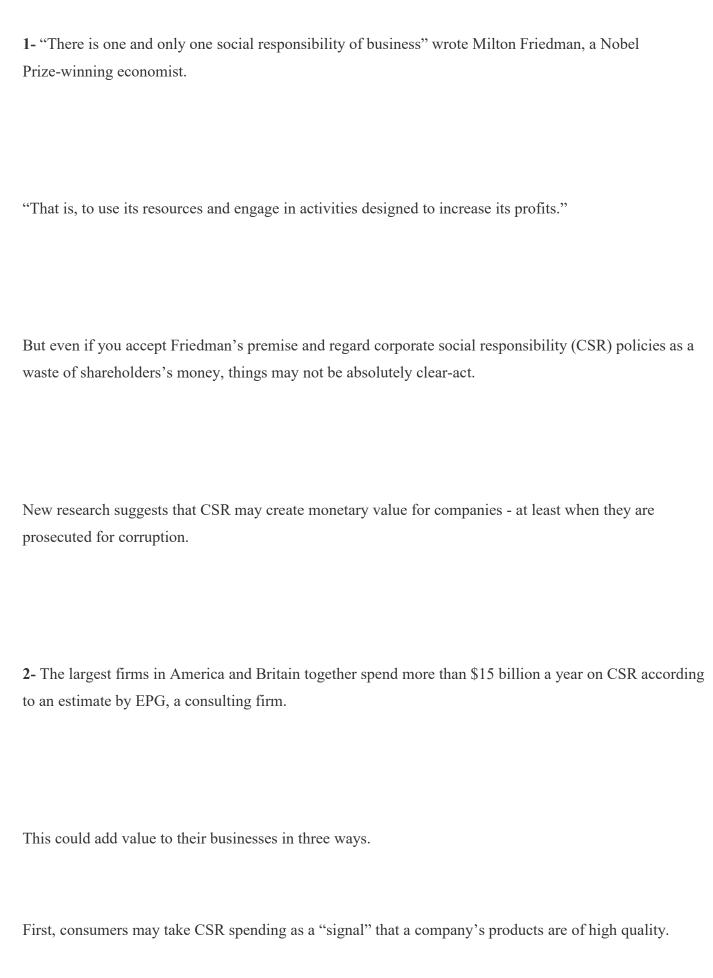
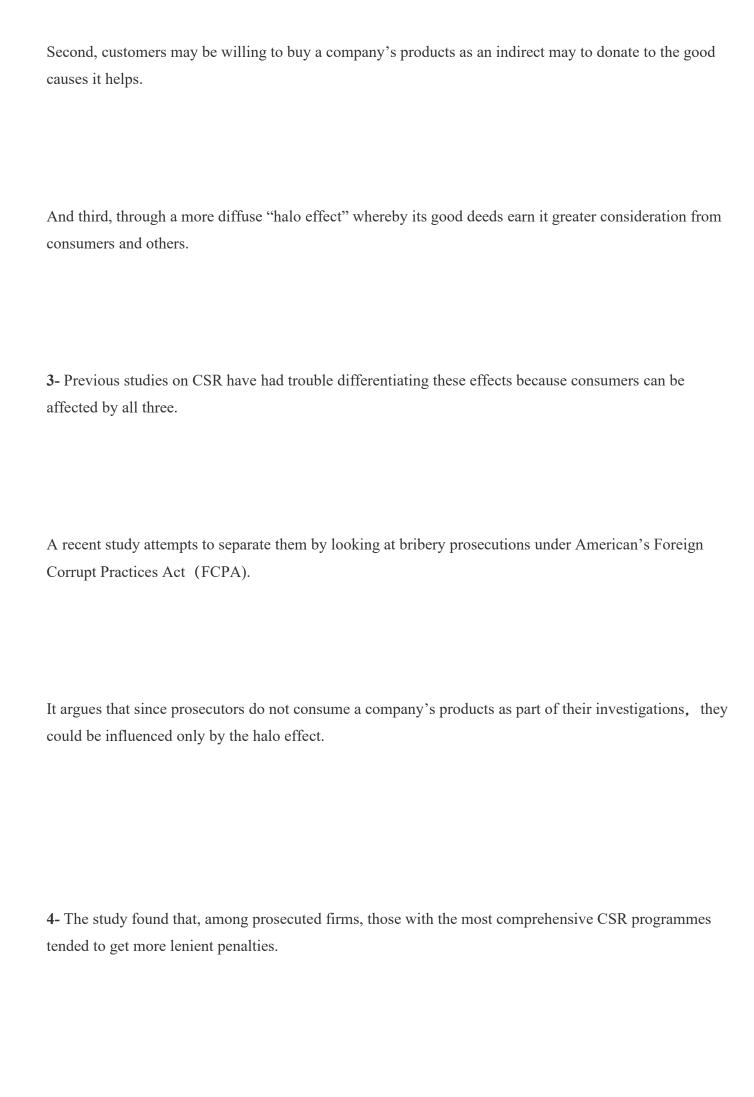
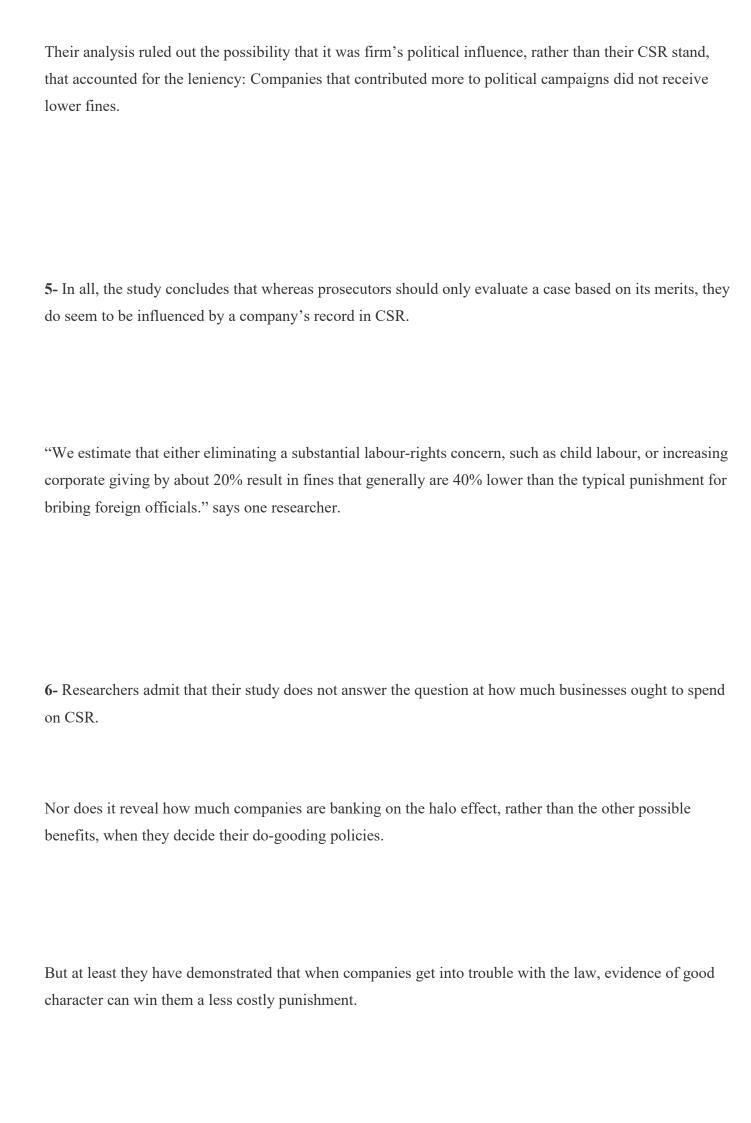
2016-1 Text 3







[D] It has brought much benefit to the banking industry