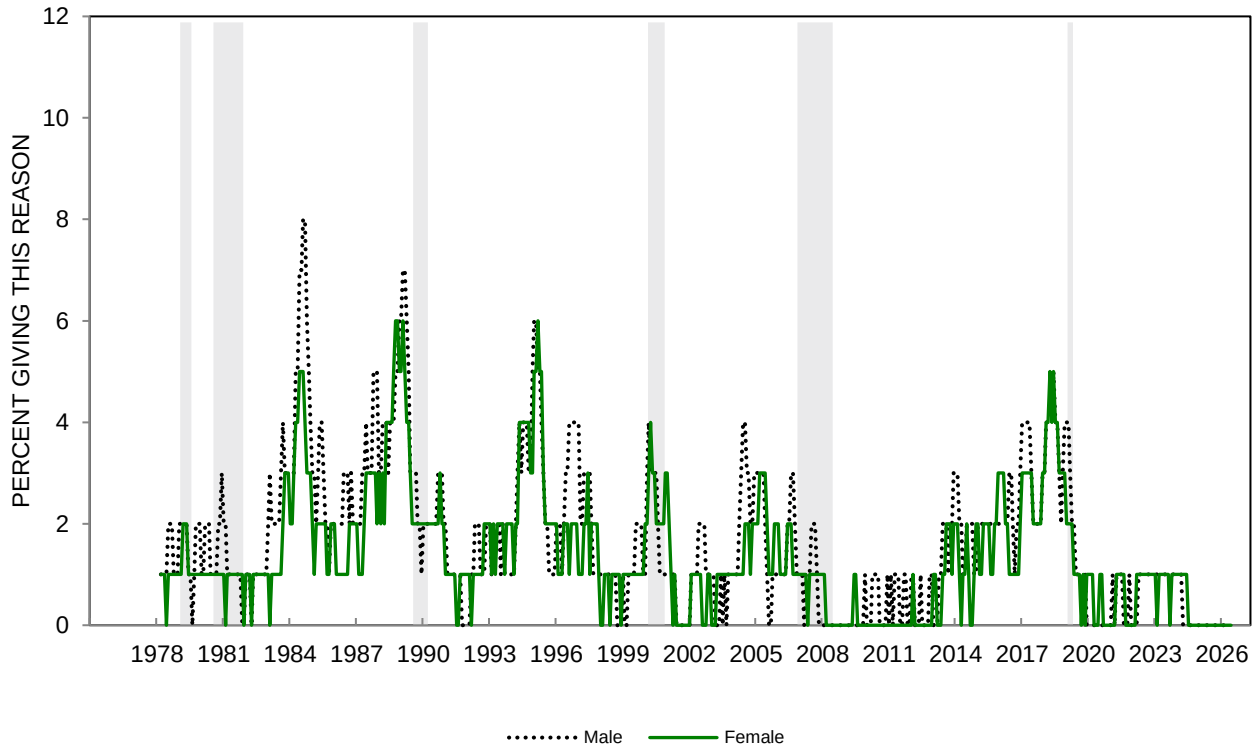CHART 38B2: BUYING IN ADVANCE OF RATES FOR BUYING CONDITIONS FOR VEHICLES