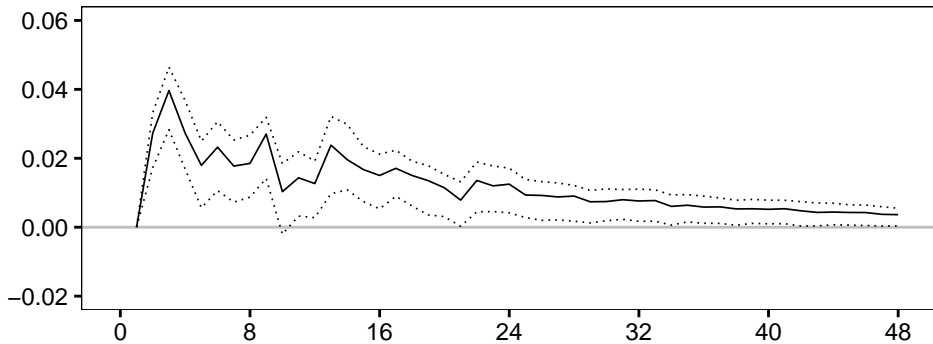
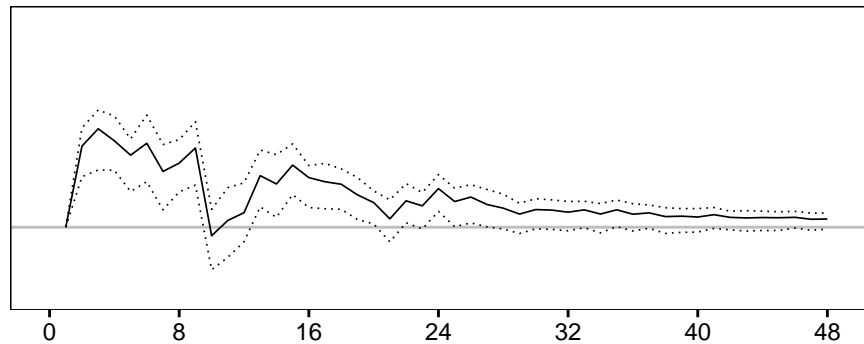


Benchmark Model



Yield Curve Spread



Lags (months)