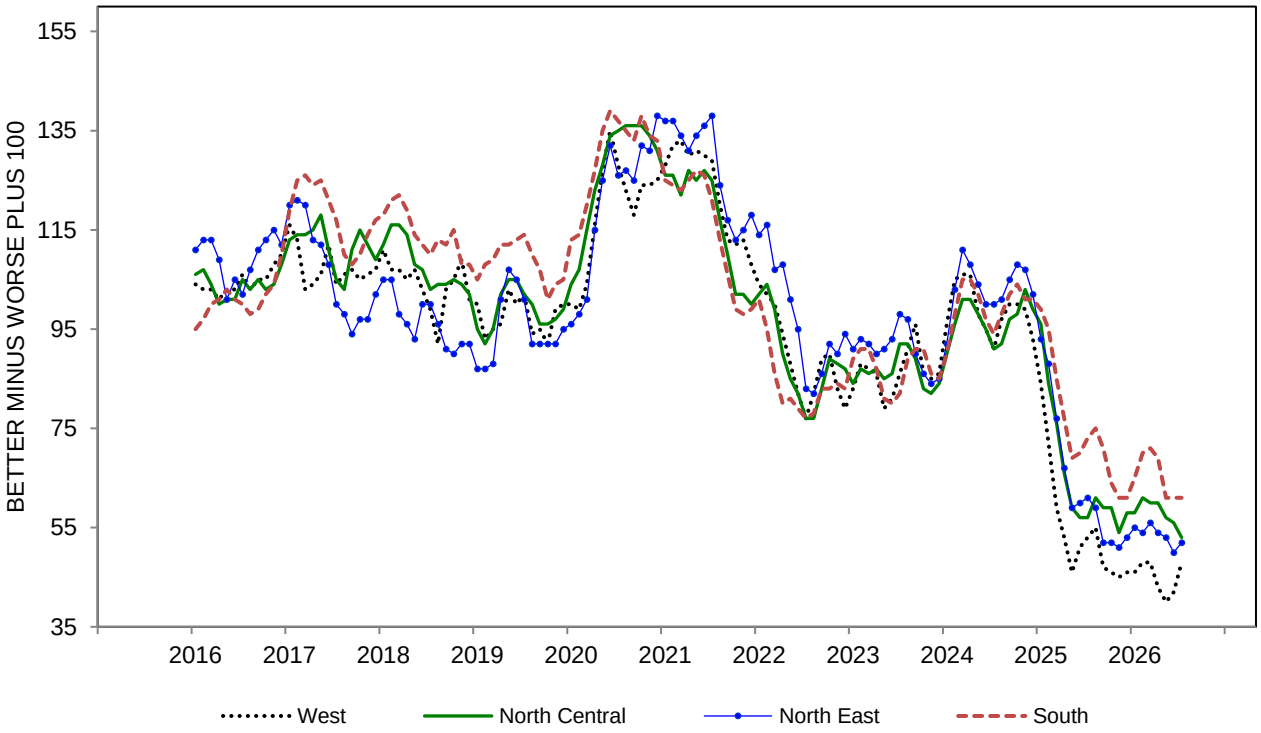CHART 26: EXPECTED CHANGE IN BUSINESS CONDITIONS IN A YEAR