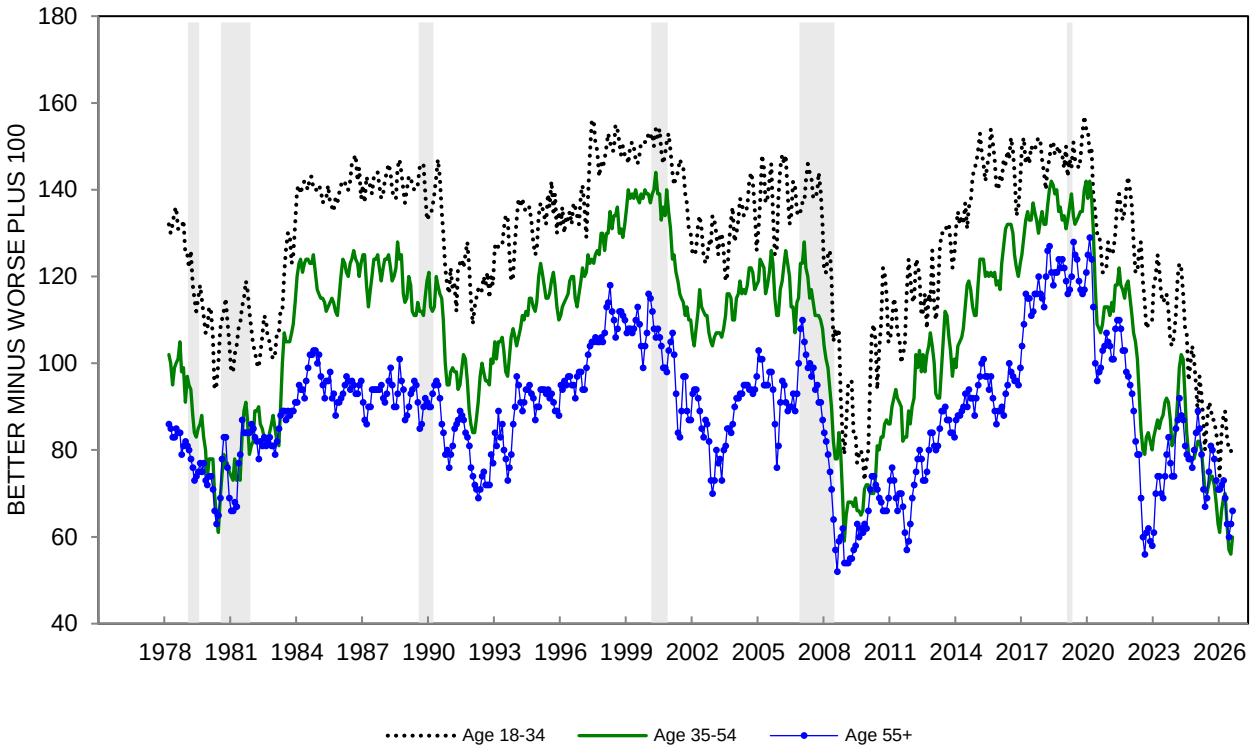CHART 6: CURRENT FINANCIAL SITUATION COMPARED WITH A YEAR AGO