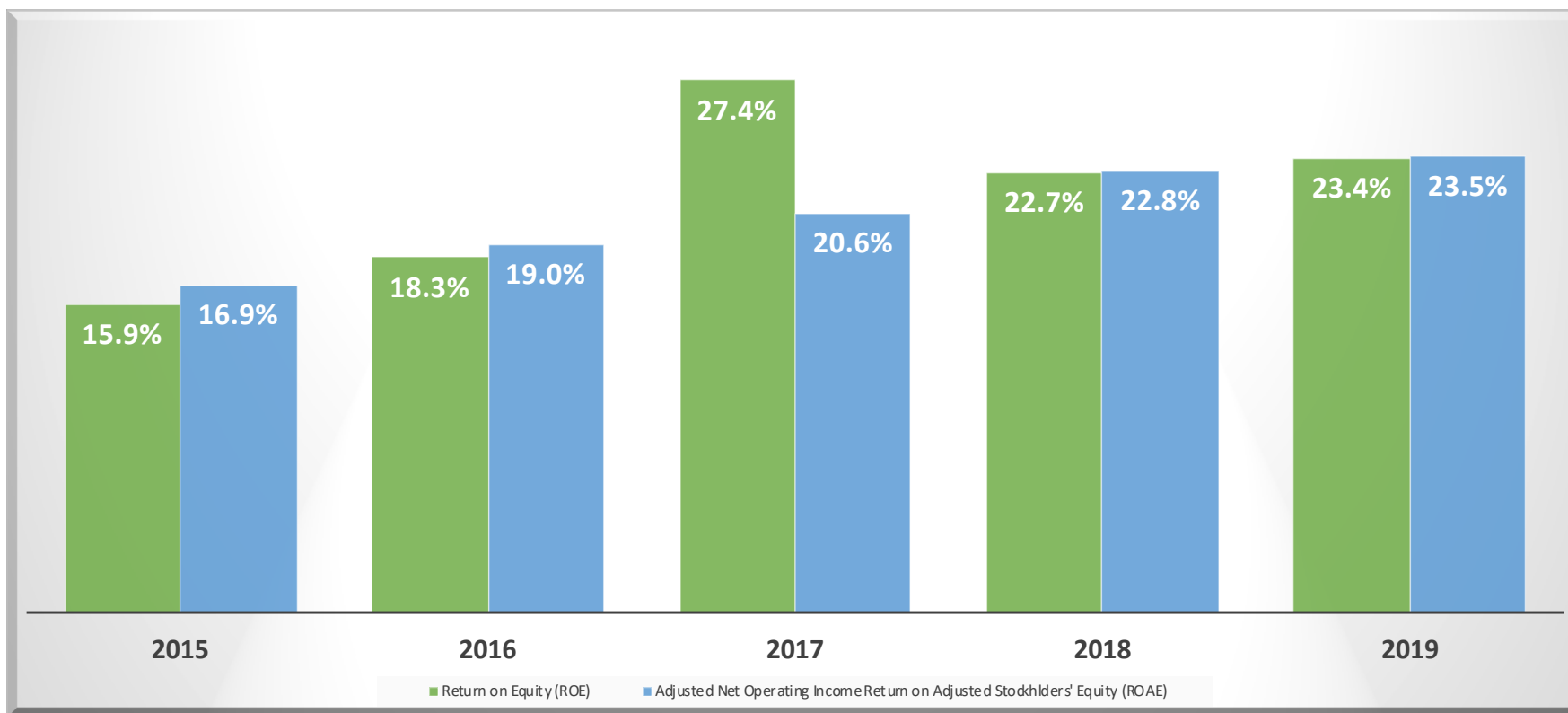


Superior Return on Equity



GAAP to non-GAAP reconciliation on Investor Relations Website