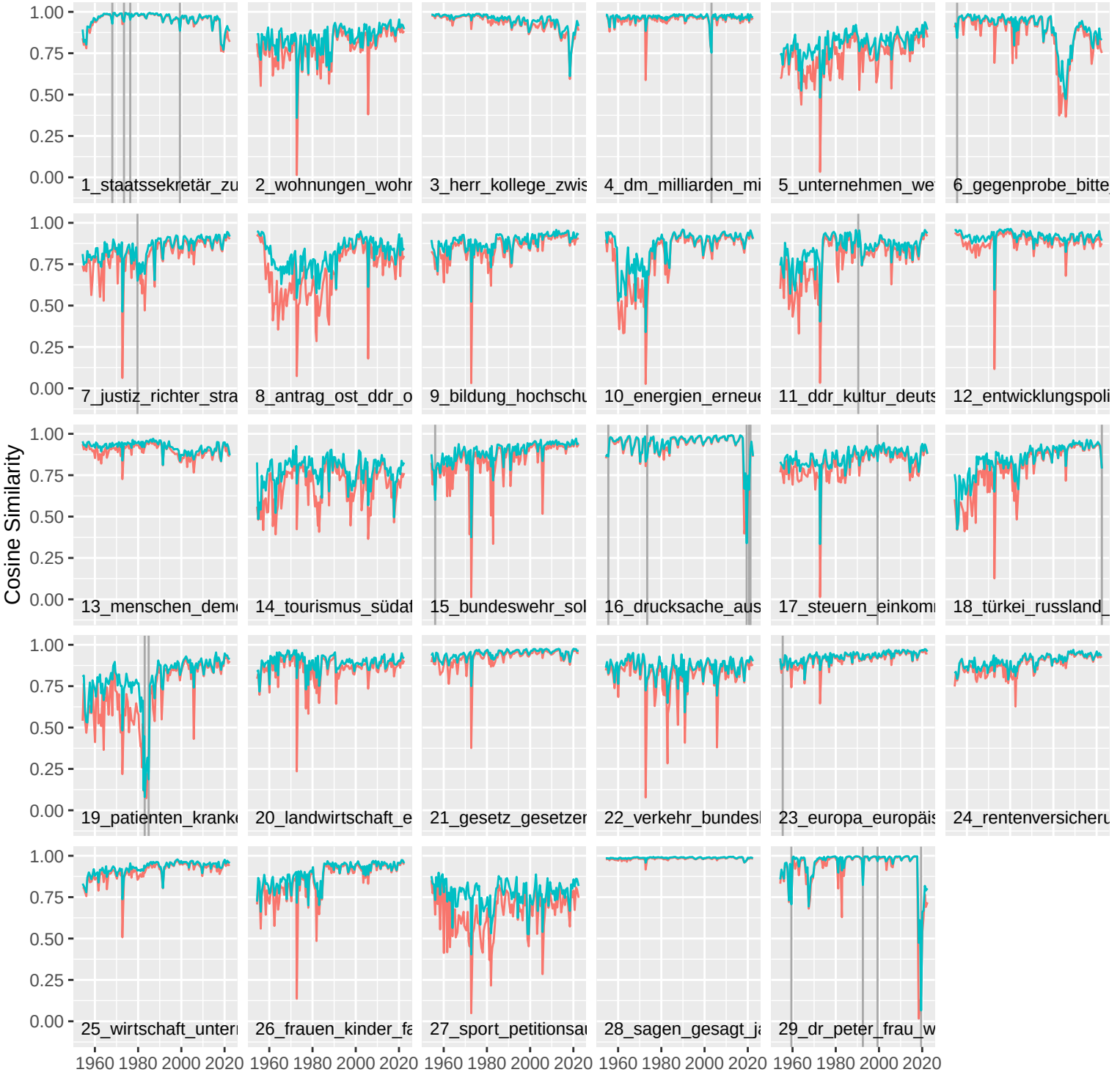Backward looking reference period of length 4 | mix = 0.95