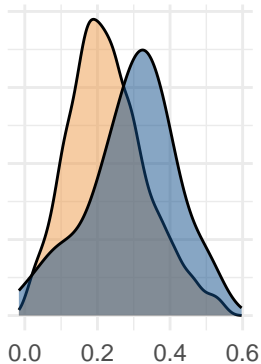
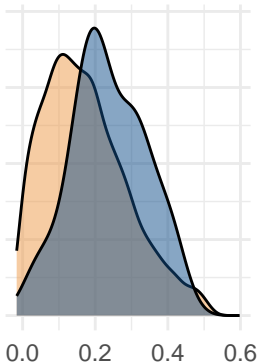


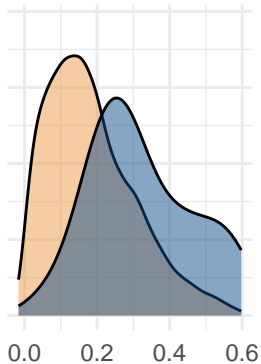
Early Cycle



Mid Cycle



Late Cycle



Small banks



Large banks