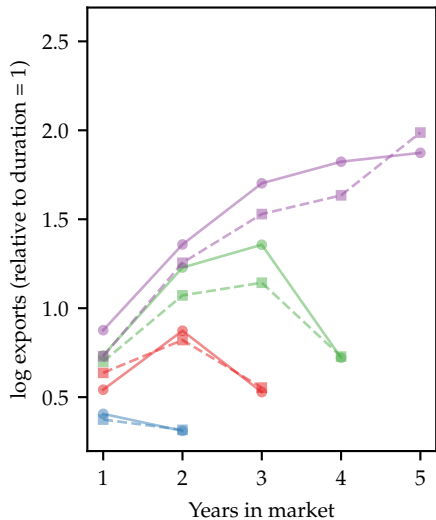
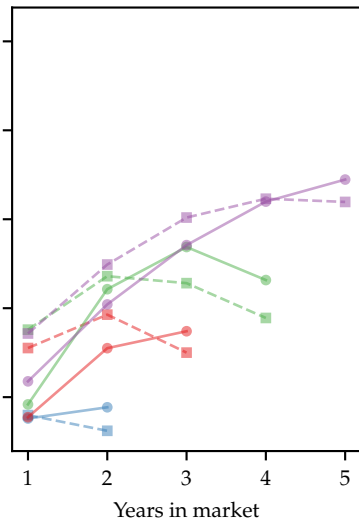


(a) All markets



(b) Hard markets



(b) Easy markets

