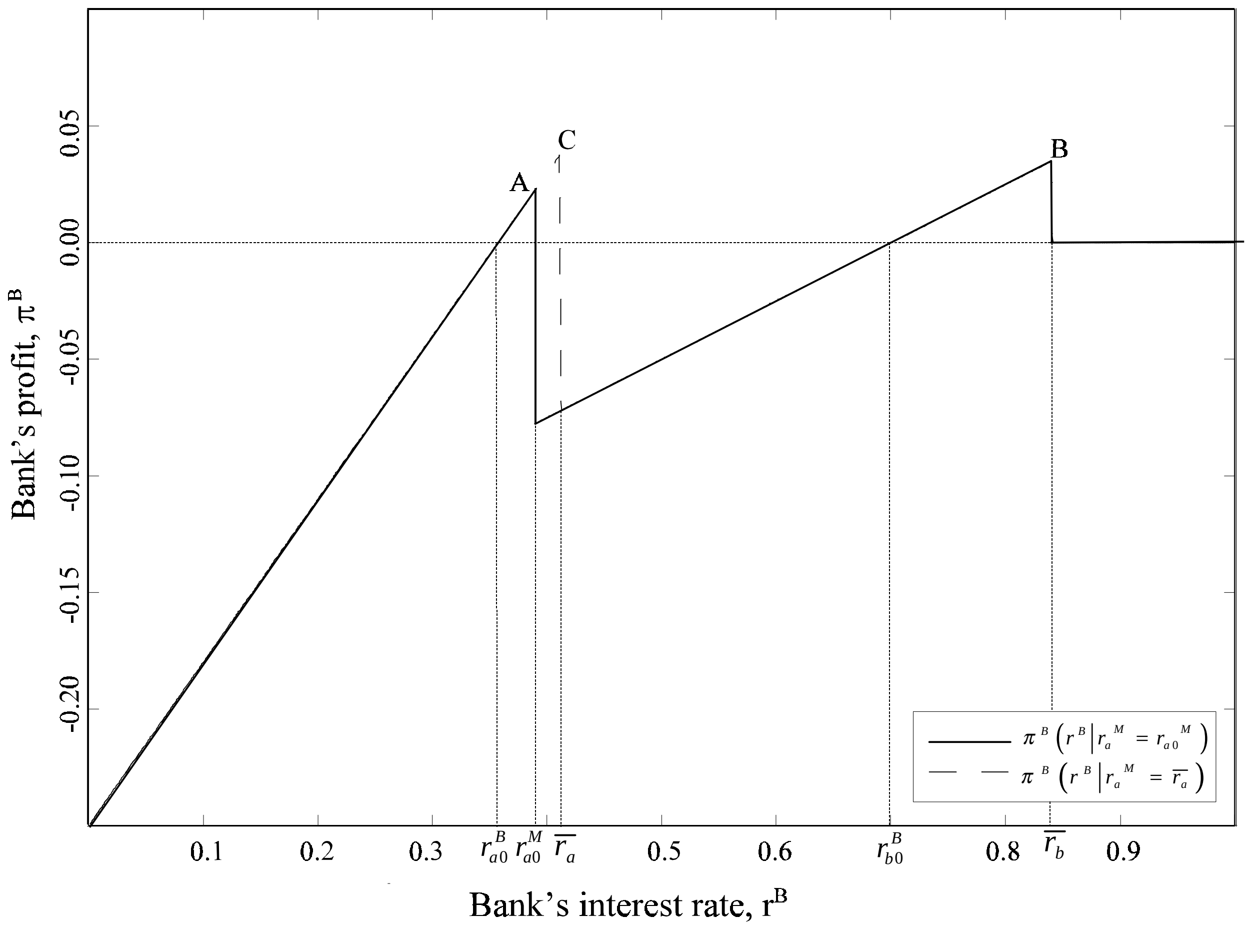

Figure 1: Profits to the bank as a function of the interest rate charged when $L^B = K$, and given that the moneylender offers a full contract to type a at either $r_{a0}{}^M$ (solid line) or $\overline{r_a}$ (dotted line).

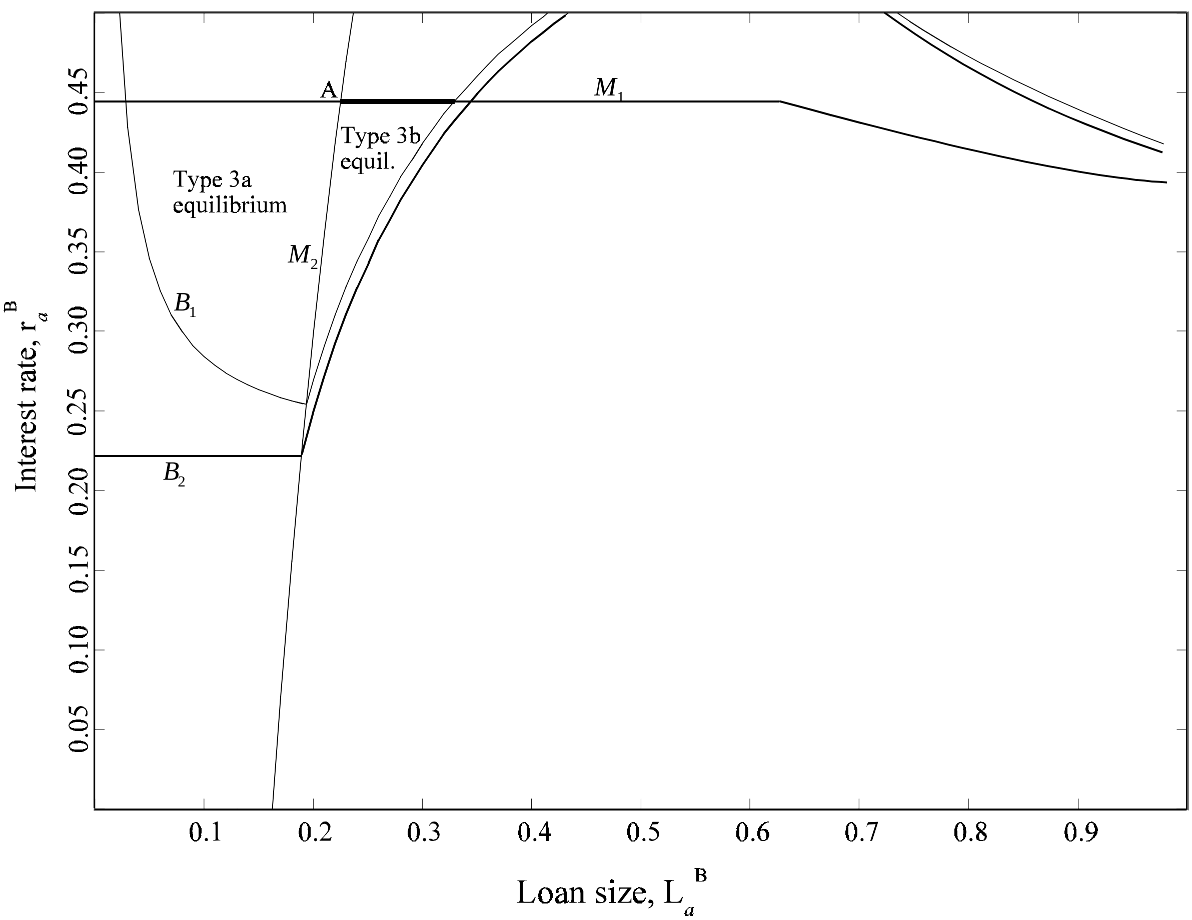

Figure 2: The set of co-funding contracts (type 3a and 3b), $(L_a{}^B, r_a{}^B)$.

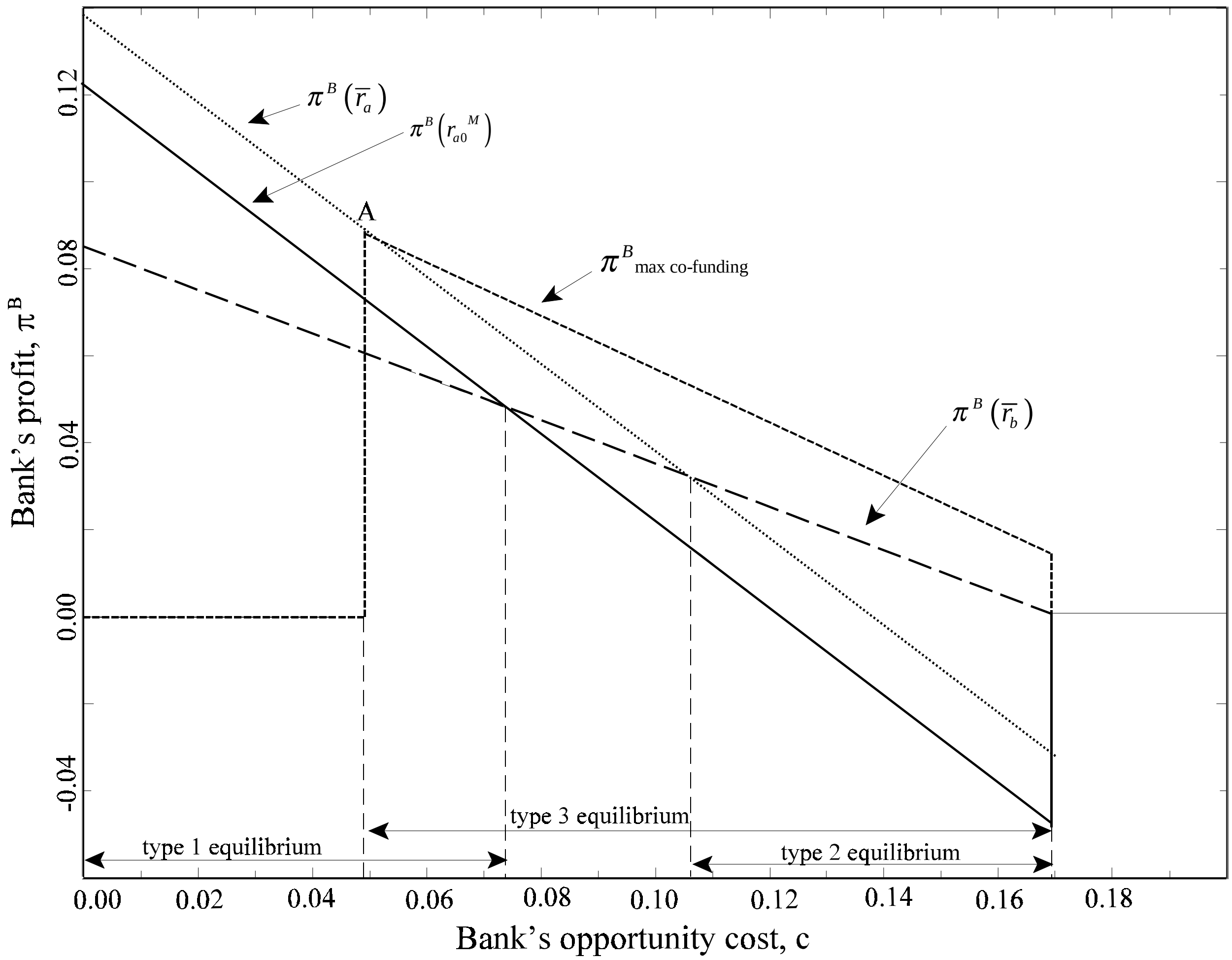

Figure 3: Existence of equilibria and profits to the bank as functions of the bank's opportunity costs, c.