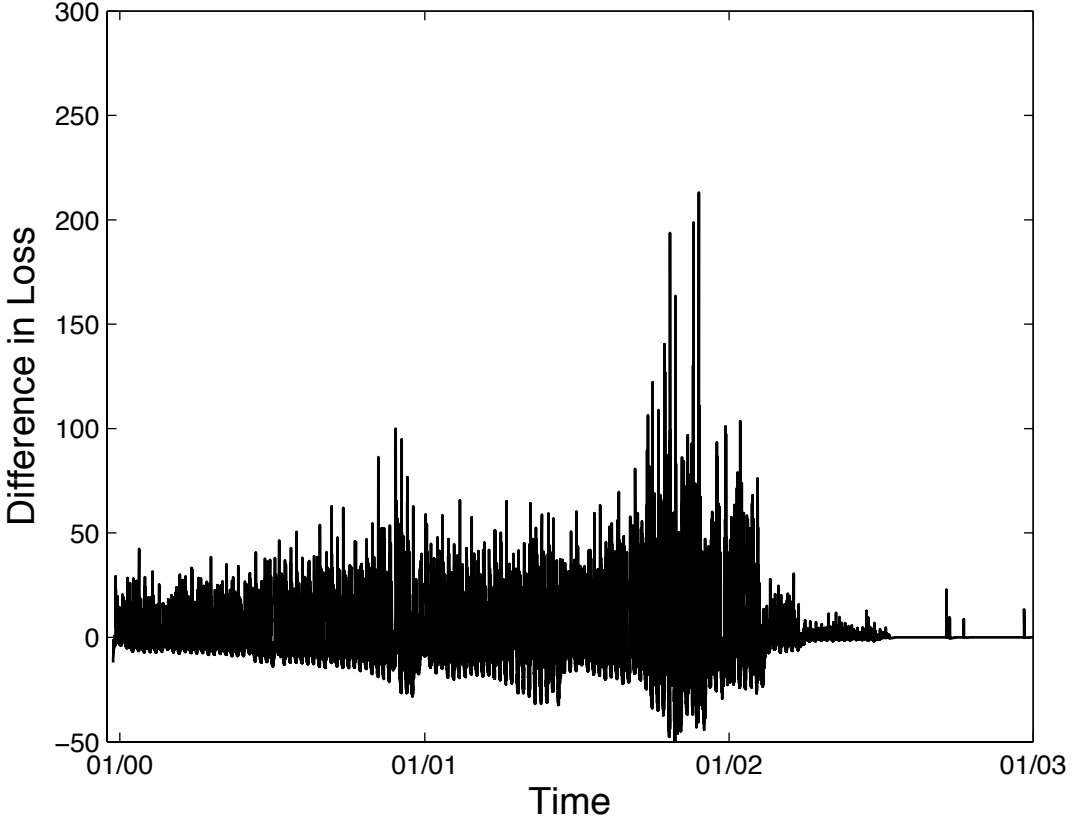

300
250
200
150
100
50
0
−50
Difference in Loss
01/00
01/01
01/02
01/03
Time