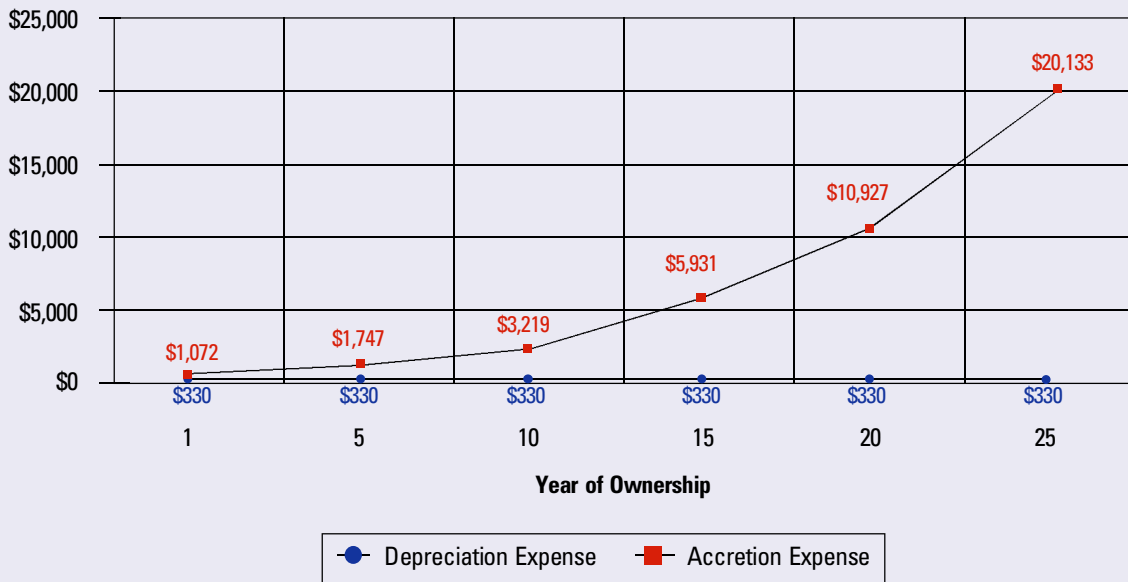


**EXHIBIT 5**  
Annual Incremental Depreciation and Accretion Expenses

**Panel A**  
Credit-Adjusted Rate of 13%



**Panel B**  
Credit-Adjusted Rate of 8%

