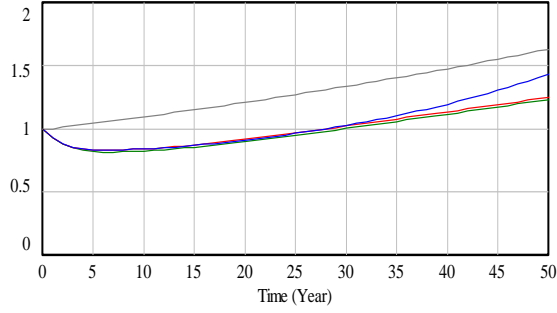
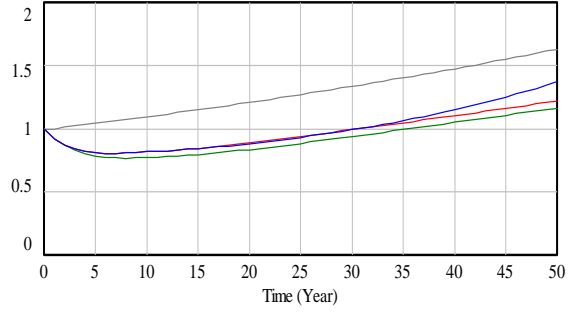


book value per common stock



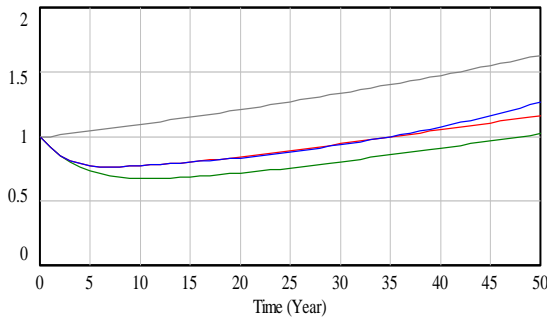
book value per common stock : POT&TOT-20%D
 book value per common stock : TOT-20%D
 book value per common stock : POT-20%D
 book value per common stock : Opti data

book value per common stock



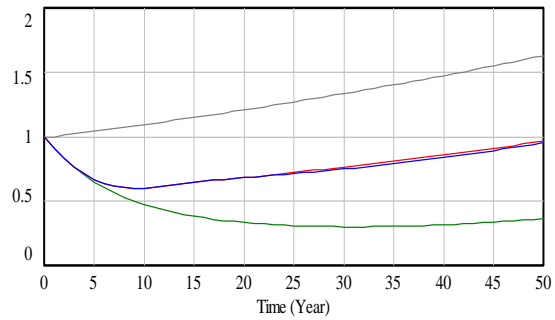
book value per common stock : POT&TOT-40%D
 book value per common stock : TOT-40%D
 book value per common stock : POT-40%D
 book value per common stock : Opti data

book value per common stock



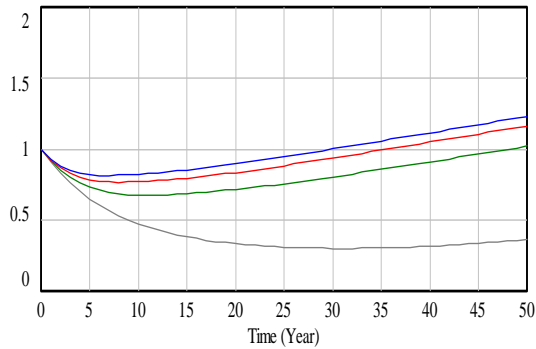
book value per common stock : POT&TOT-60%D
 book value per common stock : TOT-60%D
 book value per common stock : POT-60%D
 book value per common stock : Opti data

book value per common stock



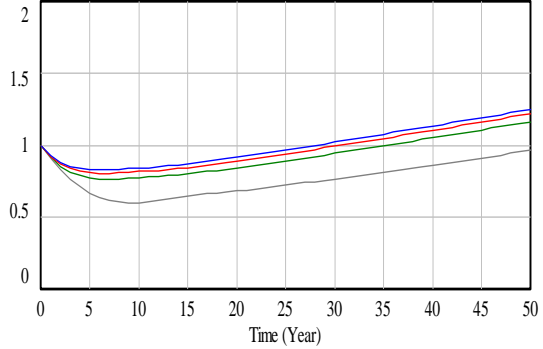
book value per common stock : POT&TOT-80%D
 book value per common stock : TOT-80%D
 book value per common stock : POT-80%D
 book value per common stock : Opti data

book value per common stock



book value per common stock : POT-20%D
 book value per common stock : POT-40%D
 book value per common stock : POT-60%D
 book value per common stock : POT-80%D

book value per common stock



book value per common stock : TOT-20%D
 book value per common stock : TOT-40%D
 book value per common stock : TOT-60%D
 book value per common stock : TOT-80%D

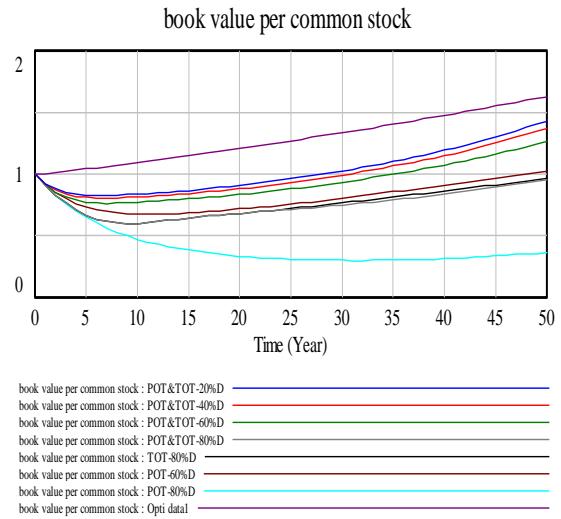
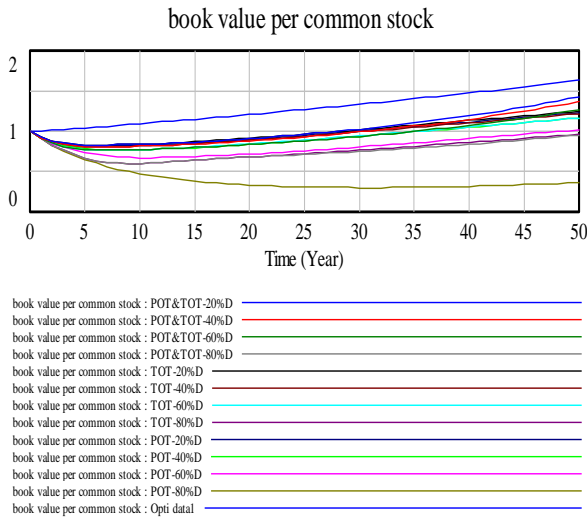
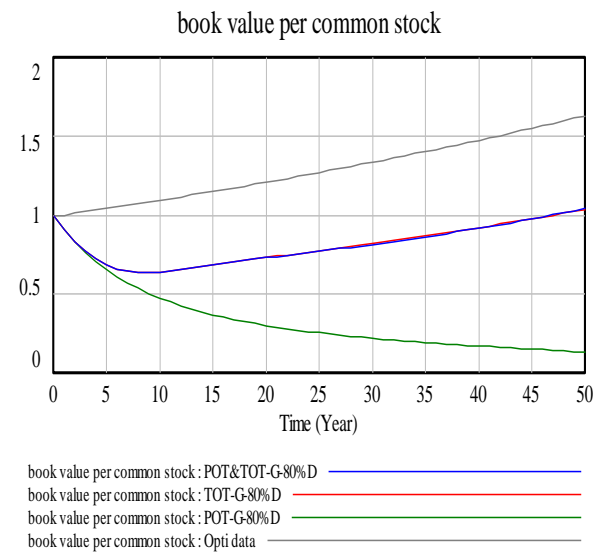
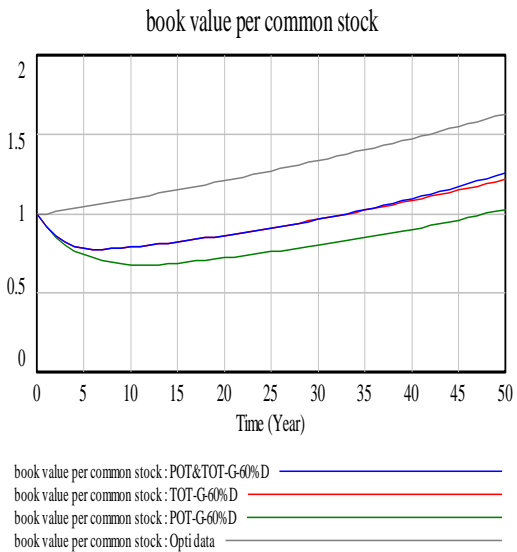
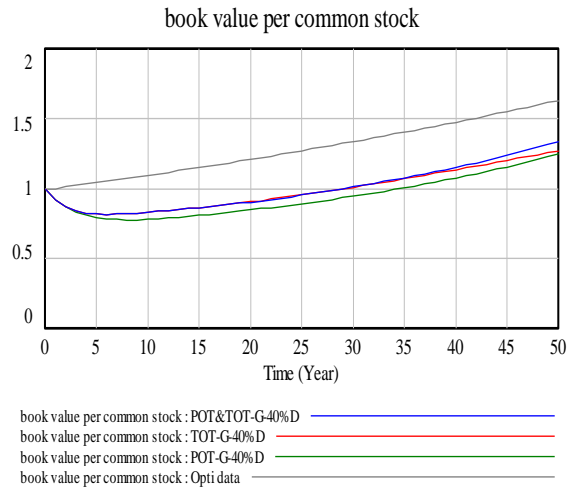
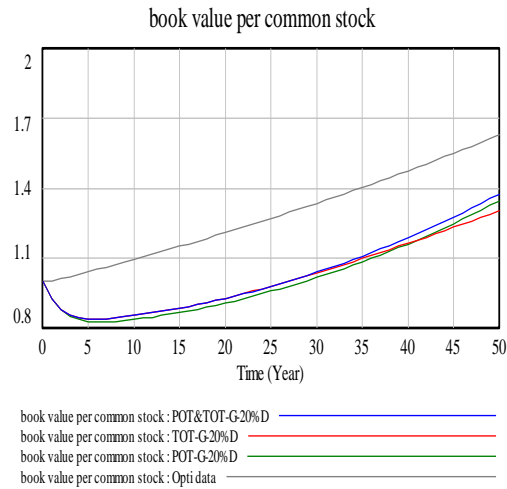
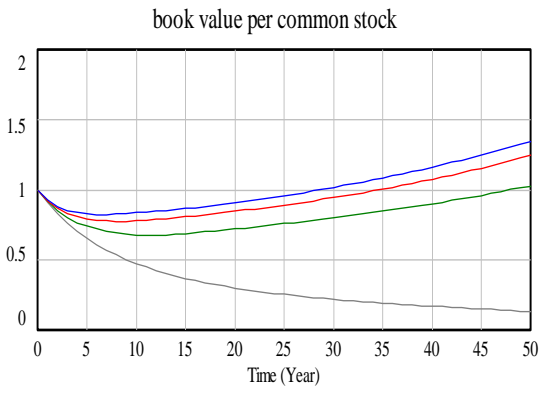
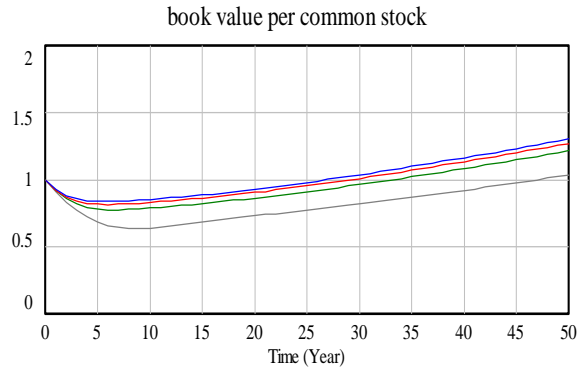


Figure 1: Results of Scenario 1 (no growth)

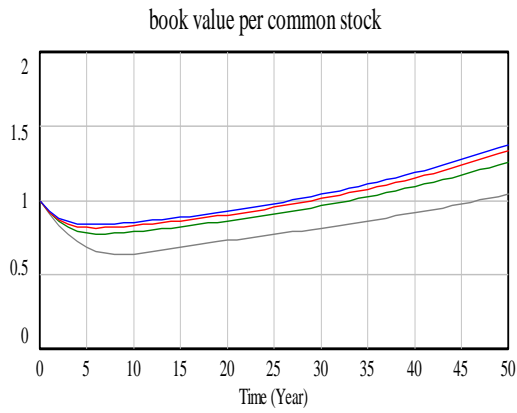




book value per common stock : POT-G-20%D
 book value per common stock : POT-G-40%D
 book value per common stock : POT-G-60%D
 book value per common stock : POT-G-80%D



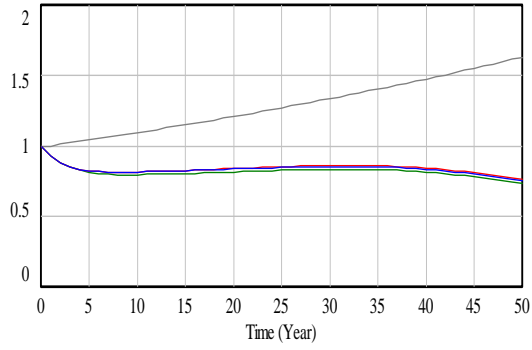
book value per common stock : TOT-G-20%D
 book value per common stock : TOT-G-40%D
 book value per common stock : TOT-G-60%D
 book value per common stock : TOT-G-80%D



book value per common stock : POT&TOT-G-20%D
 book value per common stock : POT&TOT-G-40%D
 book value per common stock : POT&TOT-G-60%D
 book value per common stock : POT&TOT-G-80%D

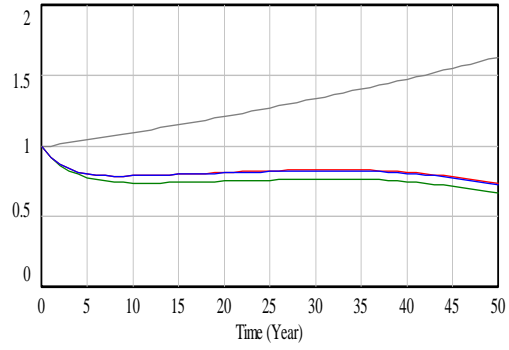
Figure 2: Results of Scenario 2 (growth)

book value per common stock



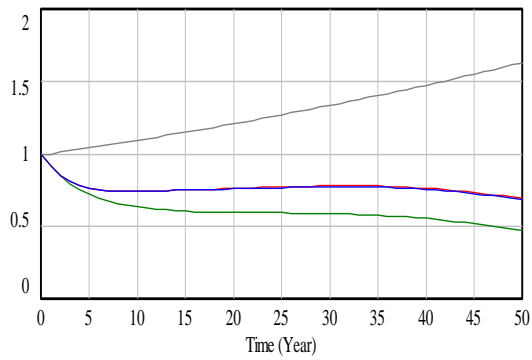
book value per common stock : POT&TOT-D-20%D
book value per common stock : TOT-D-20%D
book value per common stock : POT-D-20%D
book value per common stock : Opti data

book value per common stock



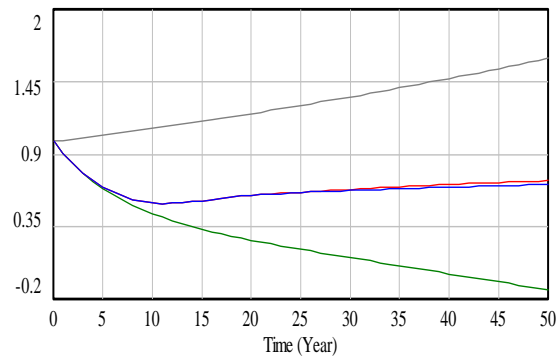
book value per common stock : POT&TOT-D-40%D
book value per common stock : TOT-D-40%D
book value per common stock : POT-D-40%D
book value per common stock : Opti data

book value per common stock

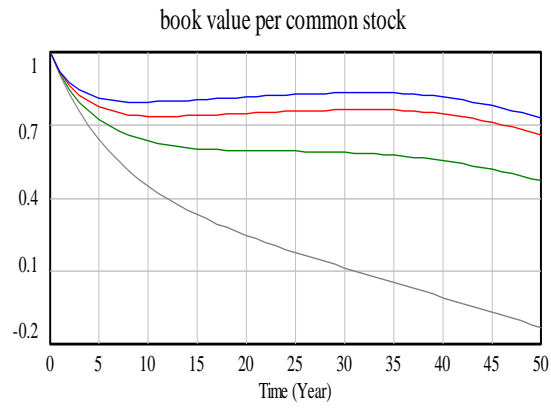


book value per common stock : POT&TOT-D-60%D
book value per common stock : TOT-D-60%D
book value per common stock : POT-D-60%D
book value per common stock : Opti data

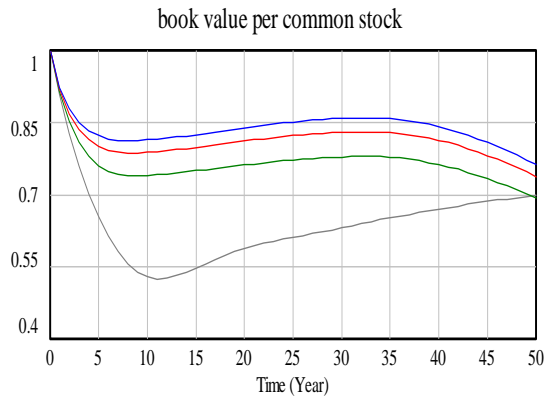
book value per common stock



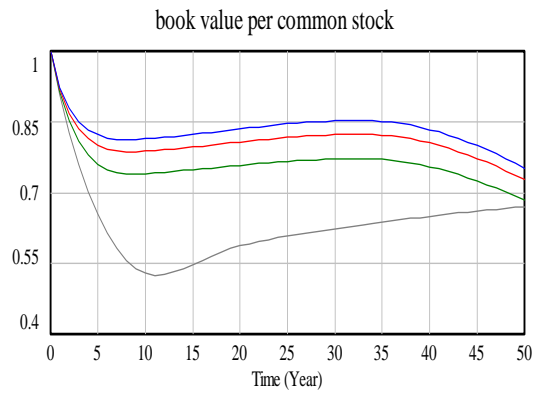
book value per common stock : POT&TOT-D-80%D
book value per common stock : TOT-D-80%D
book value per common stock : POT-D-80%D
book value per common stock : Opti data



book value per common stock : POT-D-20%D
 book value per common stock : POT-D-40%D
 book value per common stock : POT-D-60%D
 book value per common stock : POT-D-80%D



book value per common stock : TOT-D-20%D
 book value per common stock : TOT-D-40%D
 book value per common stock : TOT-D-60%D
 book value per common stock : TOT-D-80%D



book value per common stock : POT&TOT-D-20%D
 book value per common stock : POT&TOT-D-40%D
 book value per common stock : POT&TOT-D-60%D
 book value per common stock : POT&TOT-D-80%D

Figure 3: Results of Scenario 3 (decline)