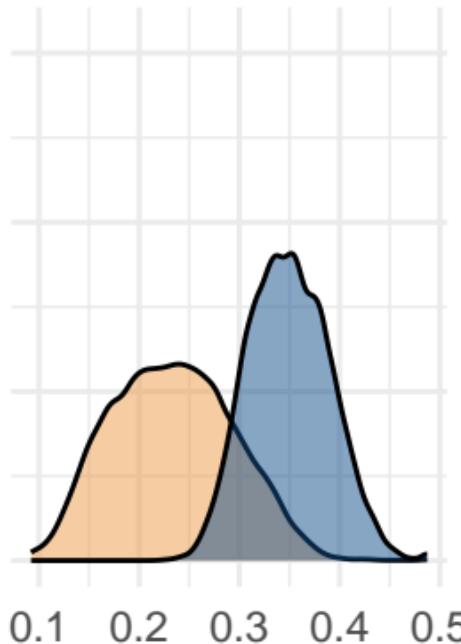
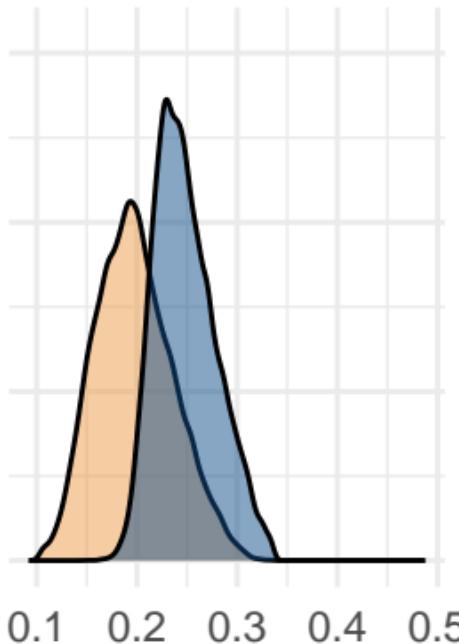
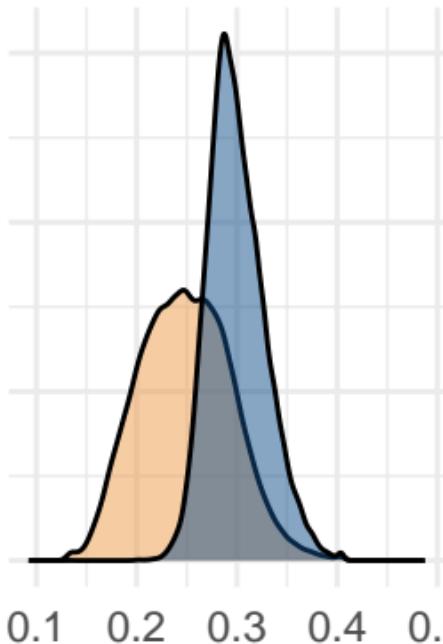


Early Cycle

Mid Cycle

Late Cycle



Small banks



Large banks