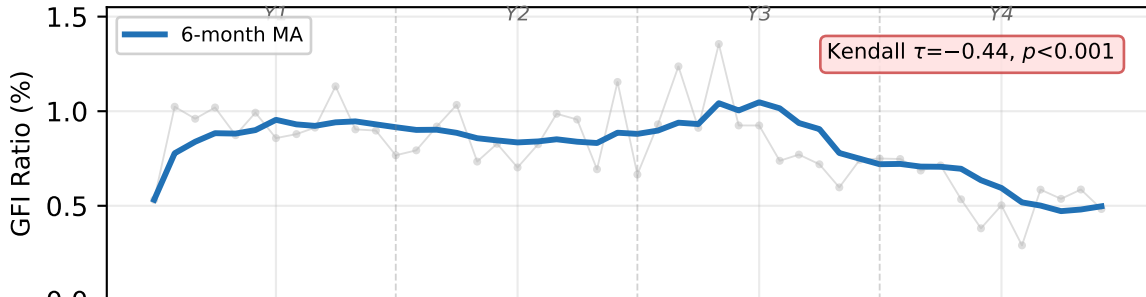


(a) GFI Ratio Trend



(b) Newcomer Engagement Rate

