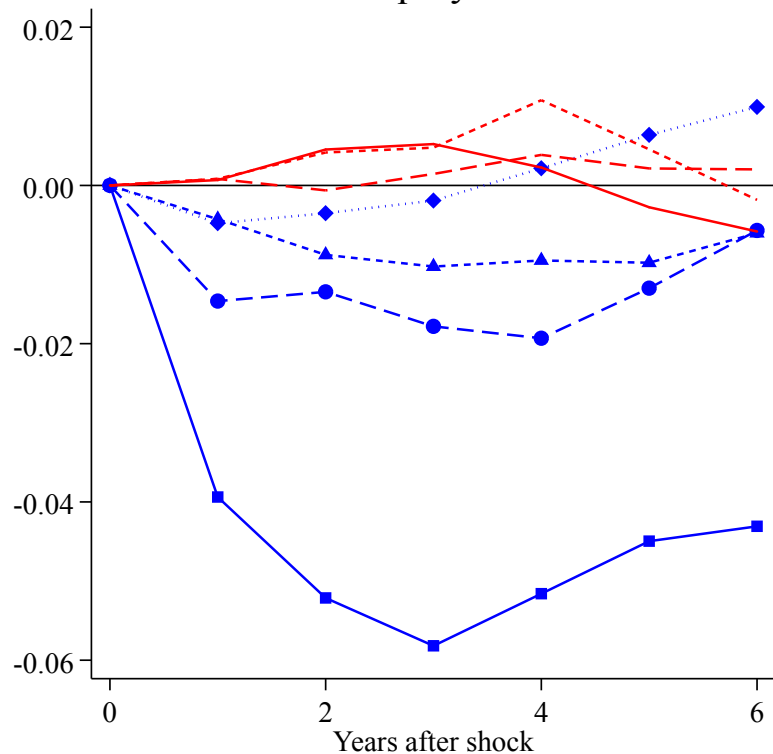
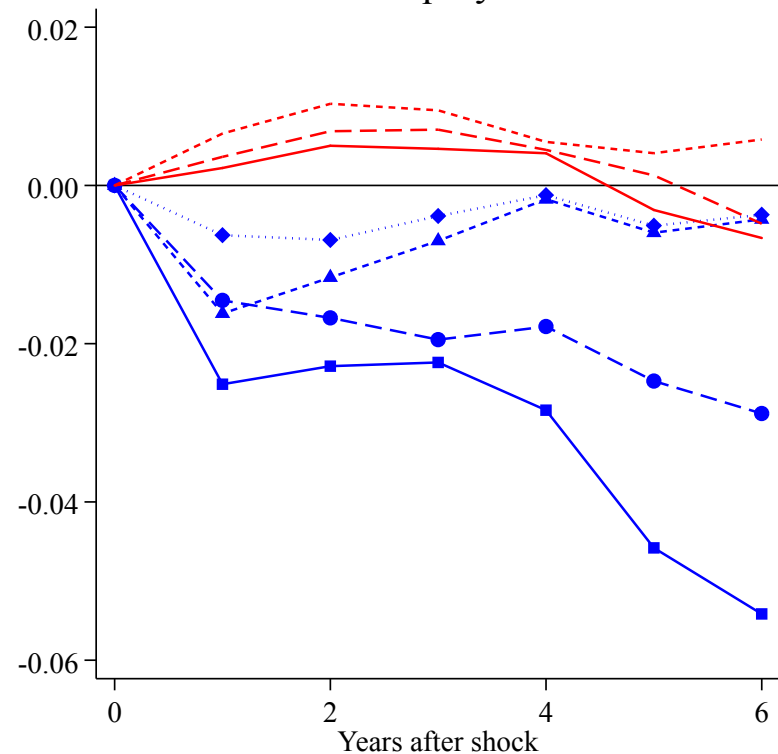


Bank equity returns



Nonfin. equity returns



—■— $\leq -45\%$
-●- $(-45\%, -30\%]$

— $(15\%, 30\%]$
-- $(30\%, 45\%]$

-▲- $(-30\%, -15\%]$
...◆... $(-15\%, 0\%]$

--- $>45\%$