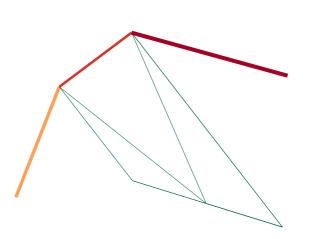Reserve factor