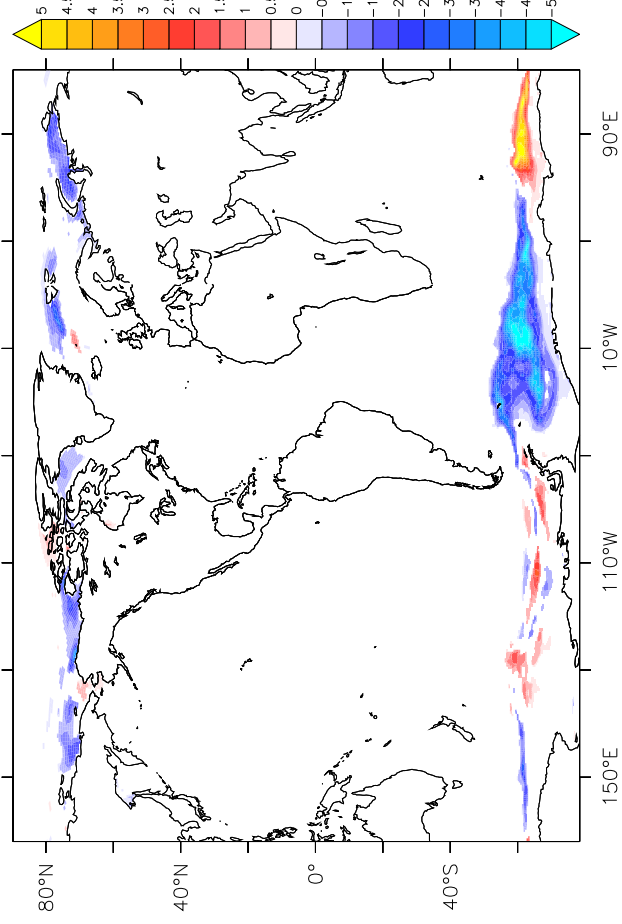
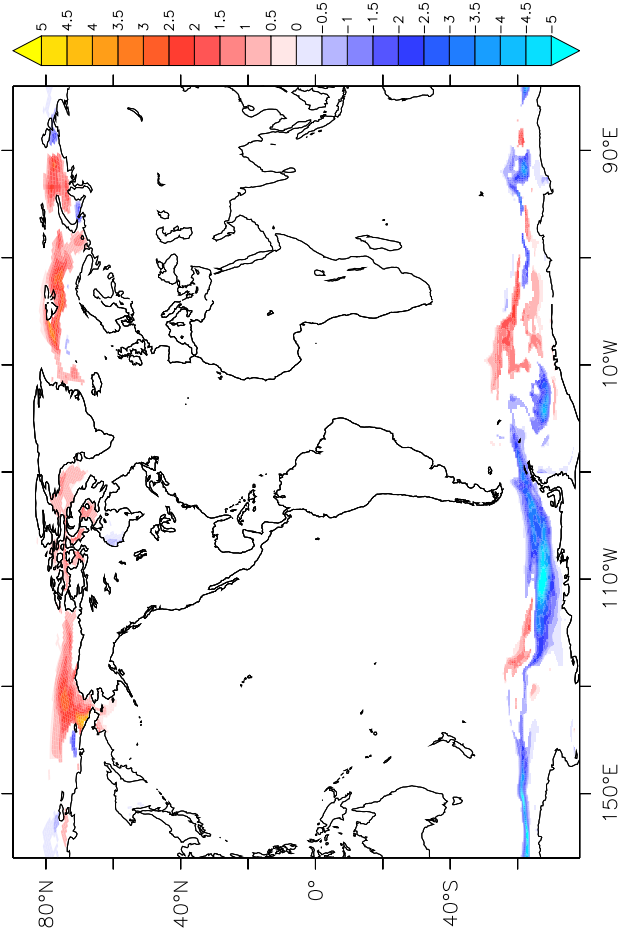


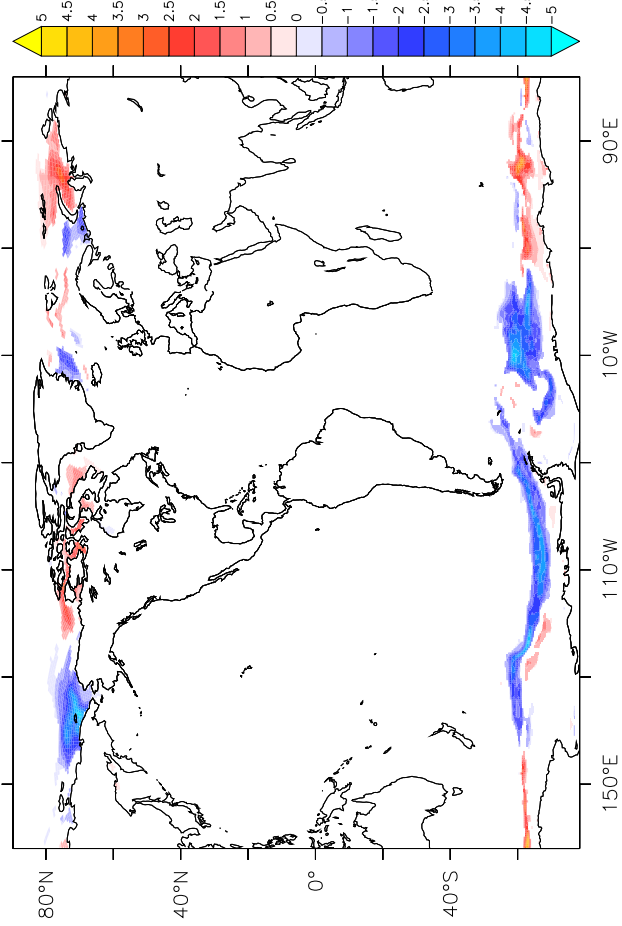
Regime 2, Threshold=1\*std (<15 days), #Years=135/850



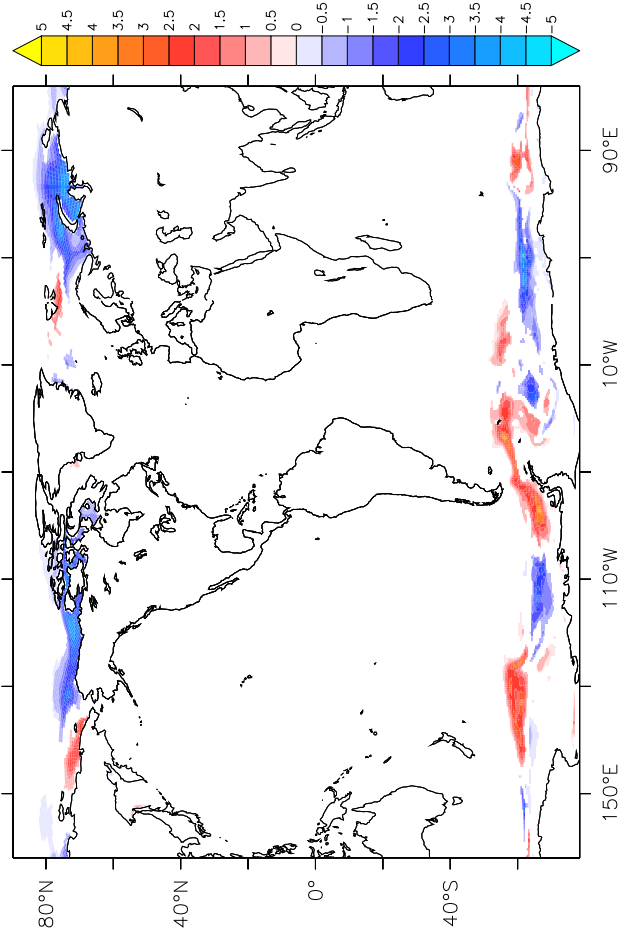
Regime 1, Threshold=1\*std (<13 days), #Years=126/850

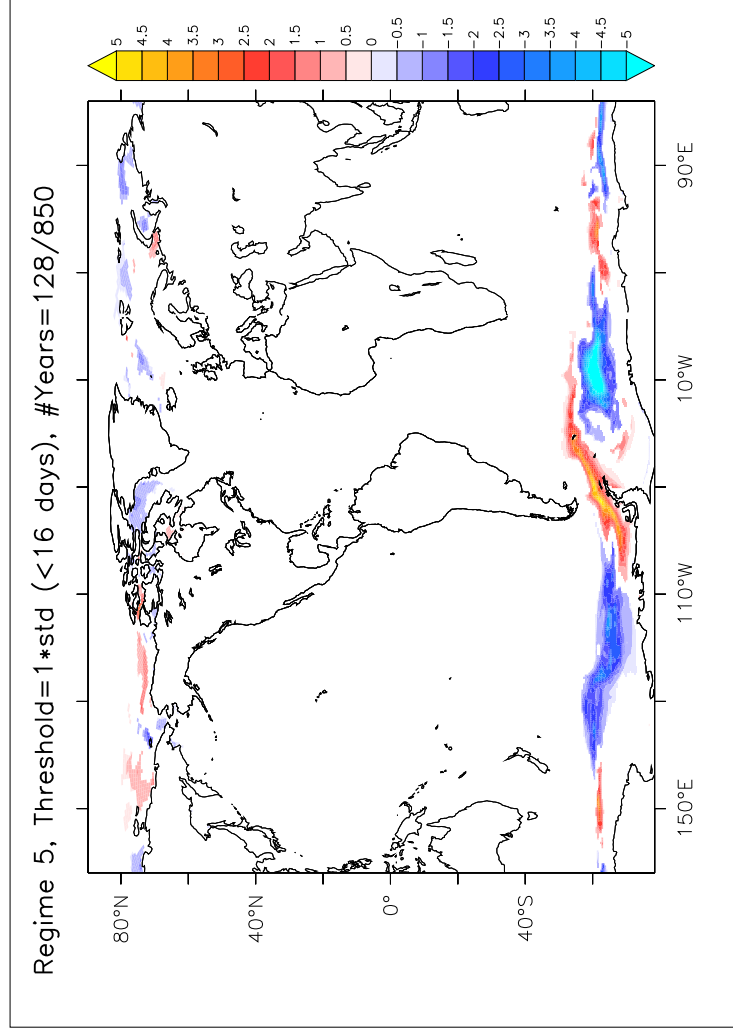
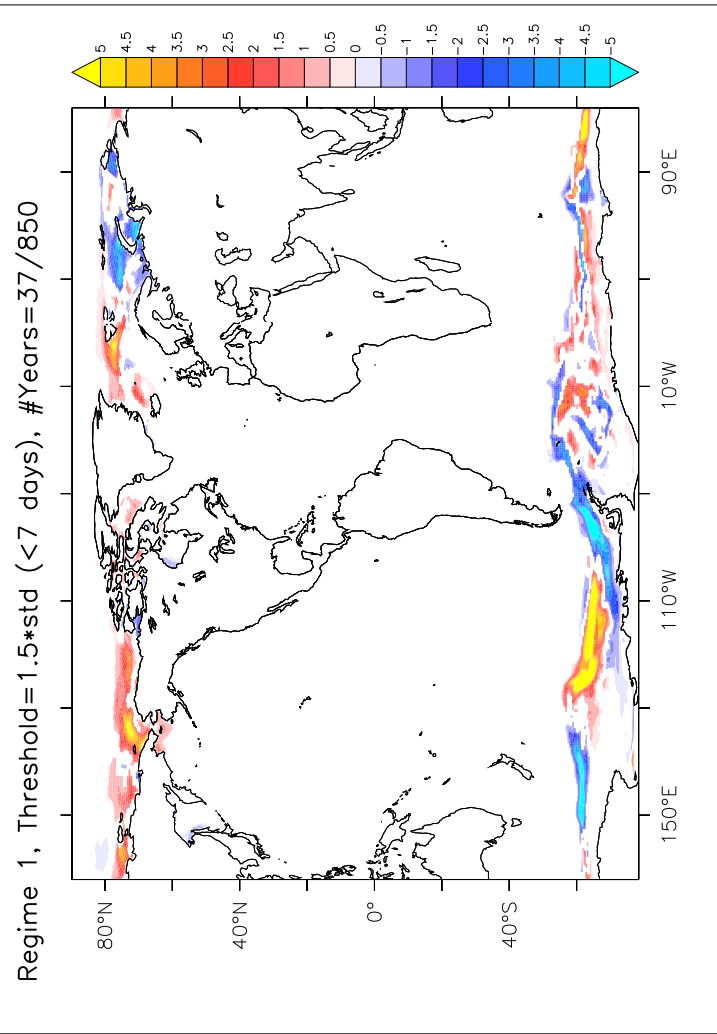


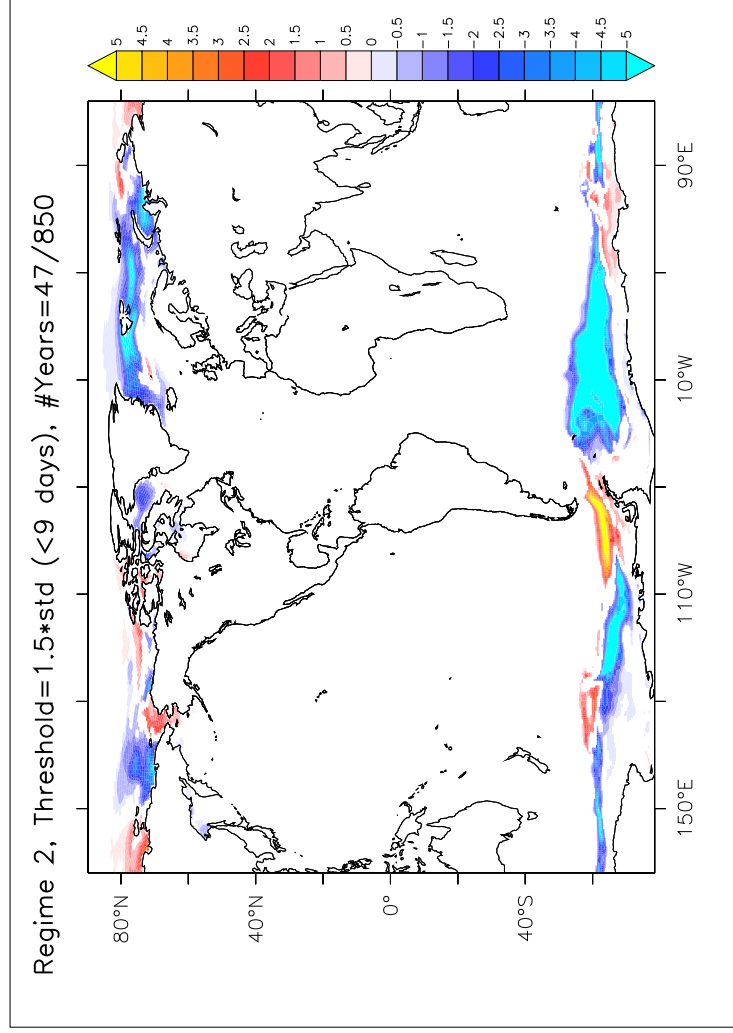
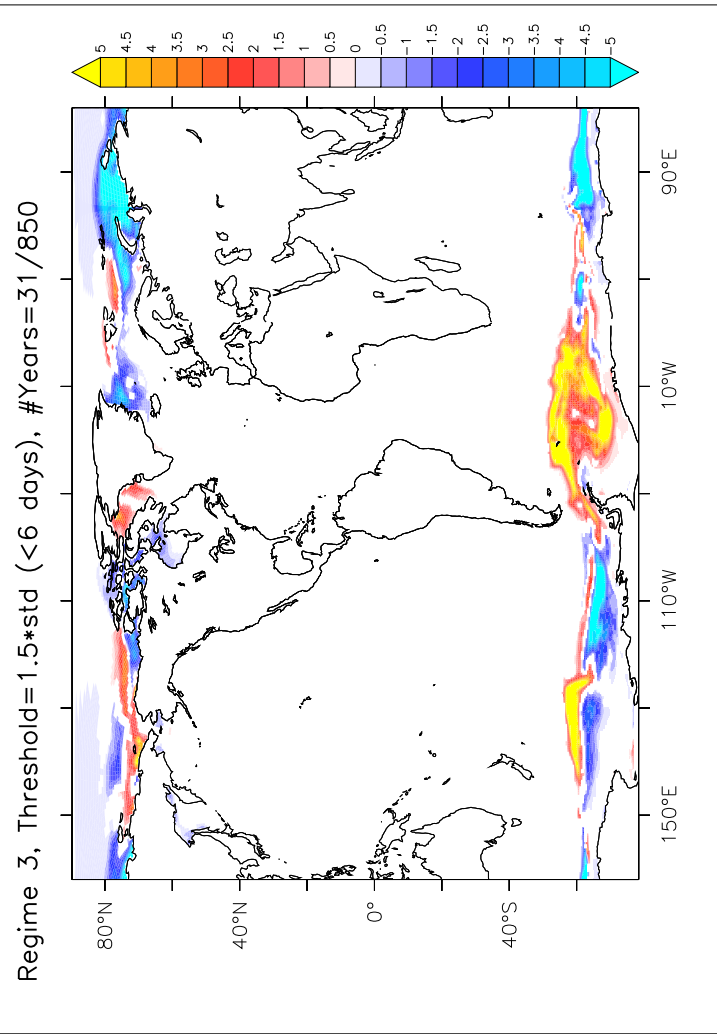
Regime 4, Threshold=1\*std (<7 days), #Years=138/850



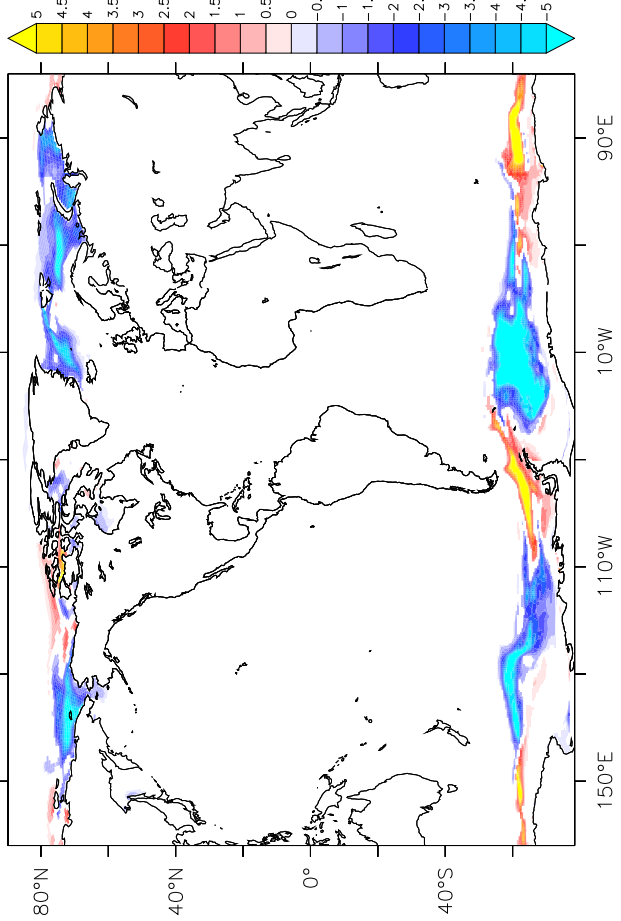
Regime 3, Threshold=1\*std (<12 days), #Years=159/850



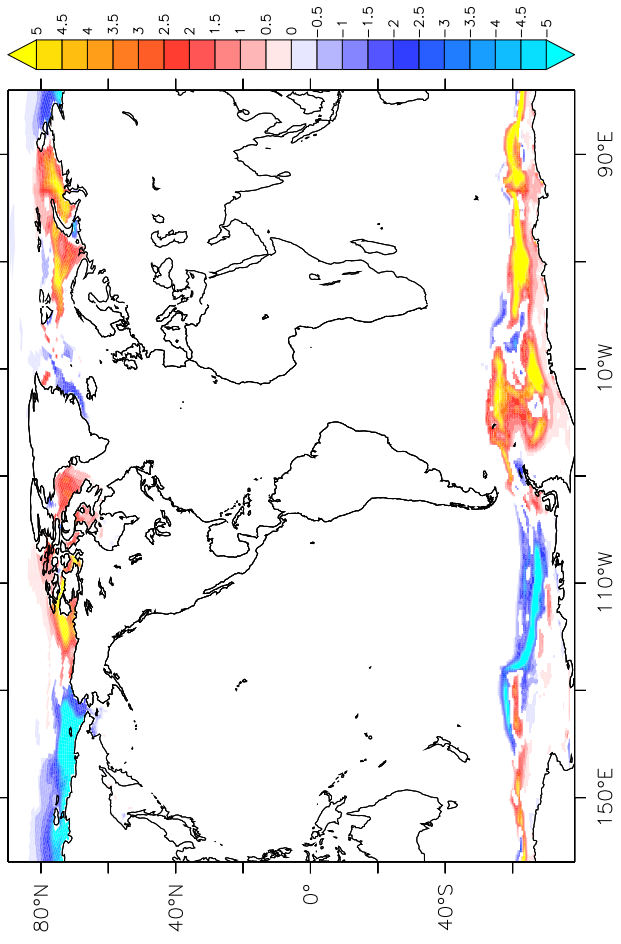


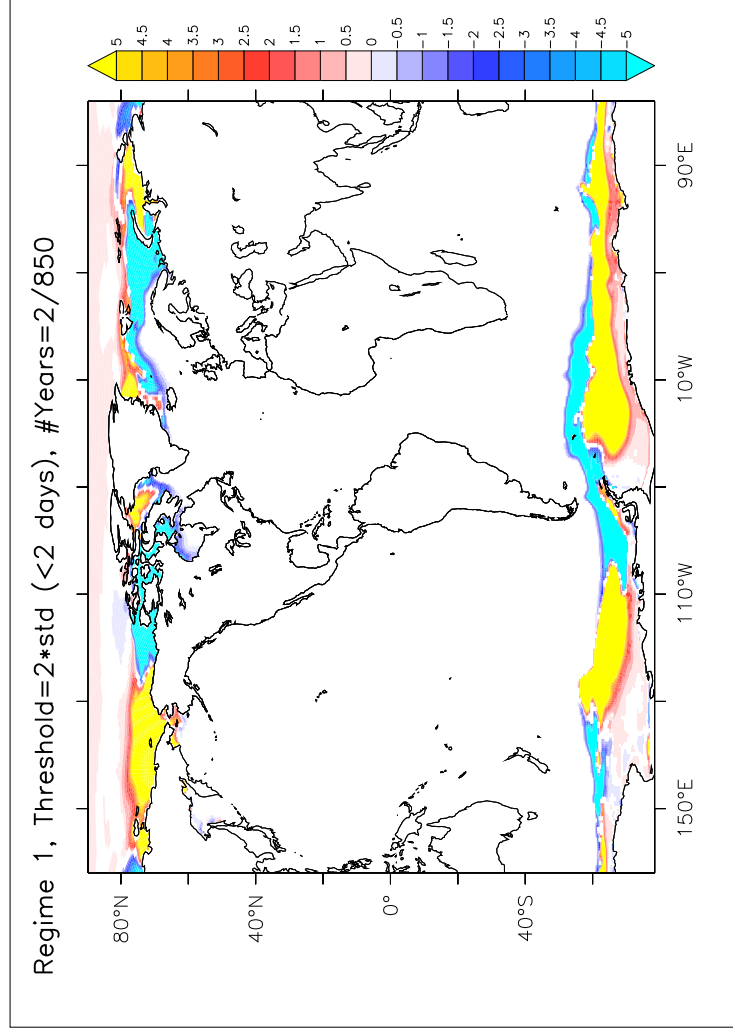
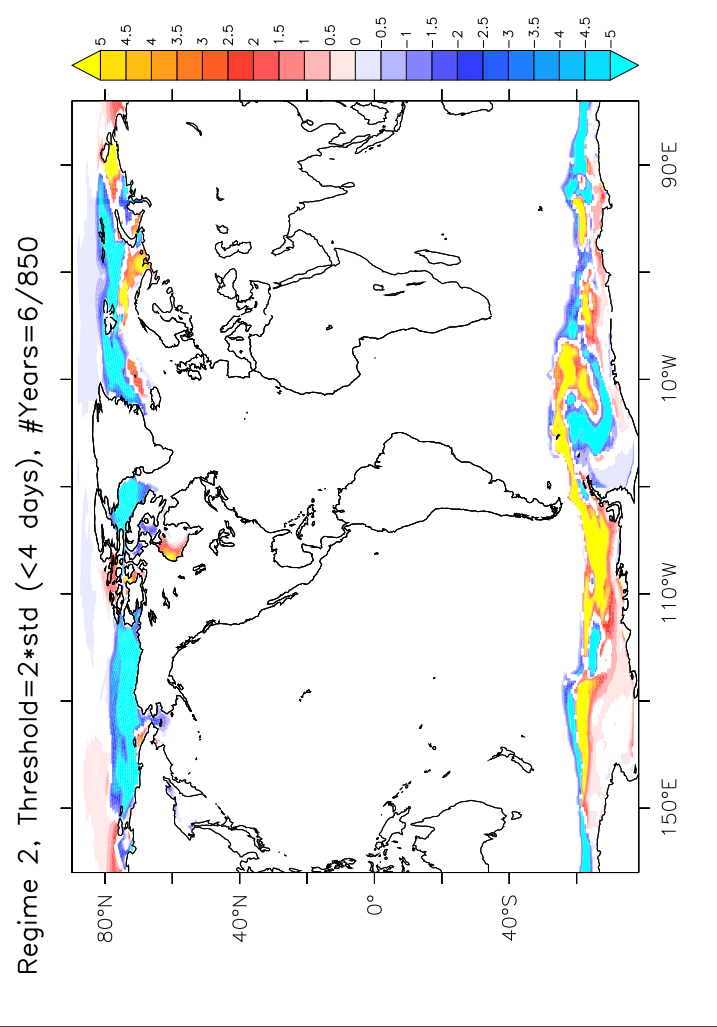


Regime 5, Threshold=1.5\*std (<11 days), #Years=44/850

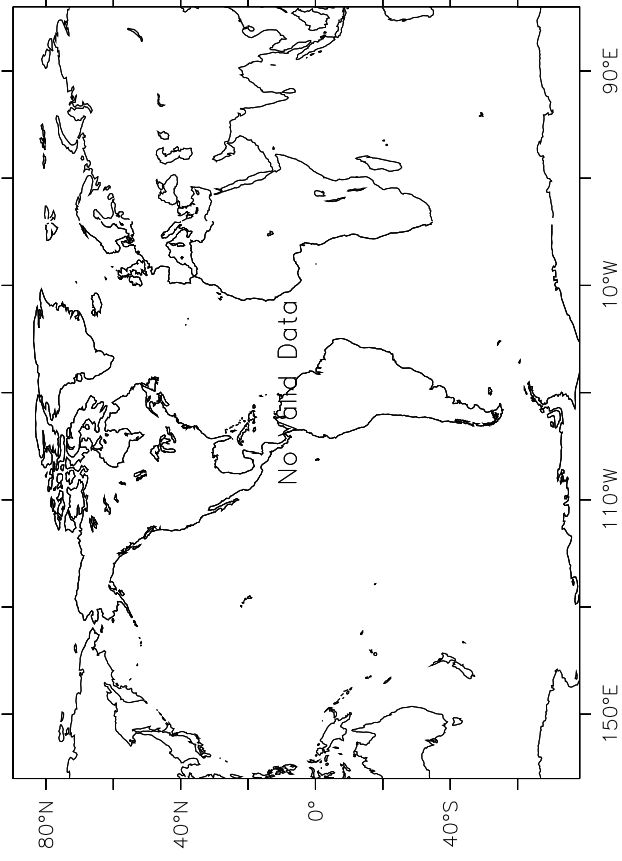


Regime 4, Threshold=1.5\*std (<0.8 days), #Years=26/850

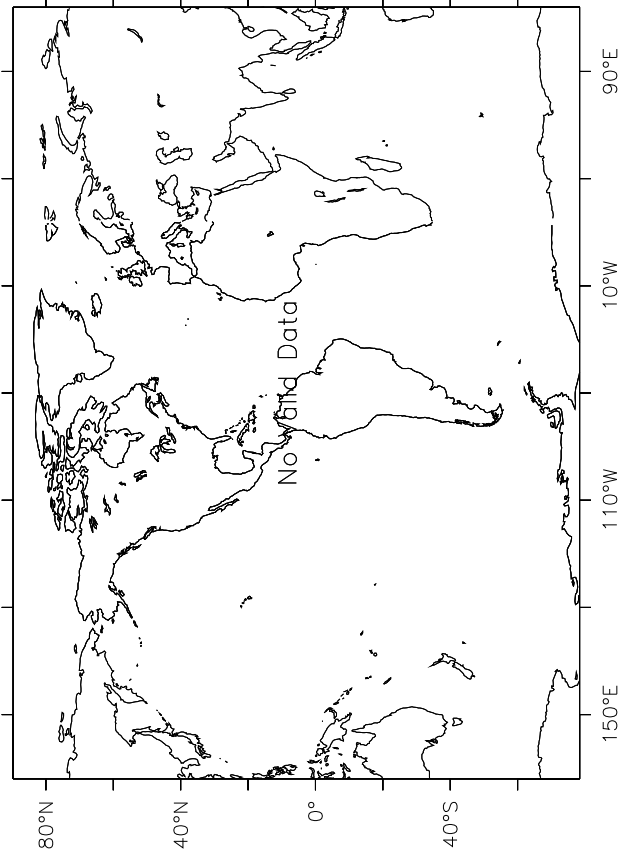




Regime 4, Threshold=2\*std (<-6 days), #Years=bad/850



Regime 3, Threshold=2\*std (<-1 days), #Years=bad/850



Regime 5, Threshold=2\*std (<6 days), #Years=10/850

