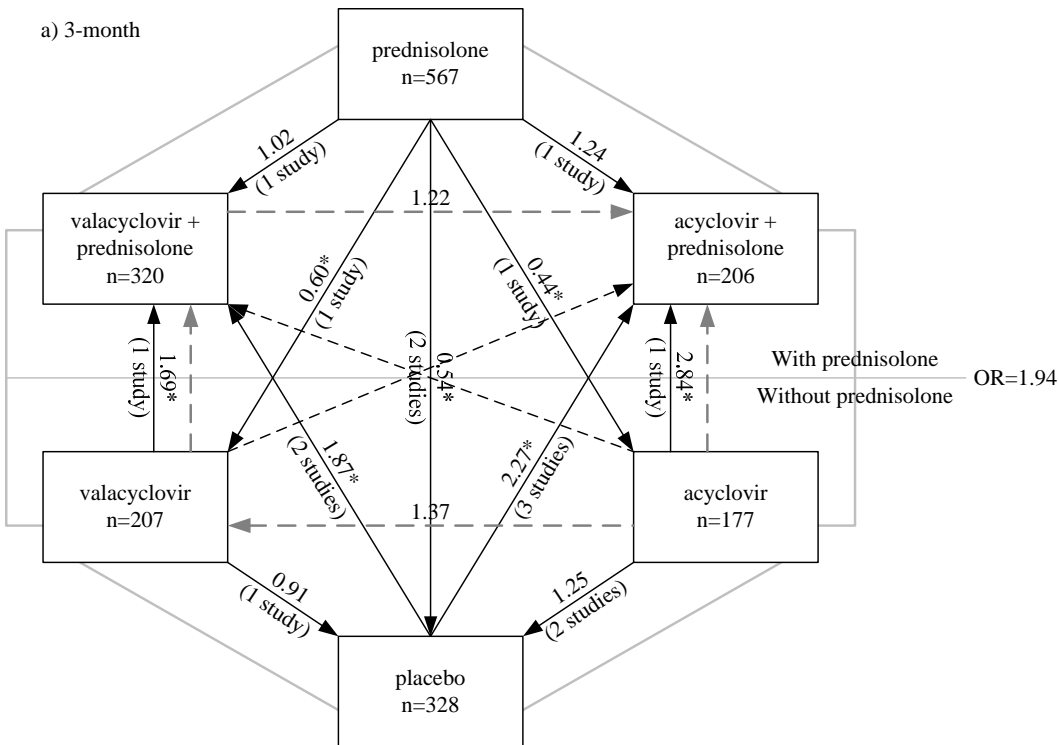
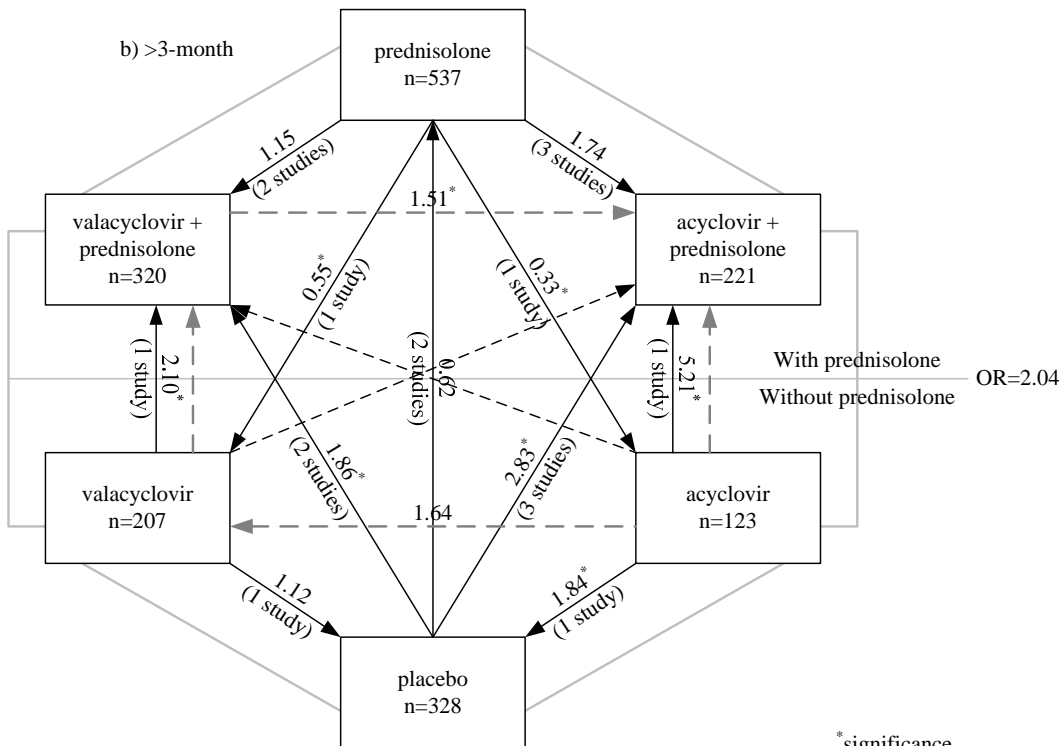


a) 3-month



b) >3-month



\*significance