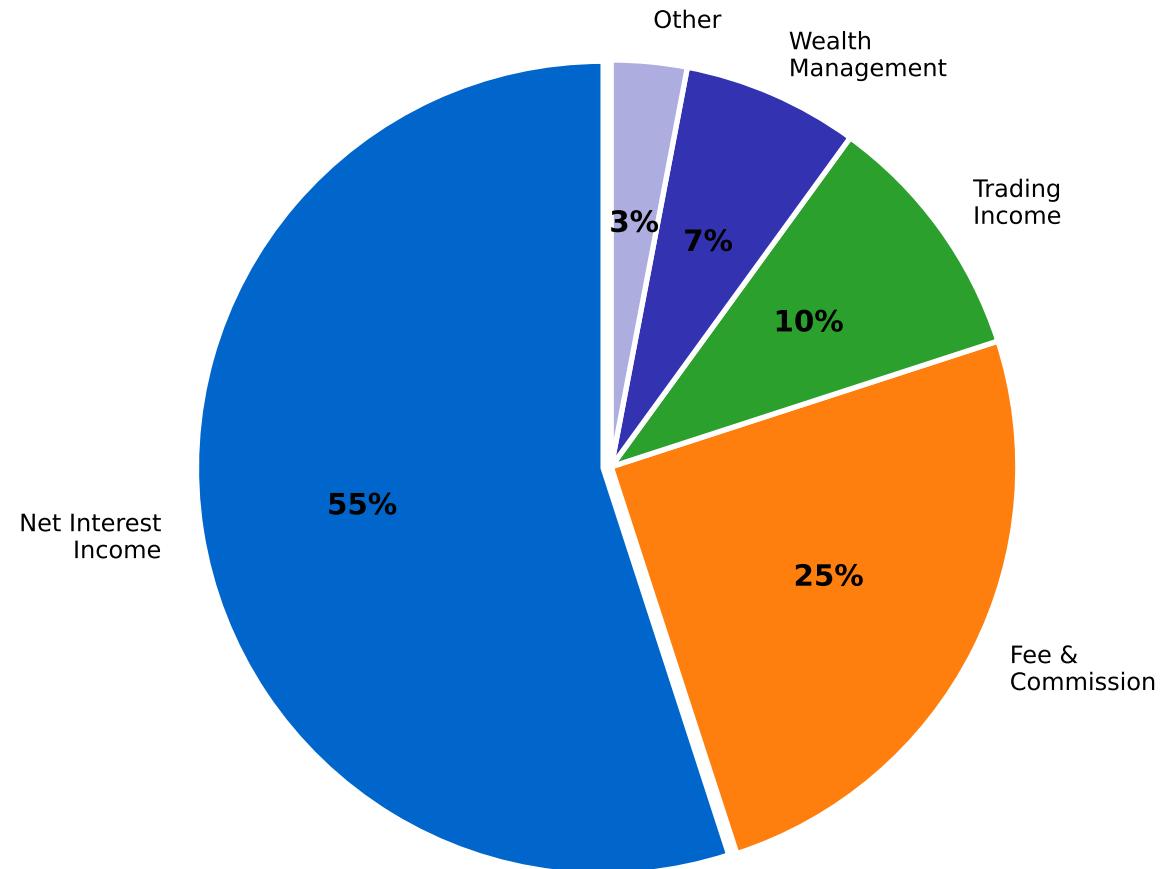


Commercial Bank Revenue Breakdown



Net Interest Income (NII) = Interest earned on loans - Interest paid on deposits

[SYNTHETIC DATA - Typical bank structure]