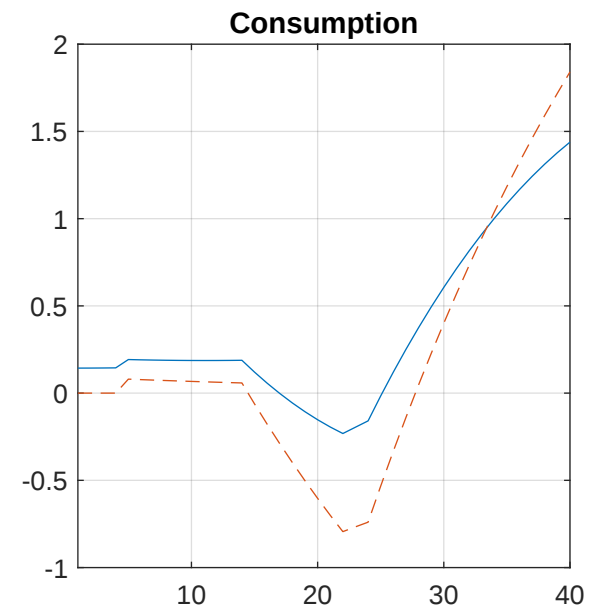
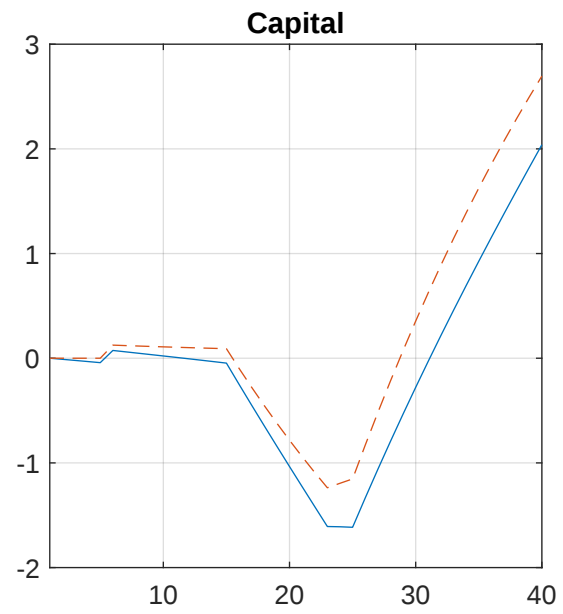
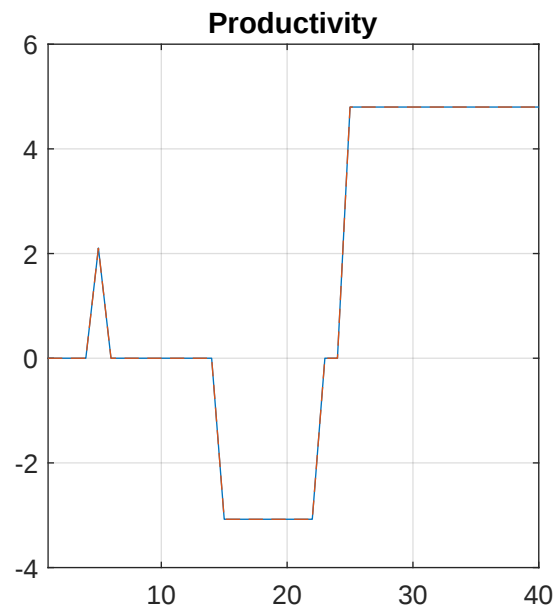




— Anticipated shocks    - - - Unanticipated shocks