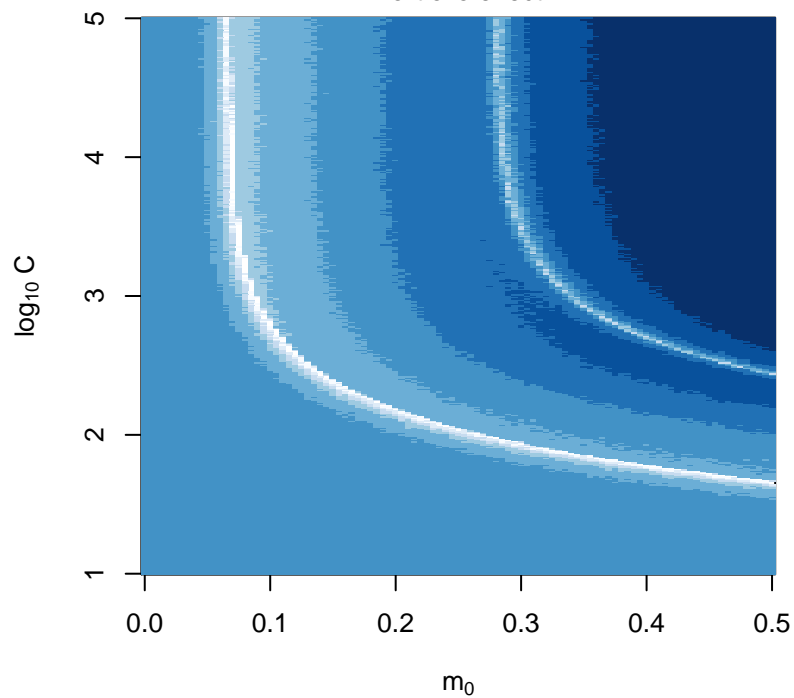
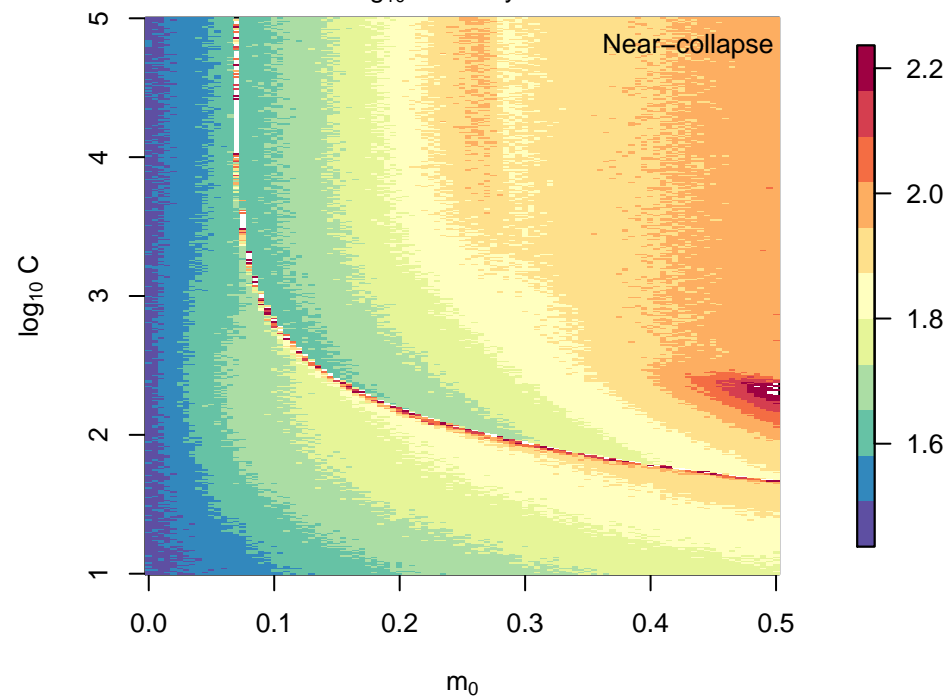
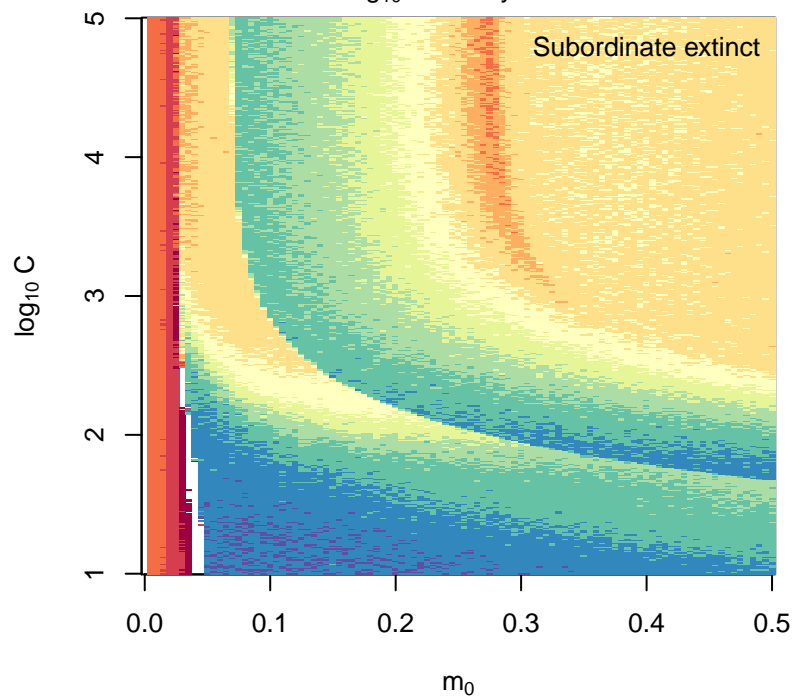


Portfolio effect

 $\log_{10}$ Recovery time $\log_{10}$ Recovery time $\log_{10}$ Recovery time