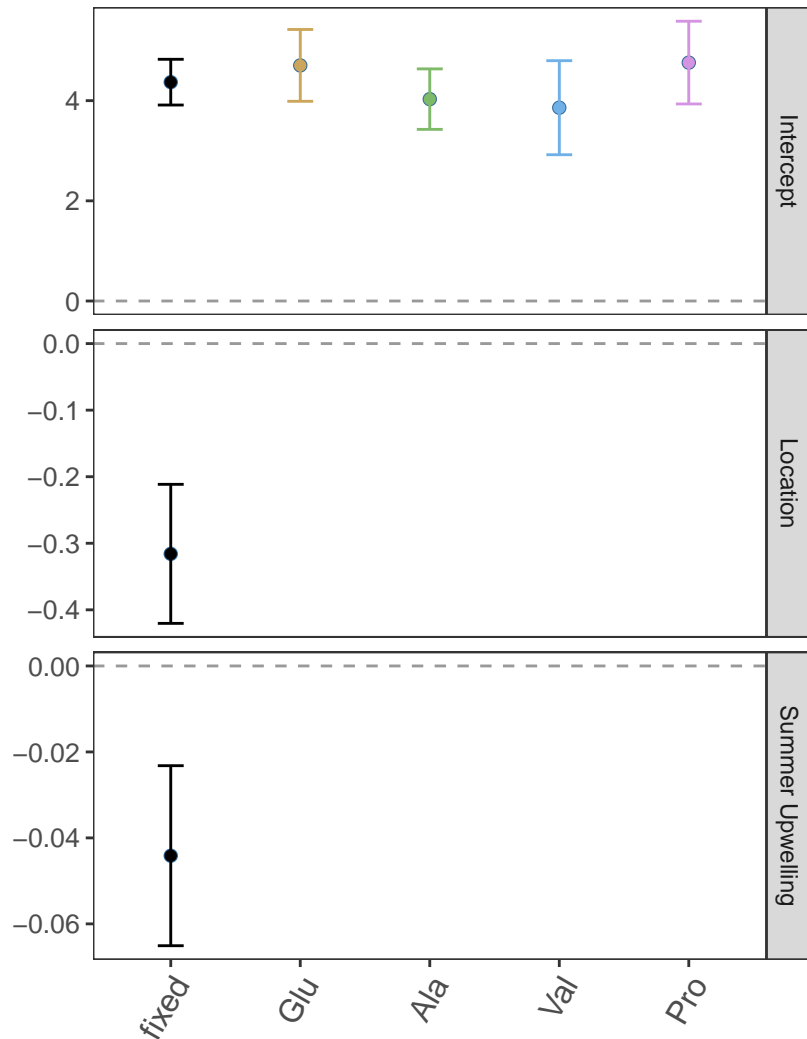


A. 1-Year Lag



B. 2-Year Lag

