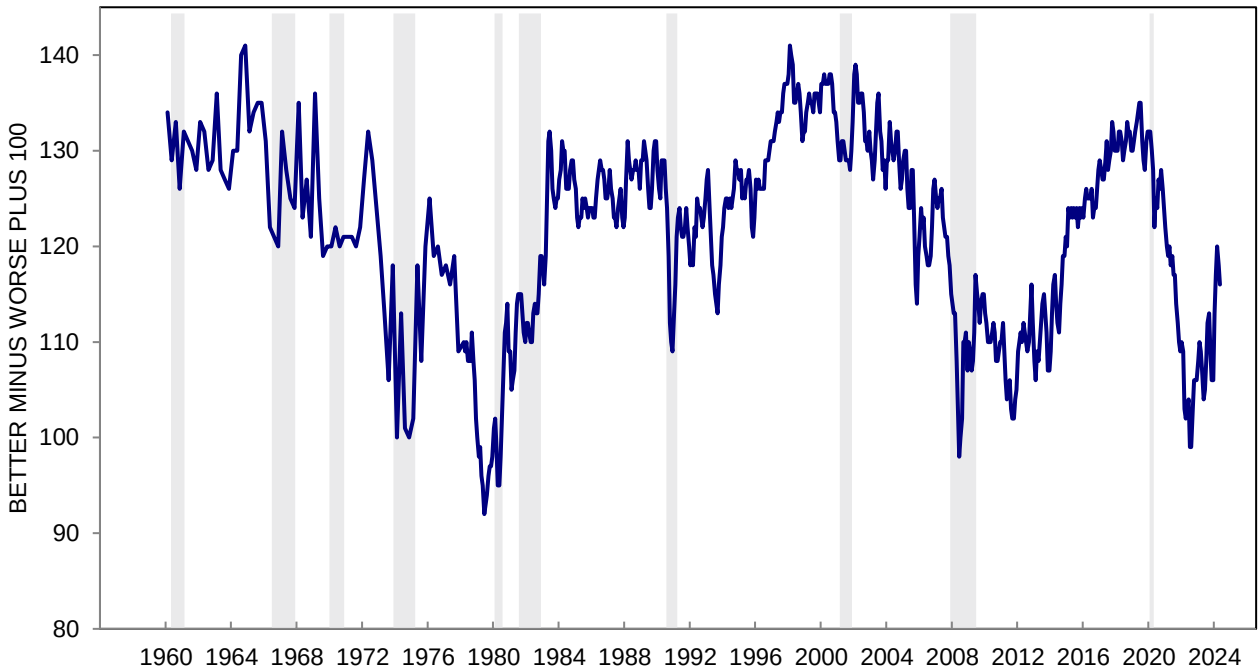CHART 8: EXPECTED CHANGE IN FINANCIAL SITUATION IN A YEAR