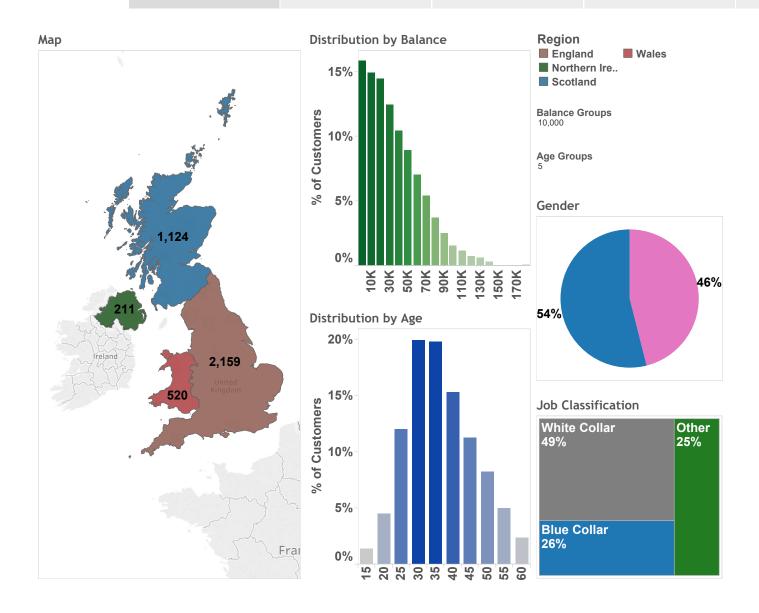
- By Aashish Joshi

This is the Bank's customer baseline

Region A - predominantly white collar workers (70%)

Region B - predominantly males in their late 40s and early 50s. Representation of white collar workers is low Region C - an above average representation of mid-sized balances

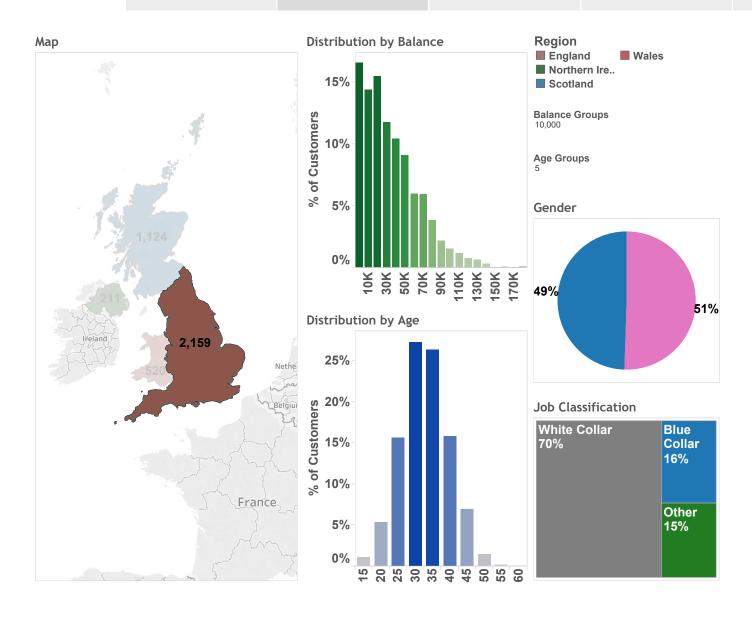


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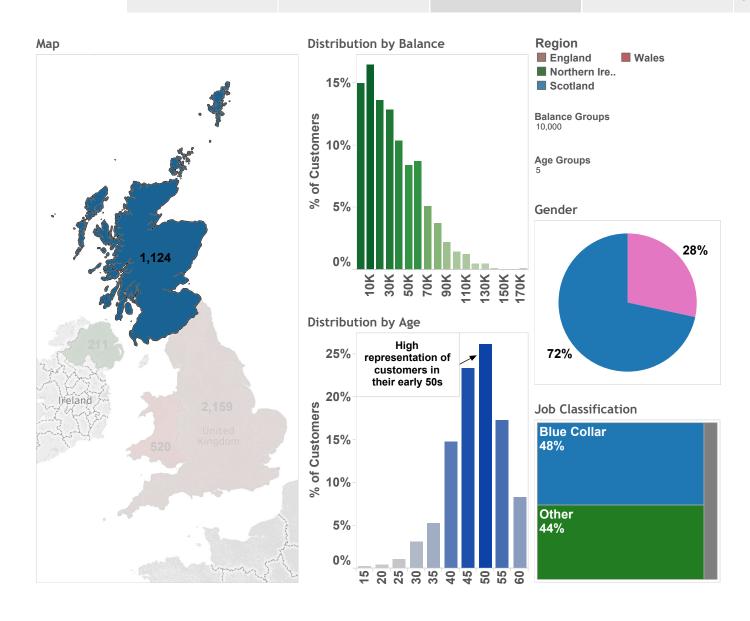


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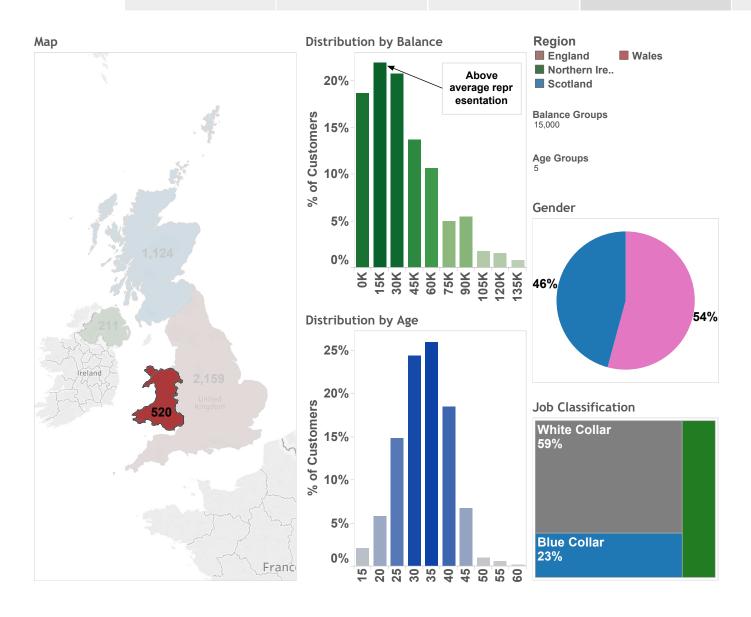


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