

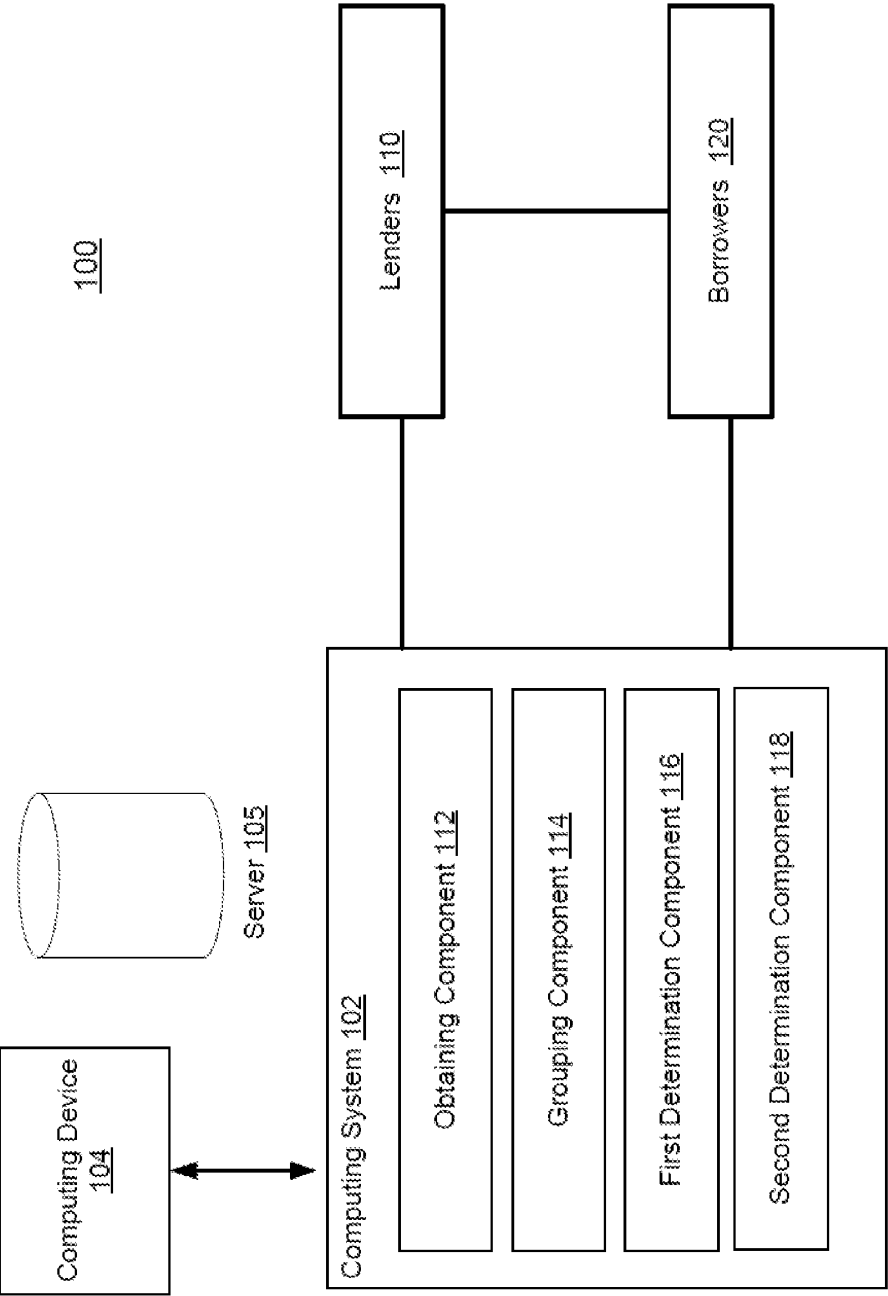


FIG. 1

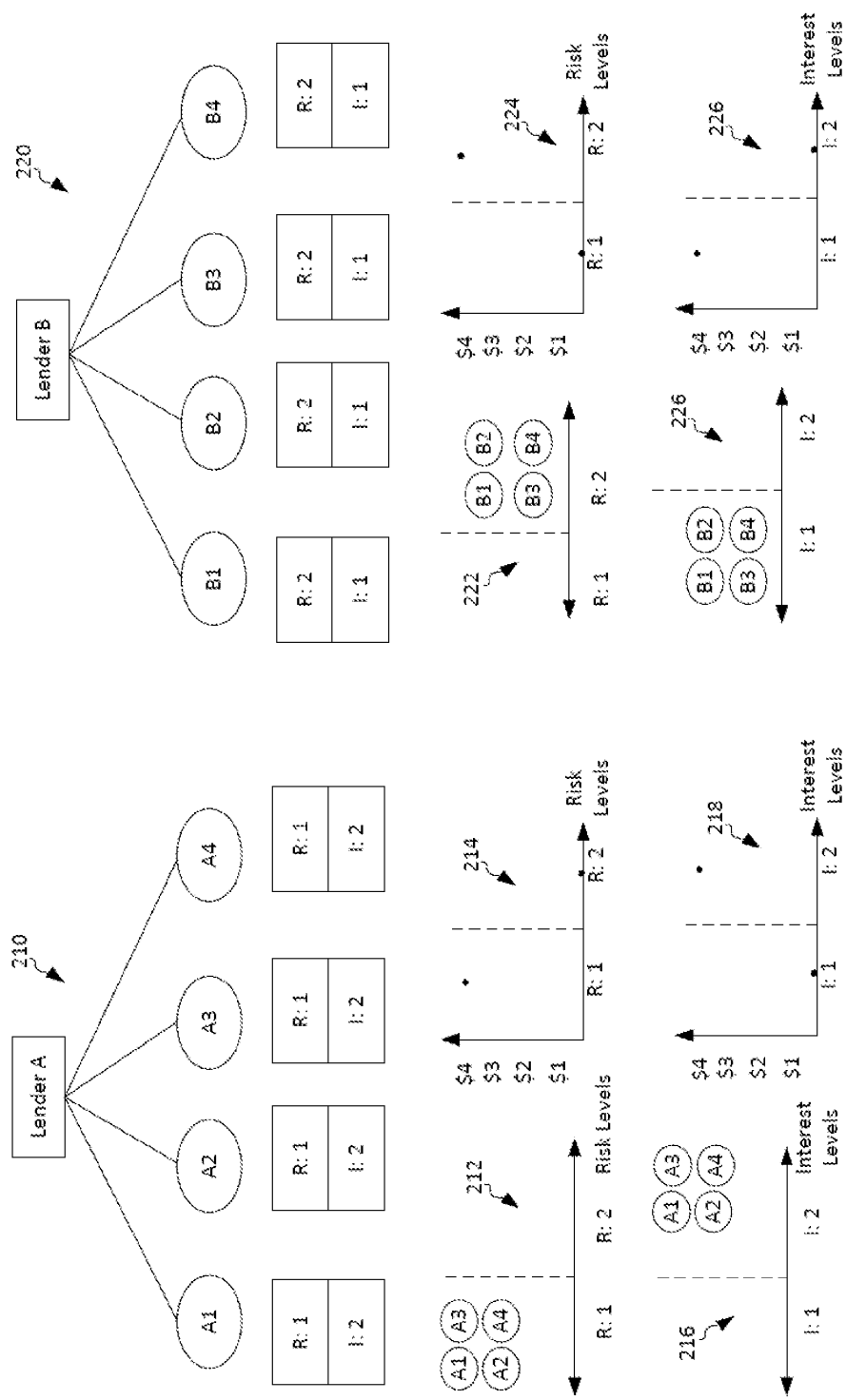


FIG. 2A

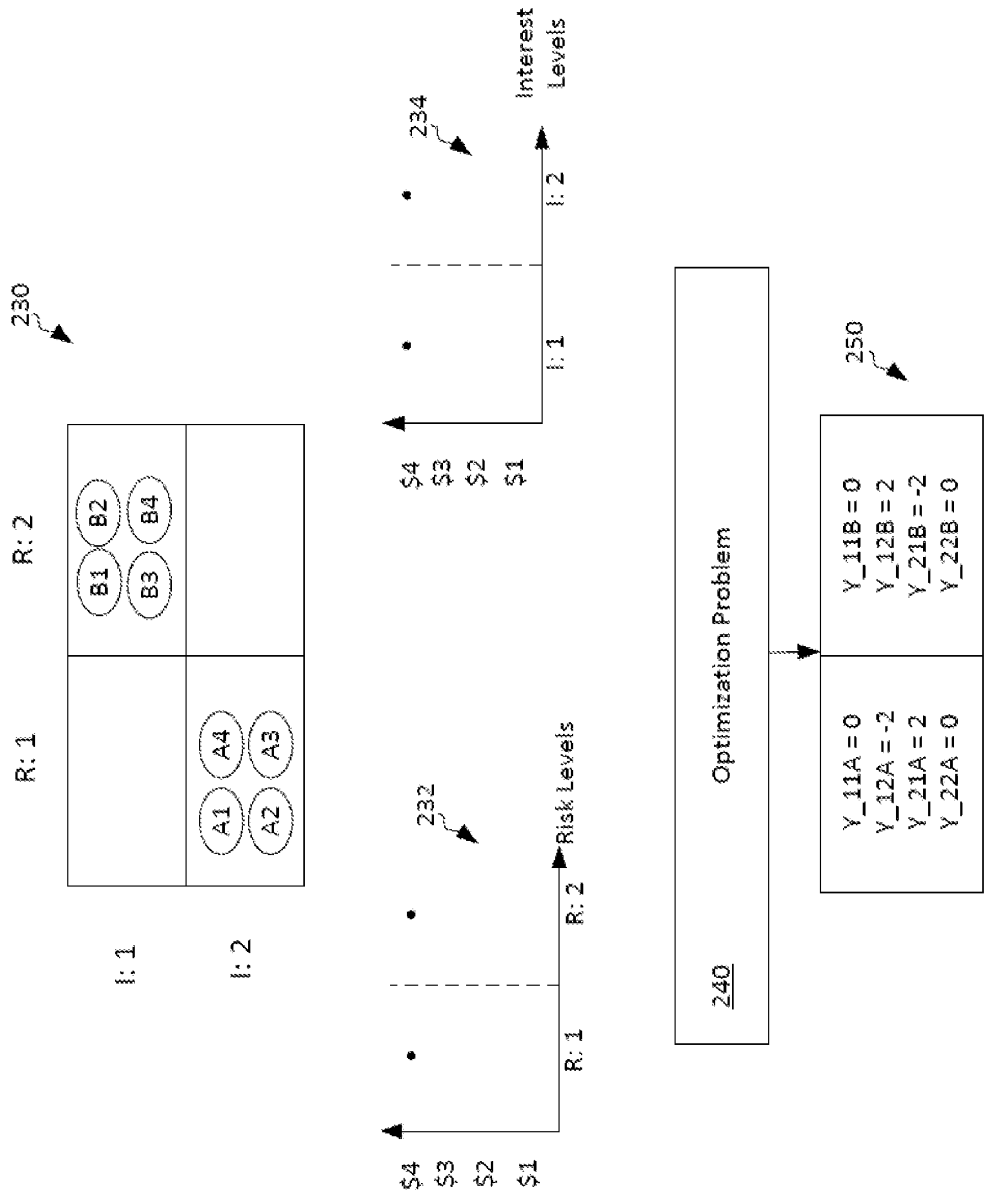


FIG. 2B

Note: "loans" in this method refers to loans of risk level m and interest level n.

Input:

- (1) loans from all lenders
- (2) Y_{mnj} : loan flow decision variables, each decision variable corresponding to loans from lender j.

Output:

loans to be migrated, and the corresponding source lenders and the corresponding destination lenders.

Step1: dividing the lenders into receiving lenders that receive migrated loans, and providing lenders that provide the migrated loans.

Step 2:

foreach receiving lenders:

total_received_loans = 0

foreach providing lenders:

total_migrated_loans = 0

sort the loans of the providing lender

foreach the sorted loans of the providing lender:

if total_migrated_loans + this loan > Y_{mnj} of the providing lender:

mark this loan as No_Migrate

if (this loan is not No_Migrate and

the receiving lender accepts this loan and

accepting this loan will not exceed Y_{mnj} of the receiving lender):

recommend this loan to be migrated from the providing lender to the receiving lender

updating total_received_loans and total_migrated_loans as if loan X has been migrated

mark this loan as No_Migrate

Step 3: return all the recommendations.

FIG. 3A

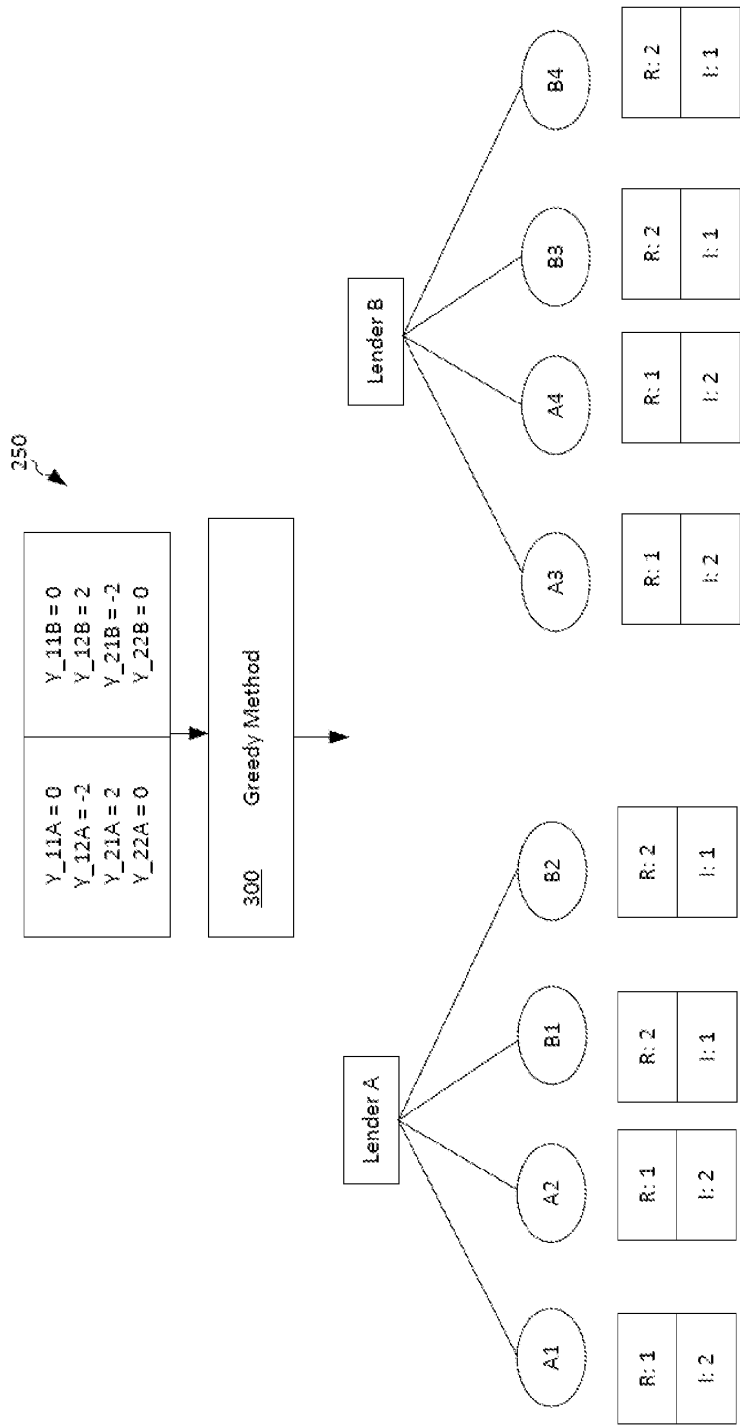


FIG. 3B

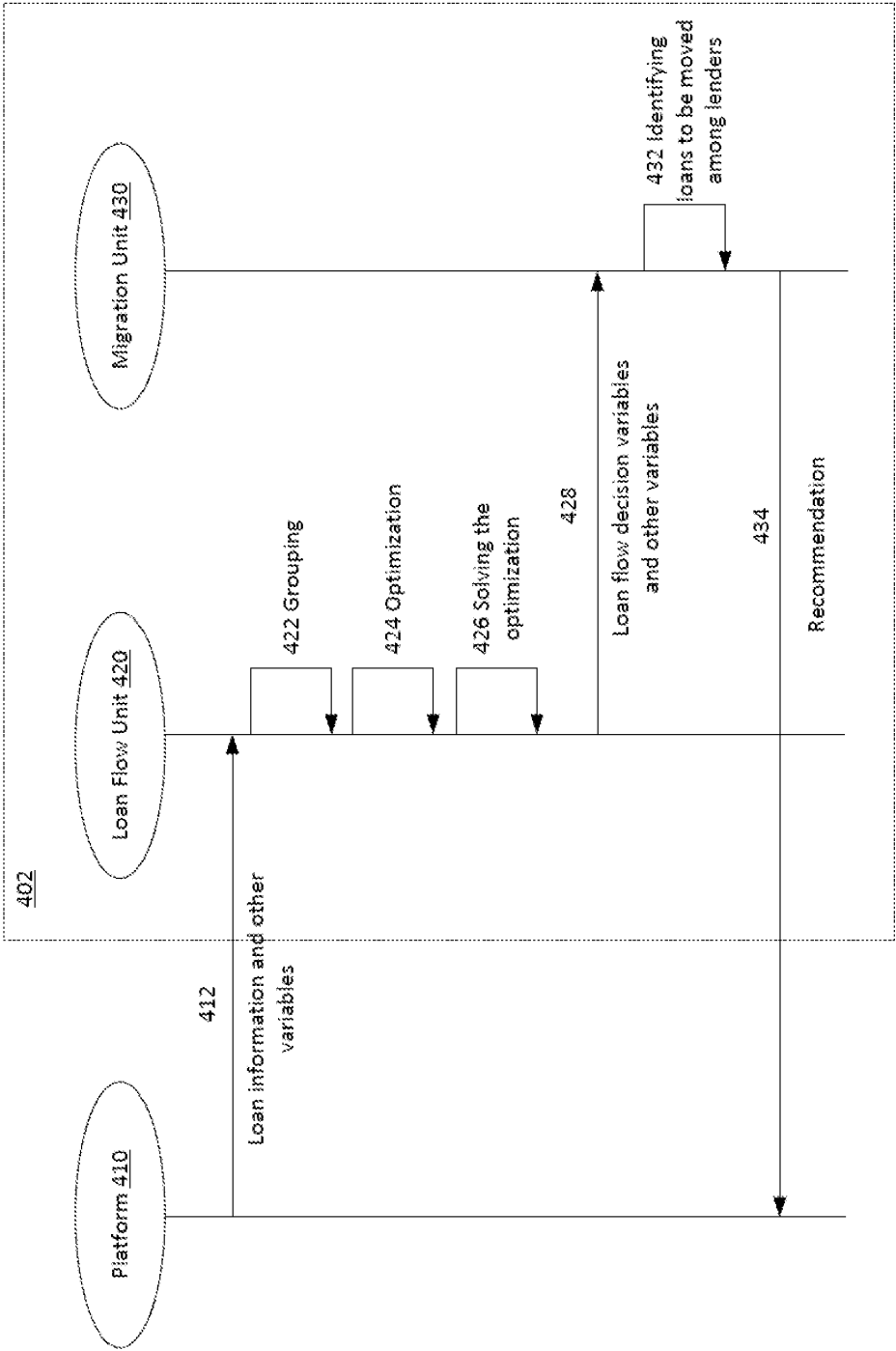


FIG. 4

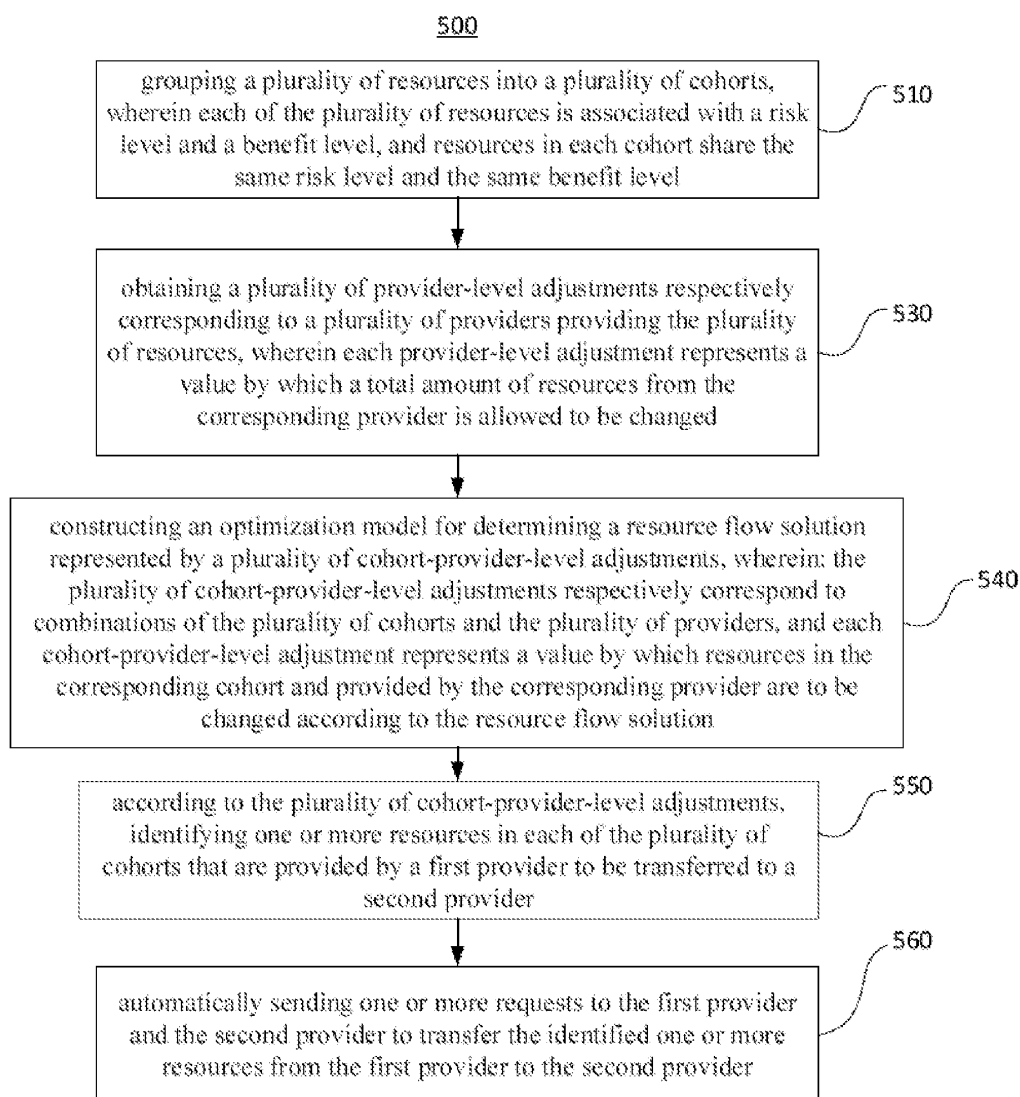


FIG. 5

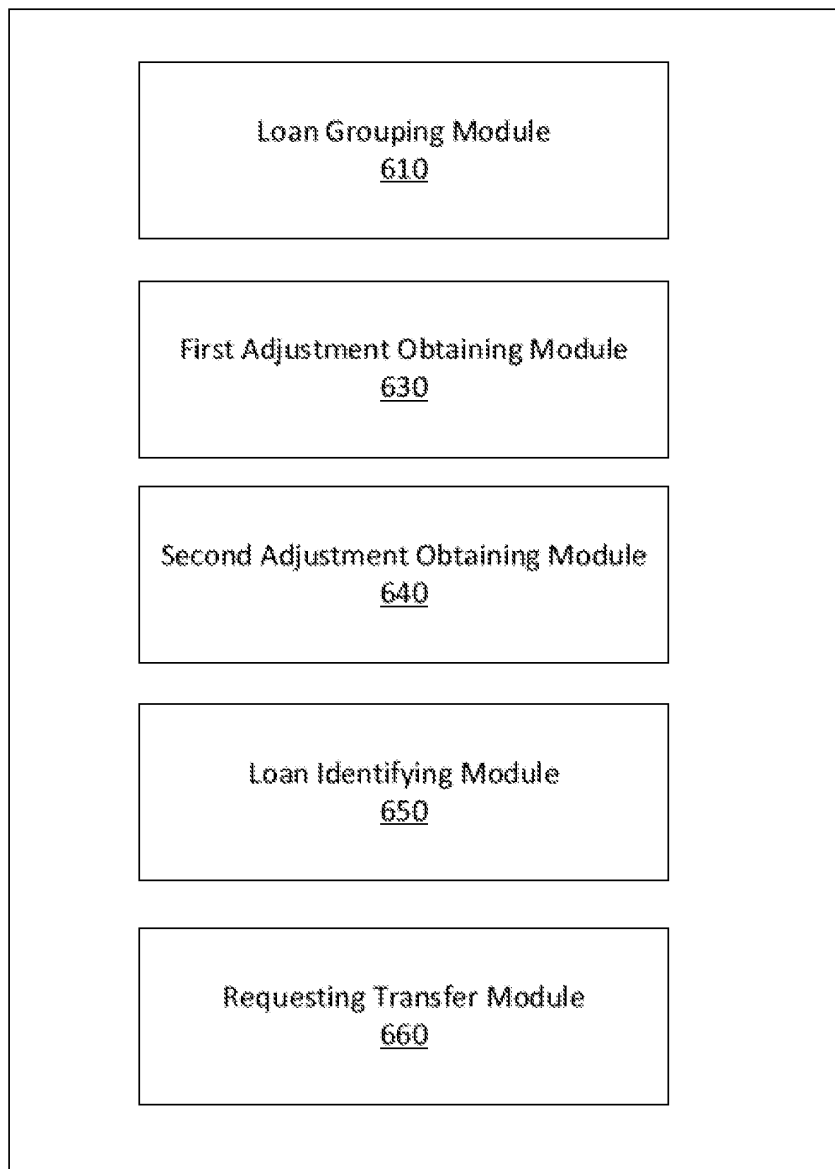
600

FIG. 6

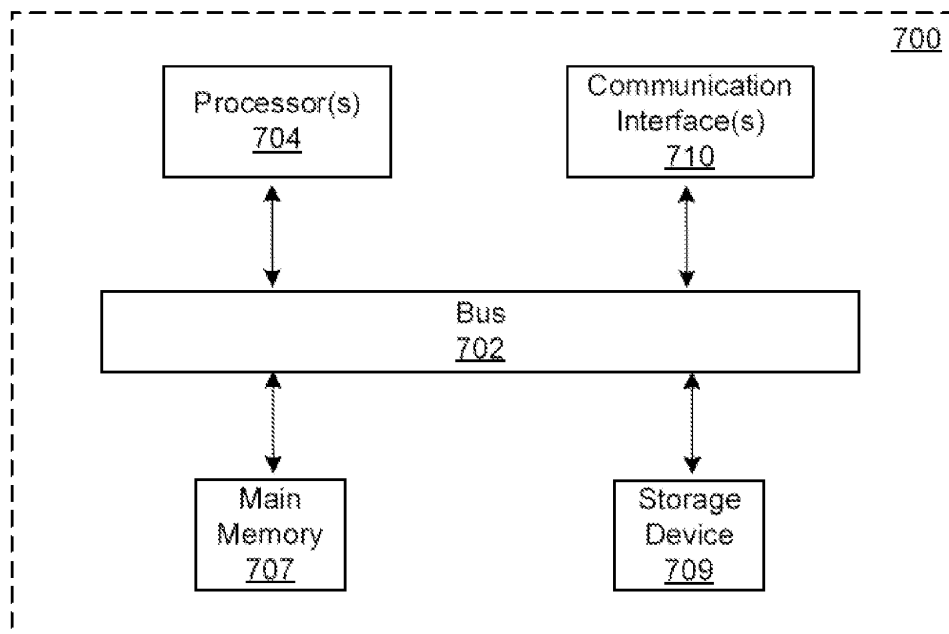


FIG. 7