

whereas the increase between 2002 and 2003 was 3.5%. The two factors that reduced the rate of increase related to a plan amendment that reduced our obligation by \$121 in 2003 and a \$119 reduction in the amount of actuarial loss from 2002 to 2003. OPEB expense was \$158 in 2003, \$145 in 2002 and \$110 in 2001, representing an increase of 44% over the period. If there were a 100 basis point increase in the assumed healthcare trend rates, our OPEB expense would increase by \$9 and our obligation would increase by \$129. If there were a 100 basis point decrease in the trend rates, our OPEB expense would decrease by \$8 and our obligation would decrease by \$118.