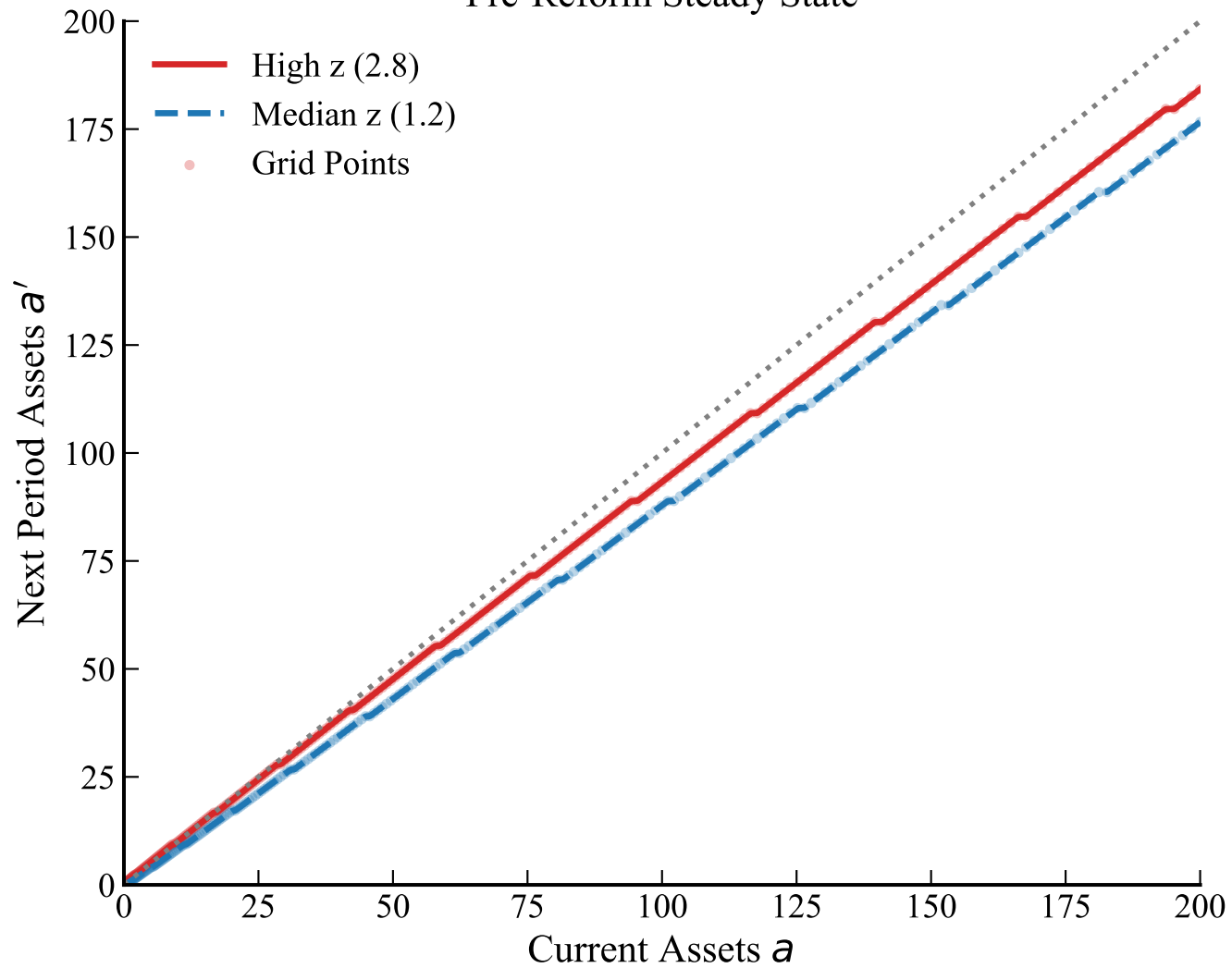


Pre-Reform Steady State



Post-Reform Steady State

