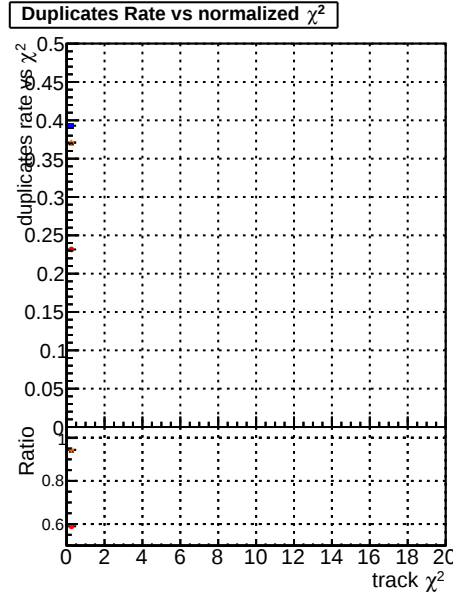
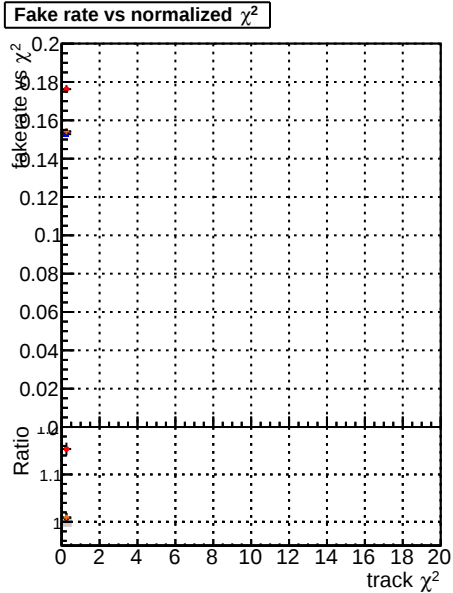




Fake rate vs.

DSM GKF softOCB
DSM+HREit DSM+HREit+HSP

