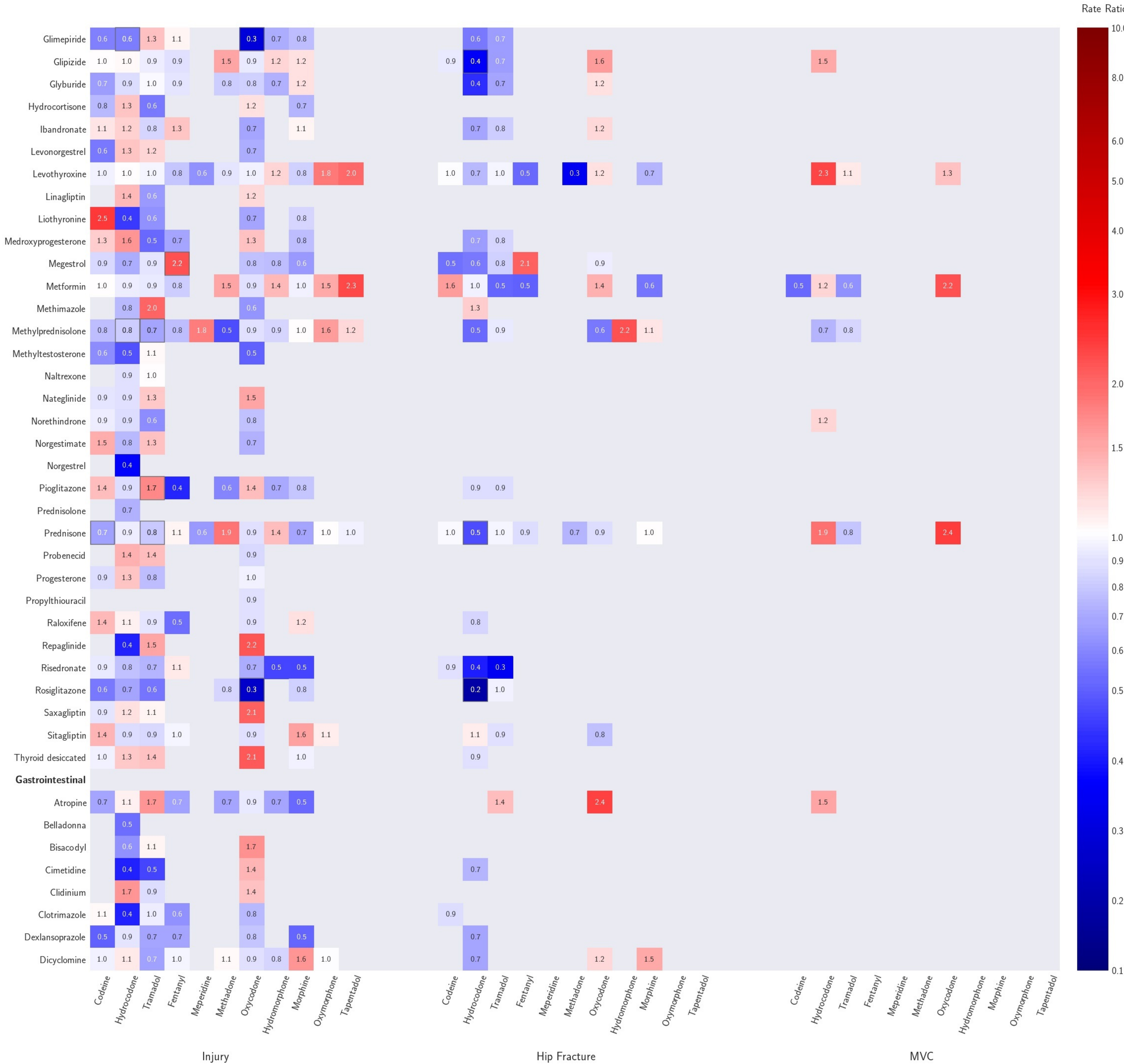


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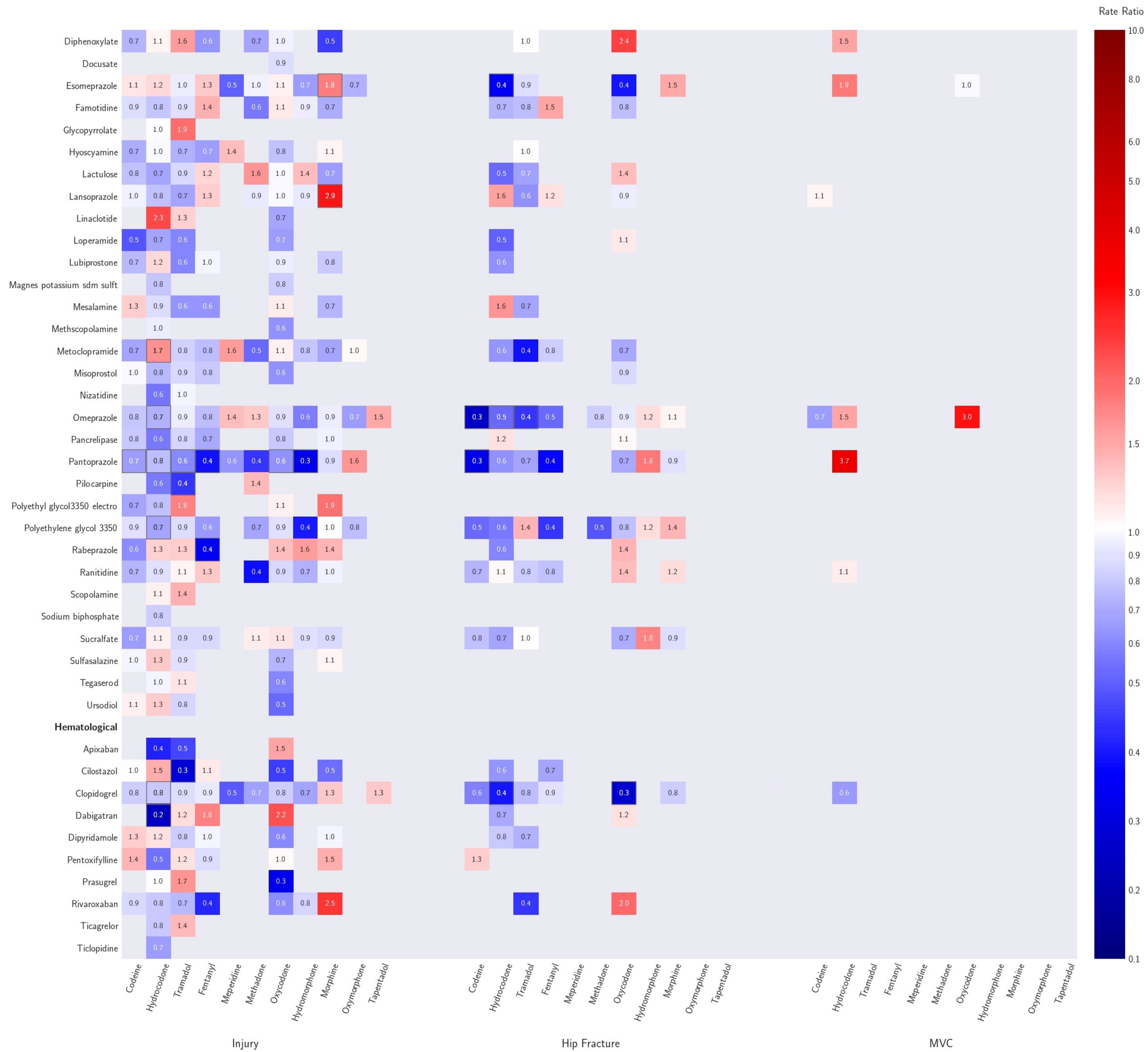






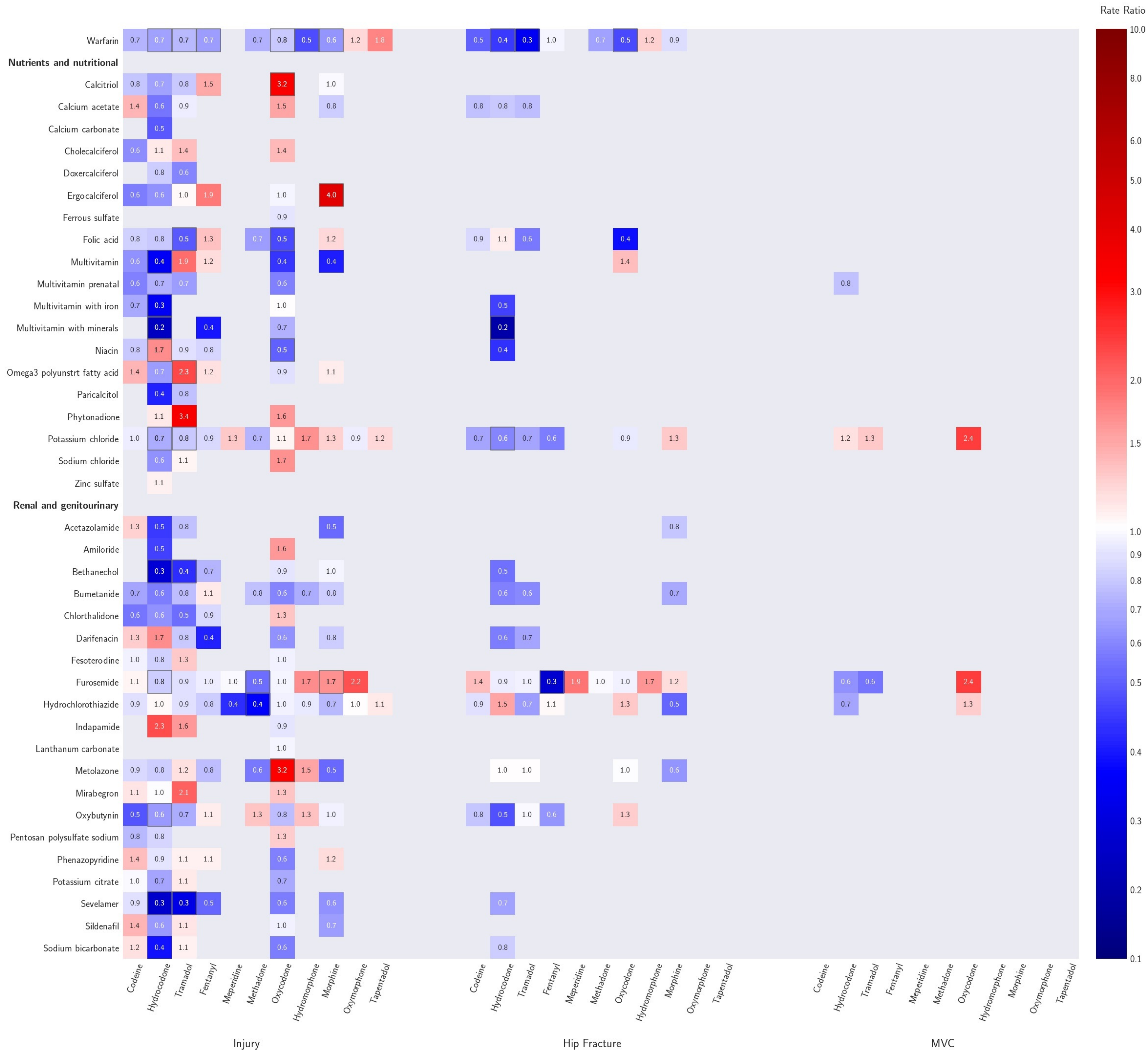
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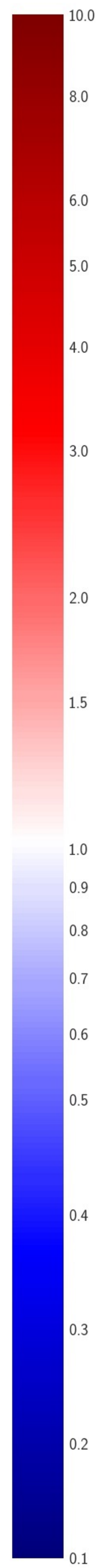


Rate Ratio





Rate Ratio



Rate Ratio

