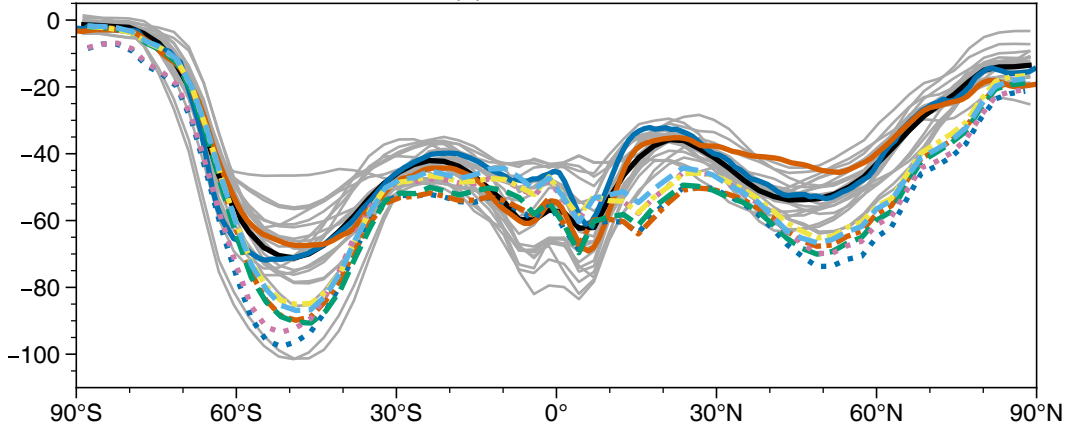
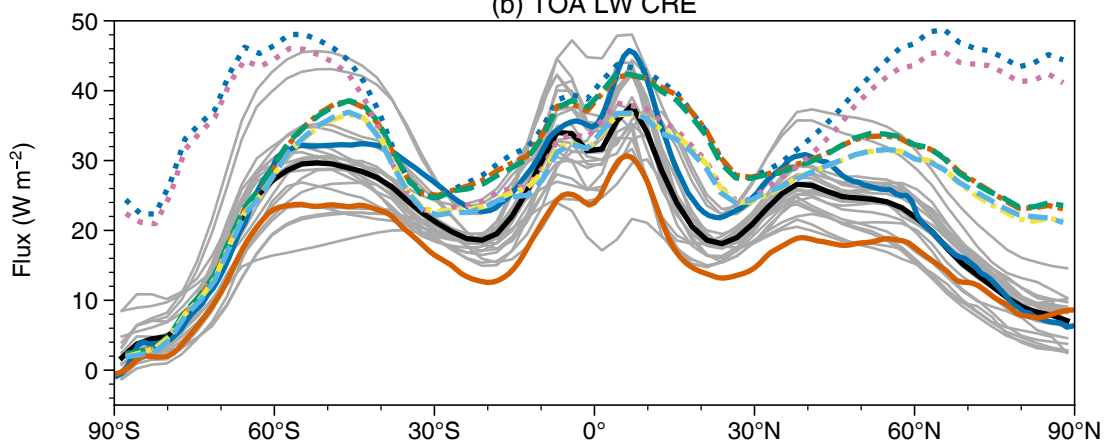


(a) TOA SW CRE



(b) TOA LW CRE



(c) TOA net CRE

