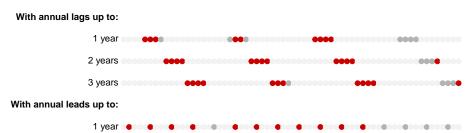


Including 2000-2004 pre-RFS period



Exposure trend

2 years

