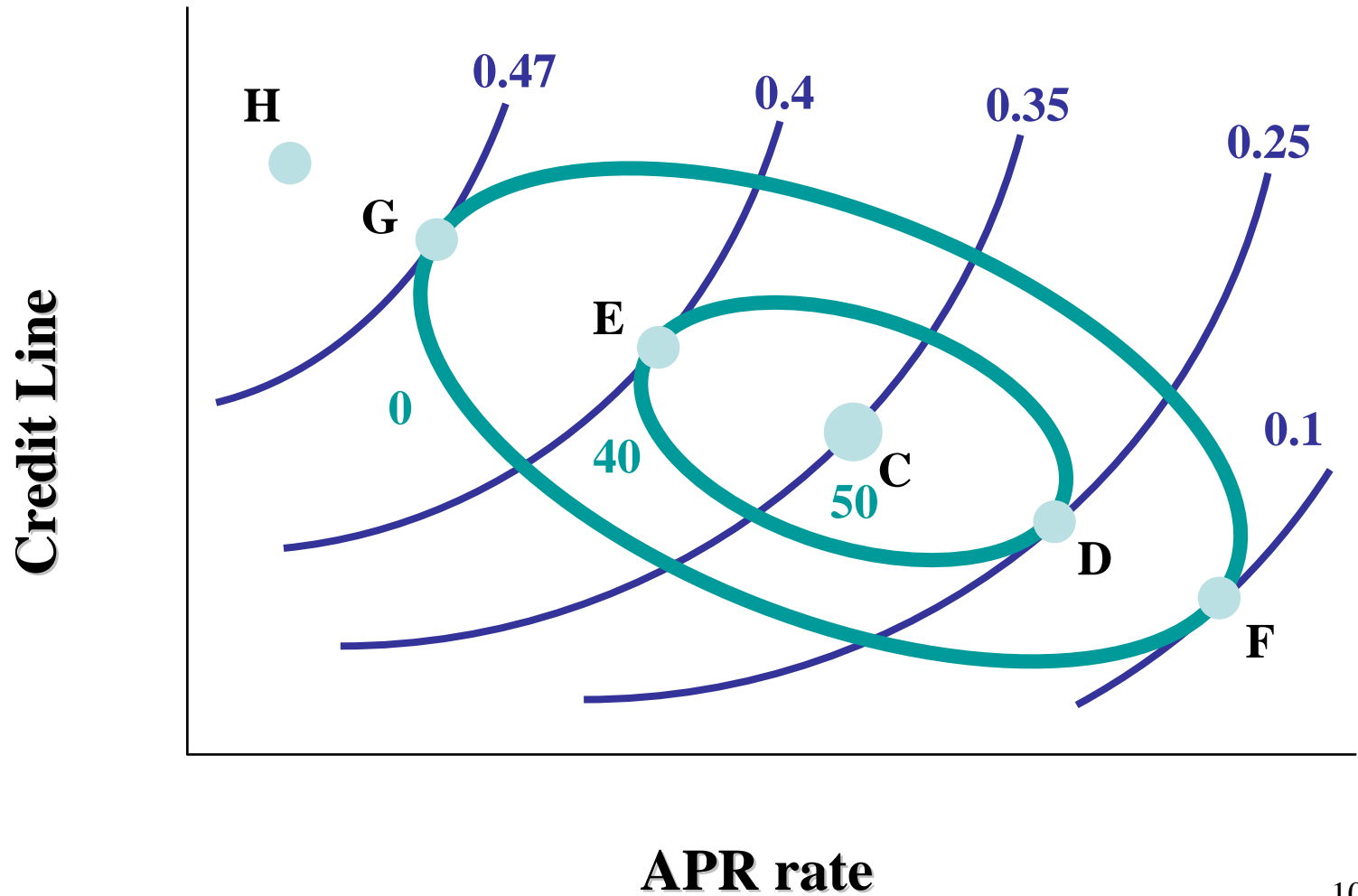


Figure 11. Lender's set of dominant offers for one consumer

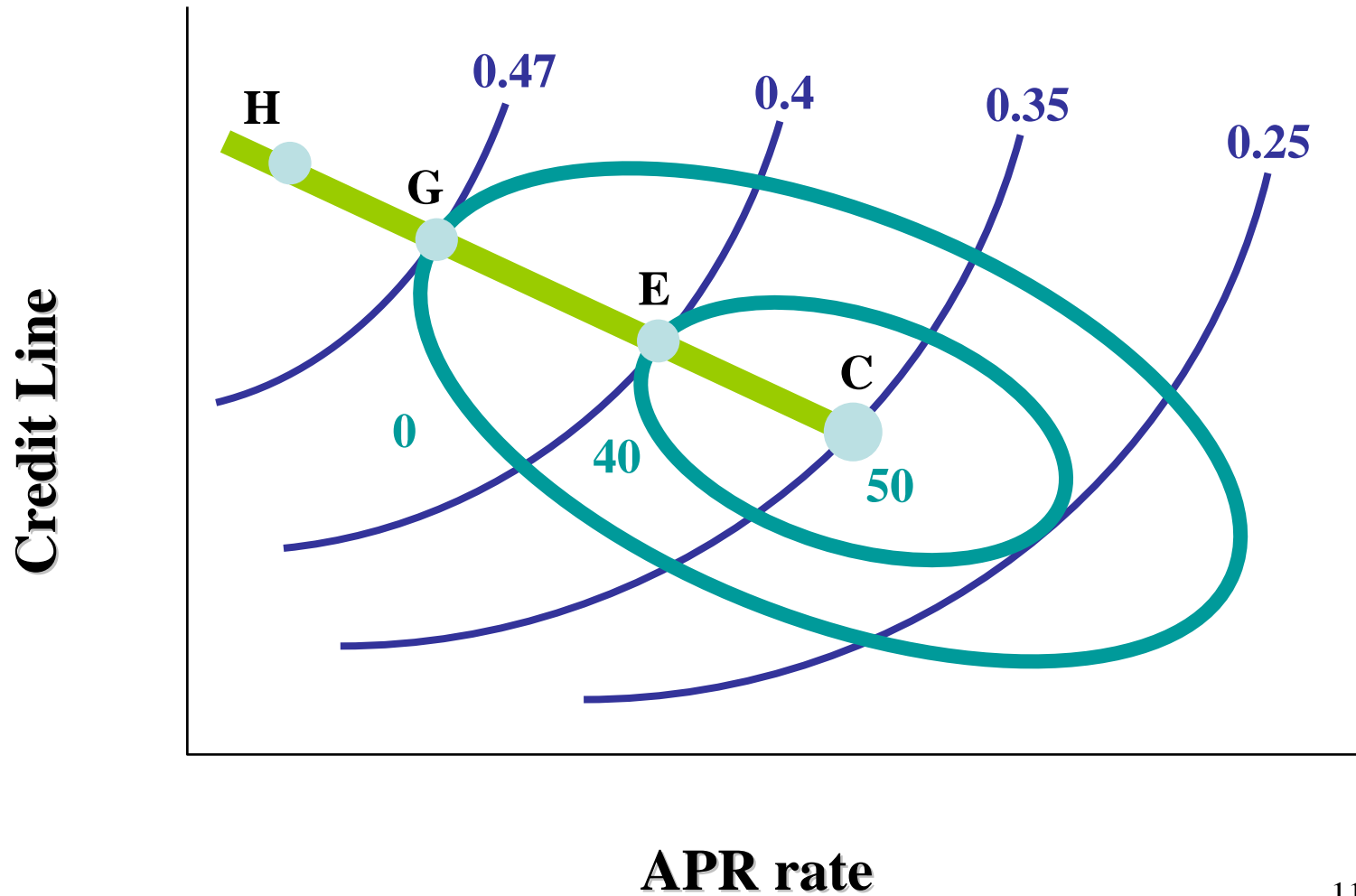


Figure 12. Offers X and Y are less profitable and has a lower $\text{Pr}\{\text{Take}\}$ than dominant offers

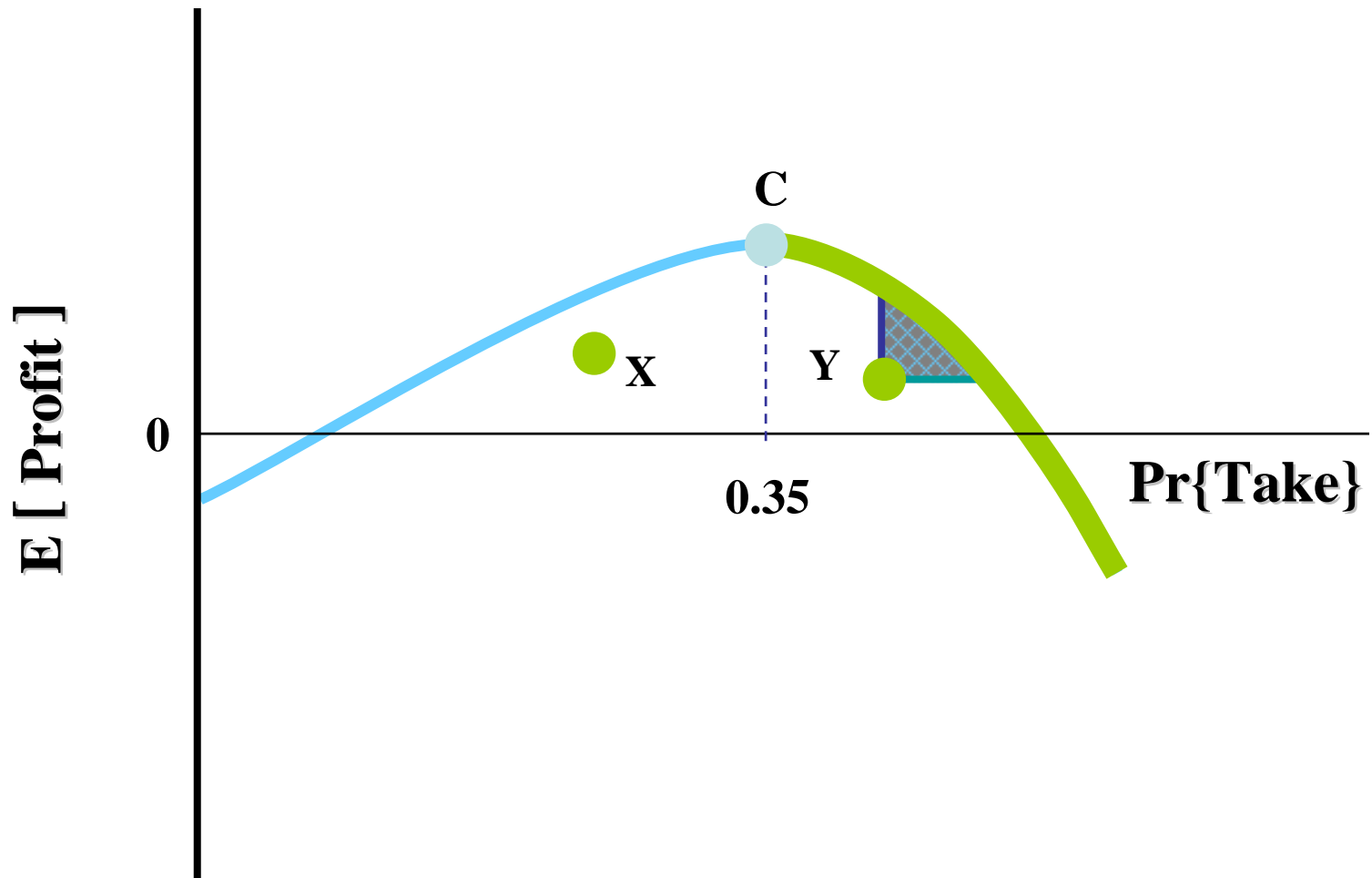


Figure 13. The set of win-win offers for lender and consumer

