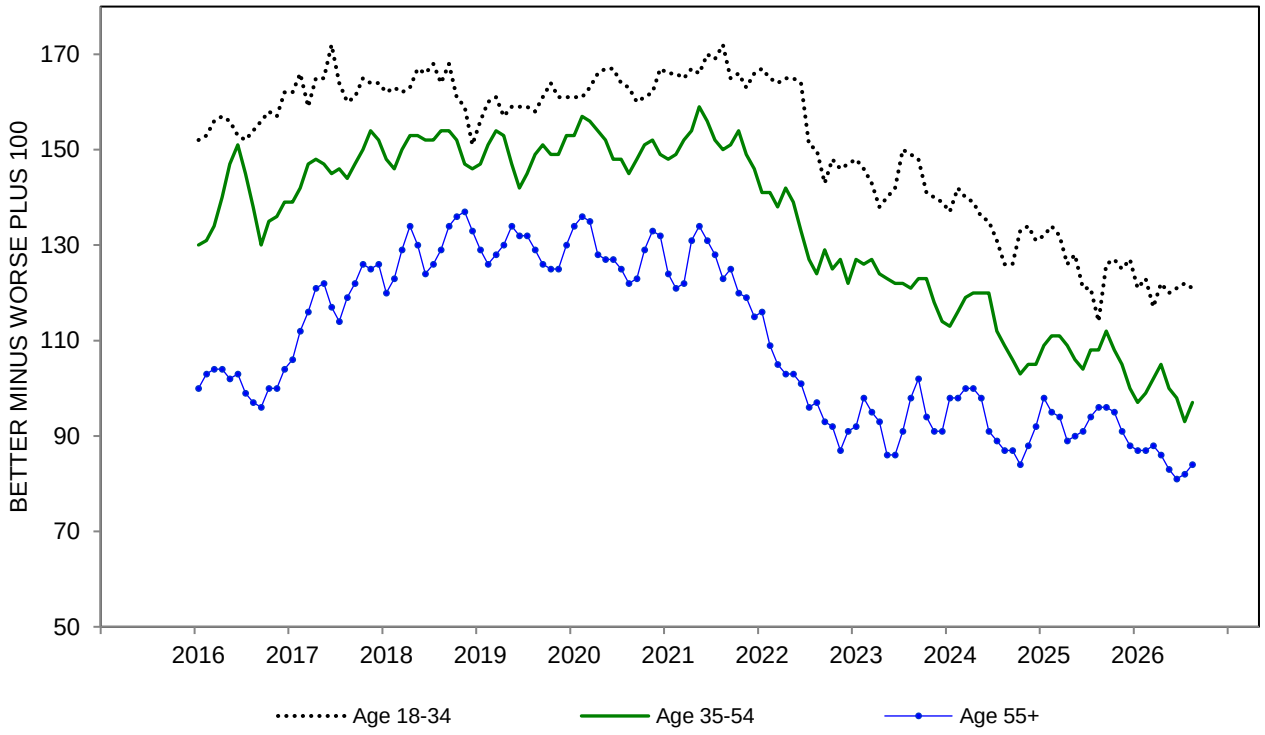CHART 10: CURRENT FINANCIAL SITUATION COMPARED WITH 5 YEARS AGO