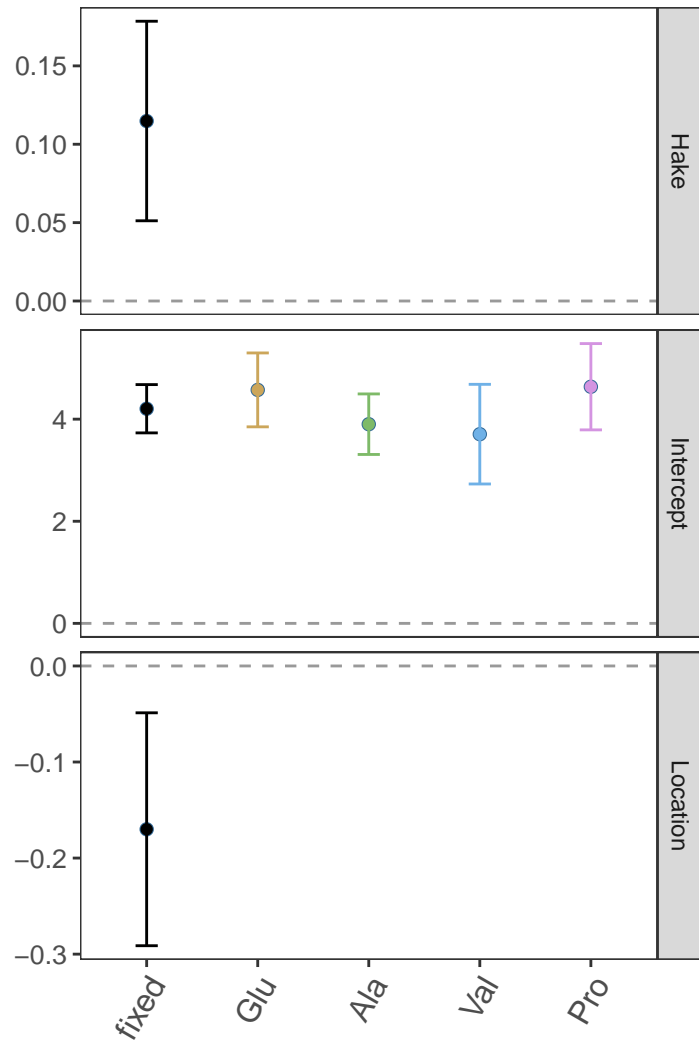
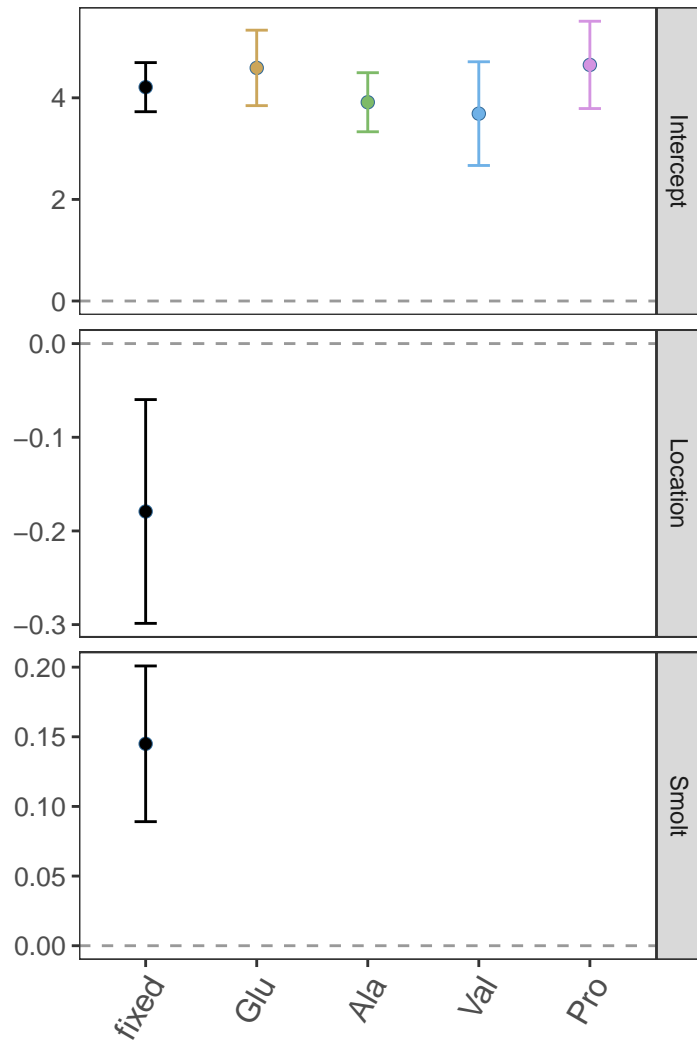


A. 1-Year Lag



B. 2-Year Lag



C. 3-Year Lag

