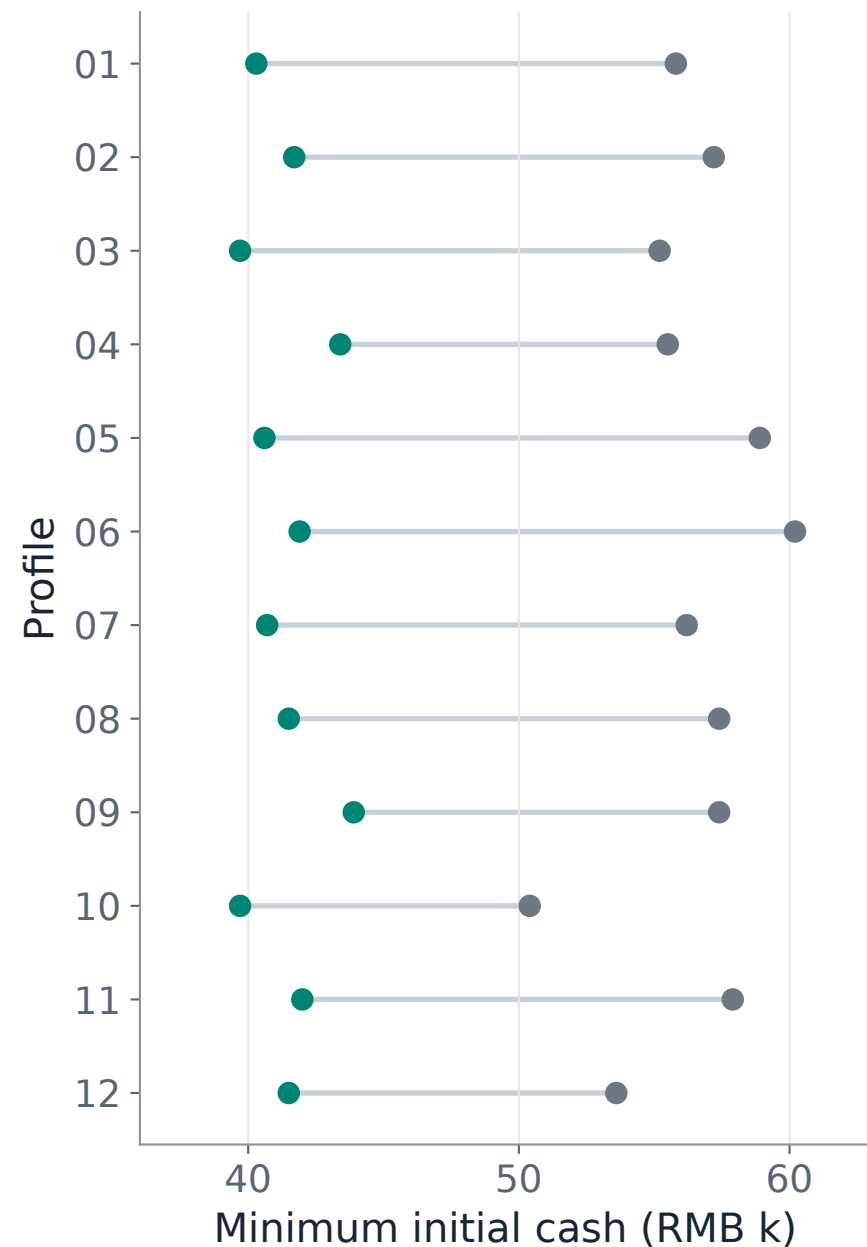


—●— Original 80% / 20%

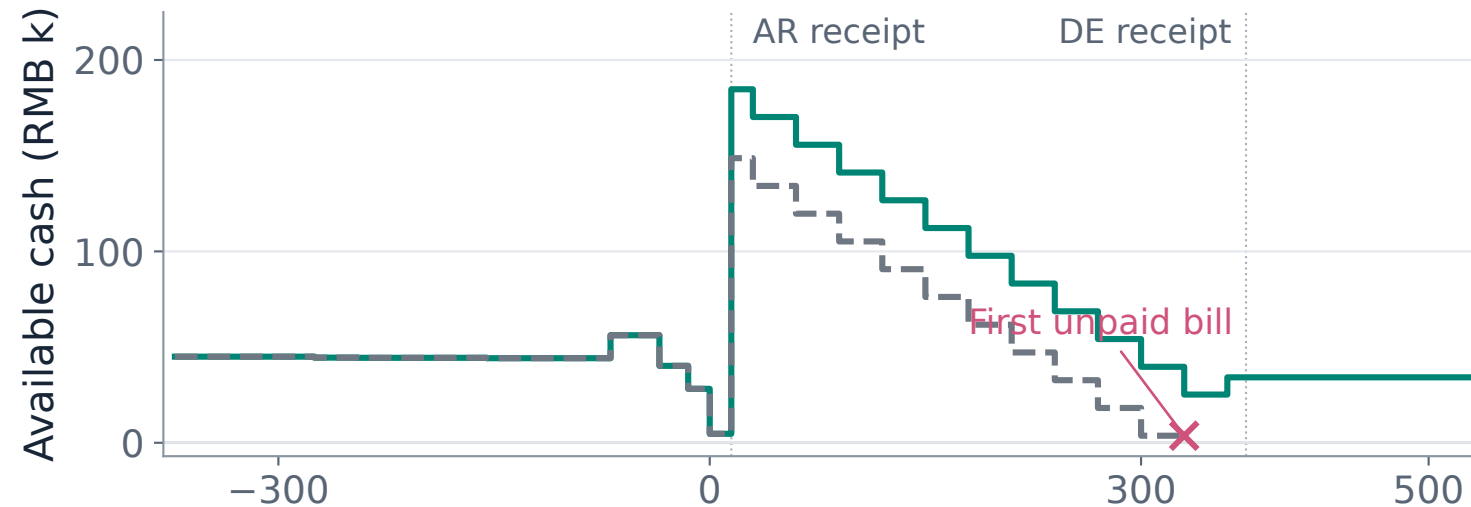
—●— Same final 20% at original AR receipt

(a) Reference minima

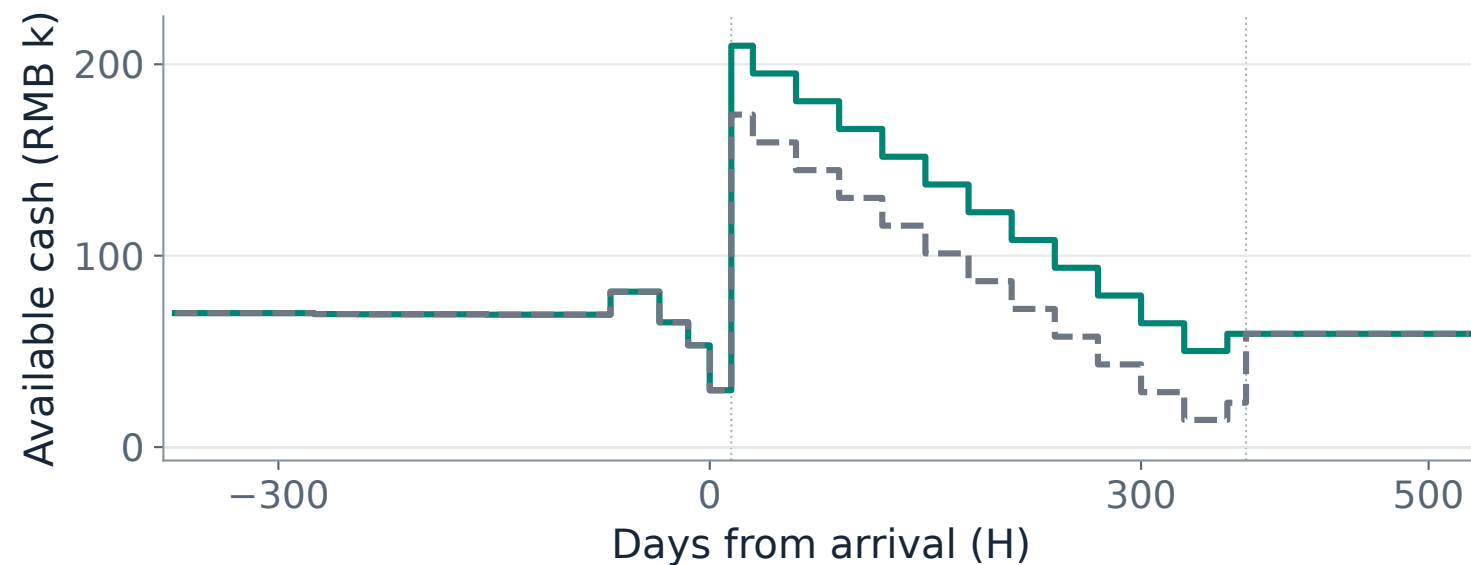
Earlier $R^* = R_H$ for all 12 profiles



(b) Profile 01 reference schedule · RMB 45k



(c) Profile 01 reference schedule · RMB 70k



348 unchanged noncash-valid model plans: 194 → 305 complete. Cash false assurances: 95 of 97 resolved; 2 remain.

Panels (b/c) use reference schedules, not the actual model case. Zero new model calls; timing changed, total funding fixed.