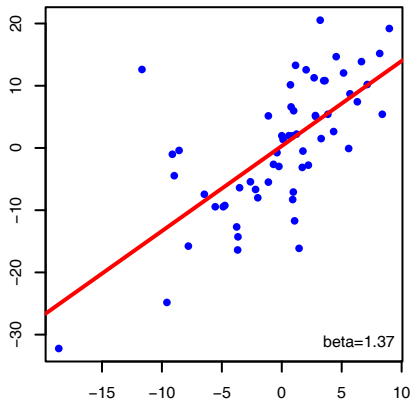
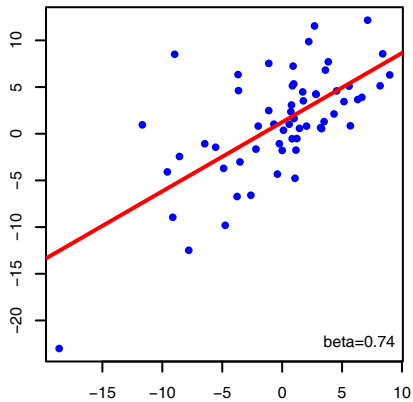
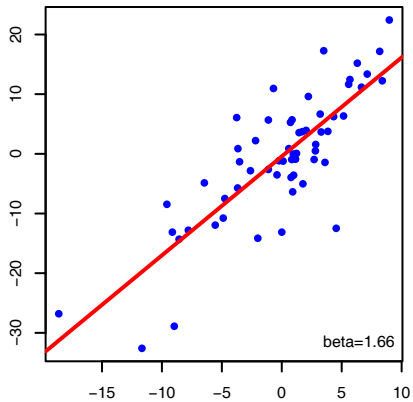


GS**IBM****GE****GE time-varying beta**