

Figure 21: OLS Estimates with Top and Bottom Quartile Sample Split

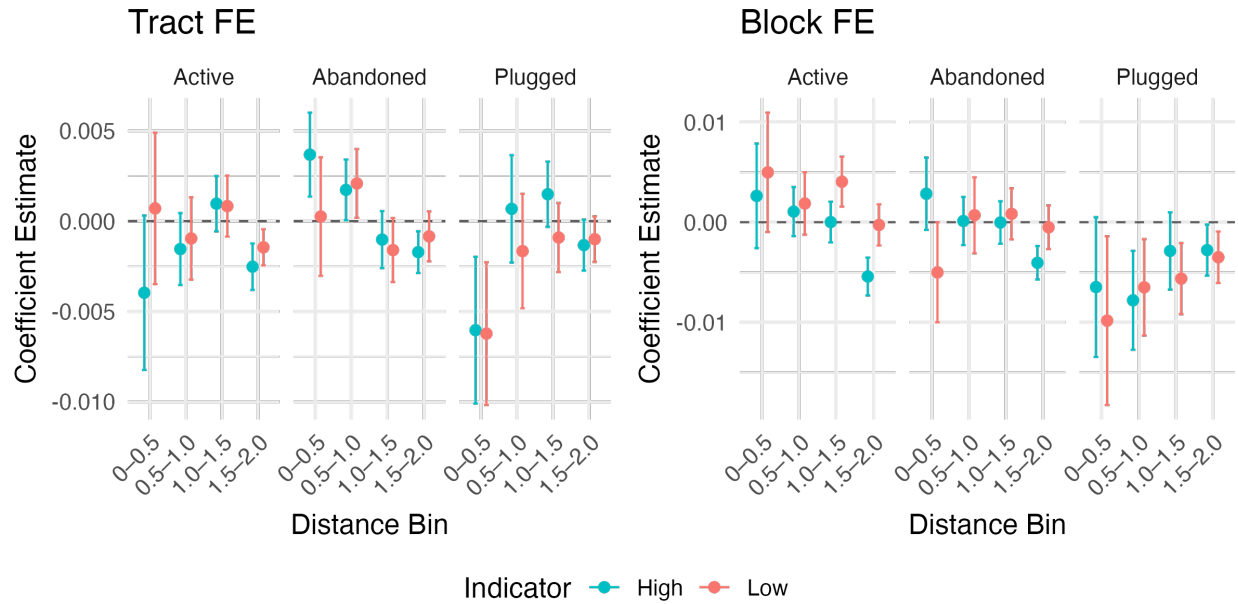


Figure 22: OLS Estimates with Pre/Post 2012 Sample Split