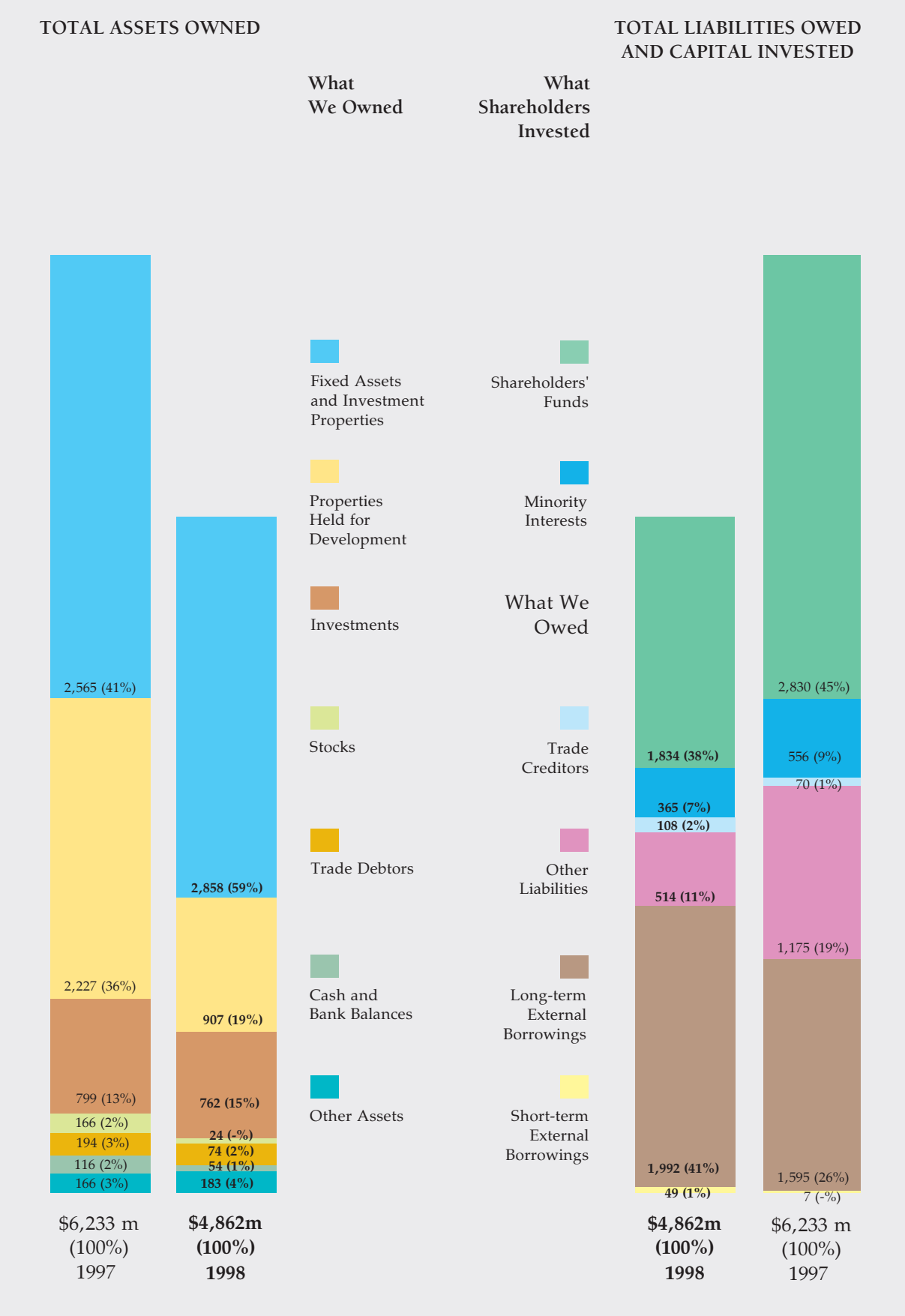SIMPLIFIED BALANCE SHEET