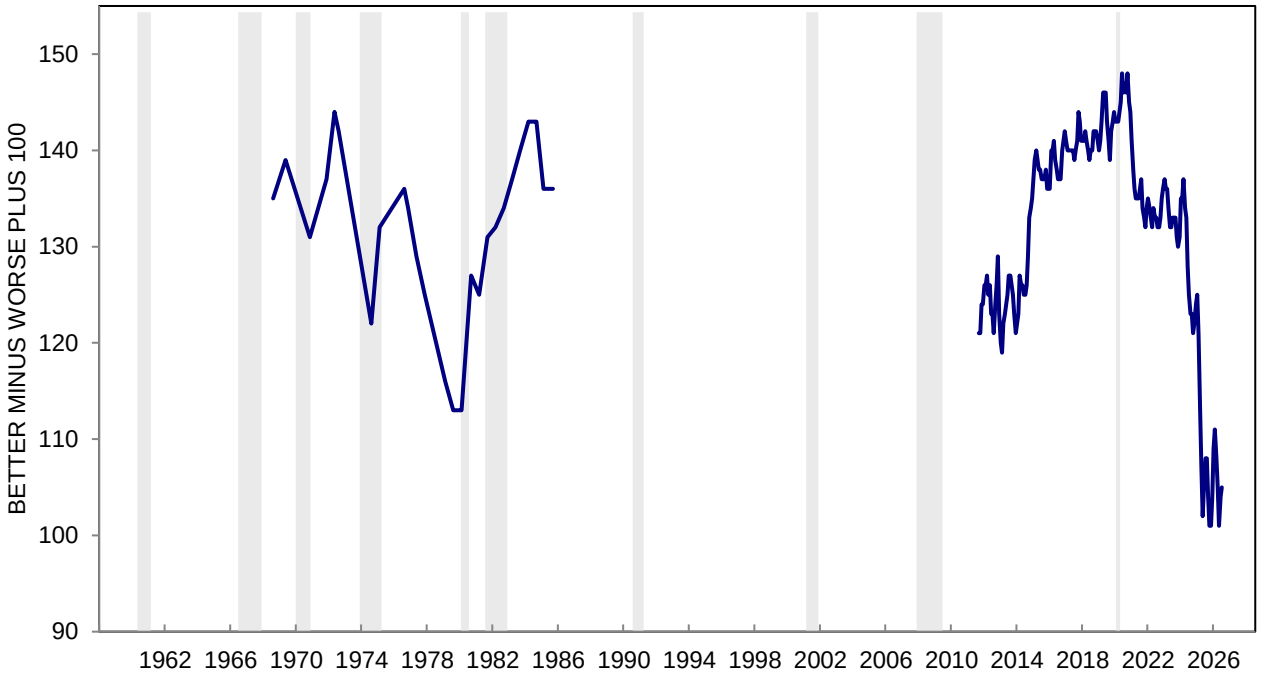**CHART 11: EXPECTED CHANGE IN FINANCIAL SITUATION IN 5 YEARS**