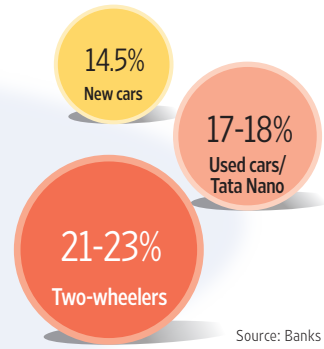


EXPENSIVE FUNDING

Lending rates for automobiles are at six-year highs.



Source: Banks