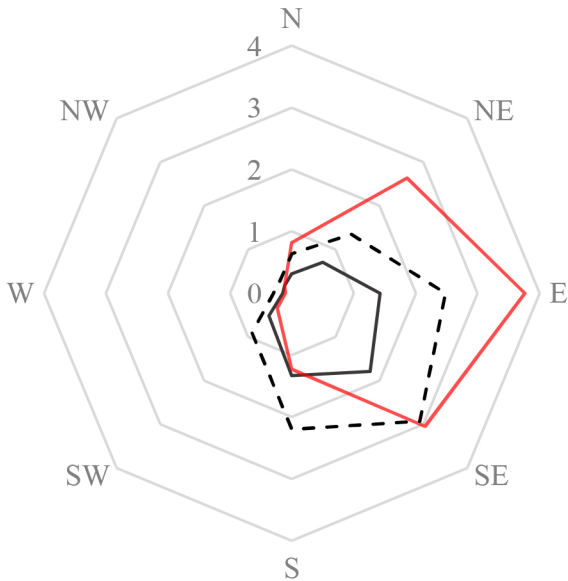


Mackay



— Mean WDR — Worst WDR - - - MRY