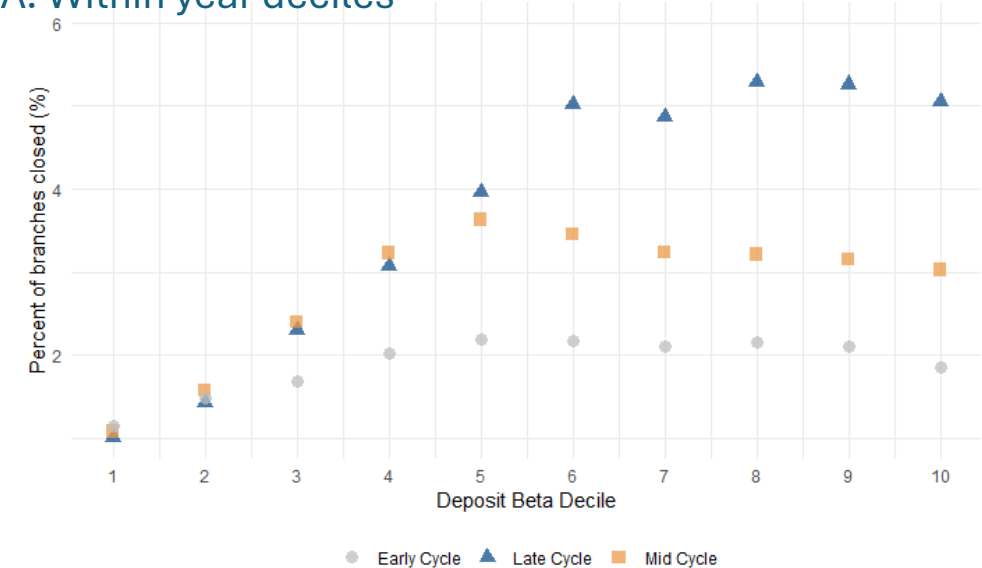
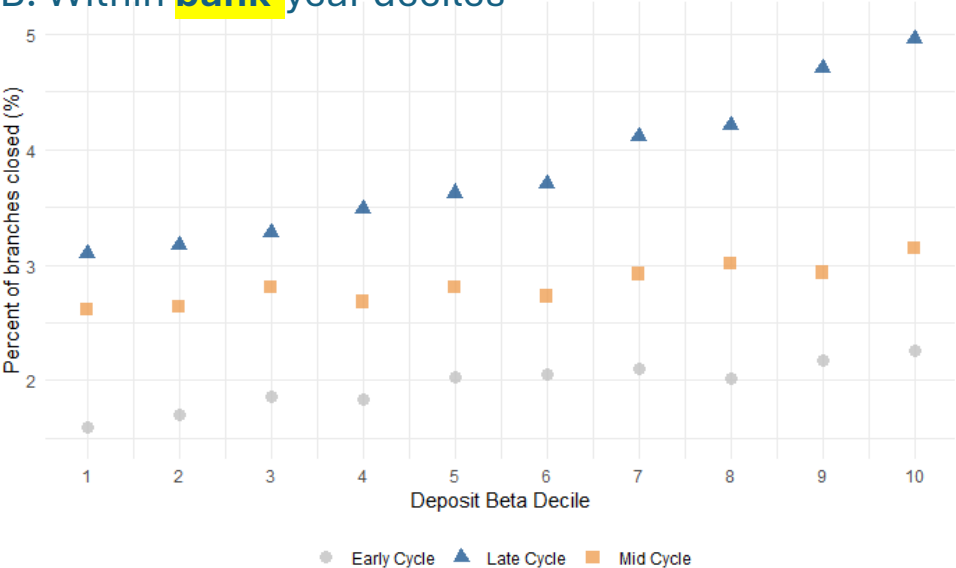


Closures

A: Within year deciles

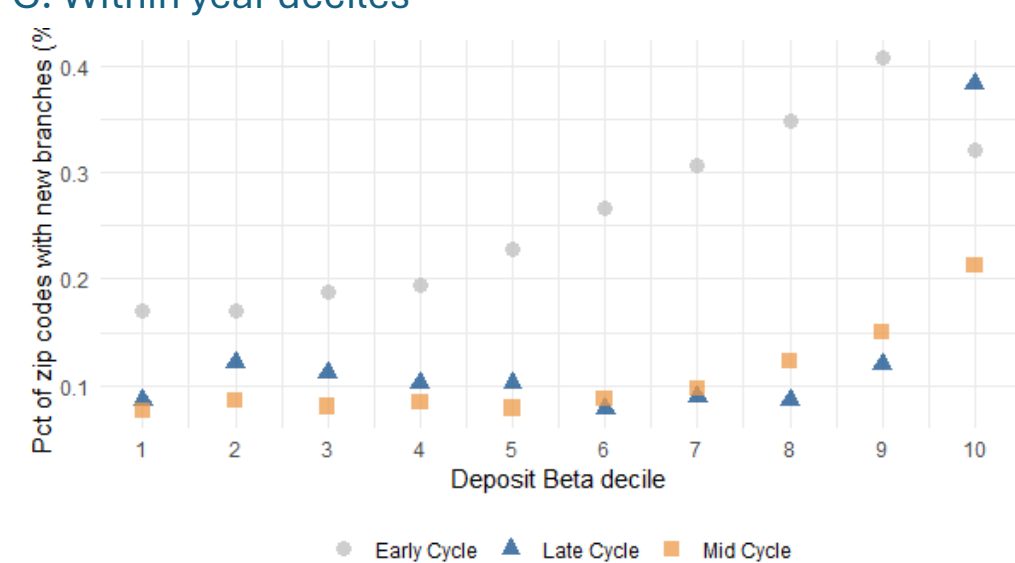


B: Within bank-year deciles



Openings

C: Within year deciles



D: Within bank-year deciles

