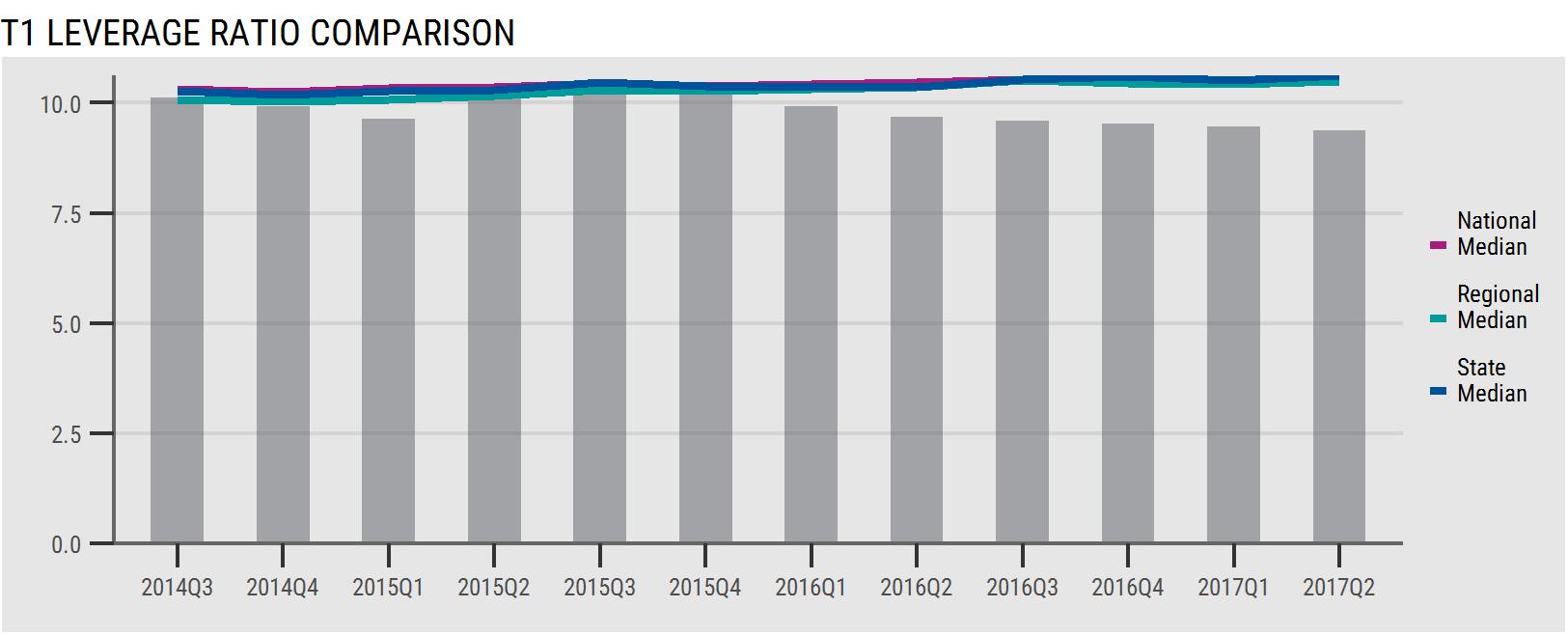
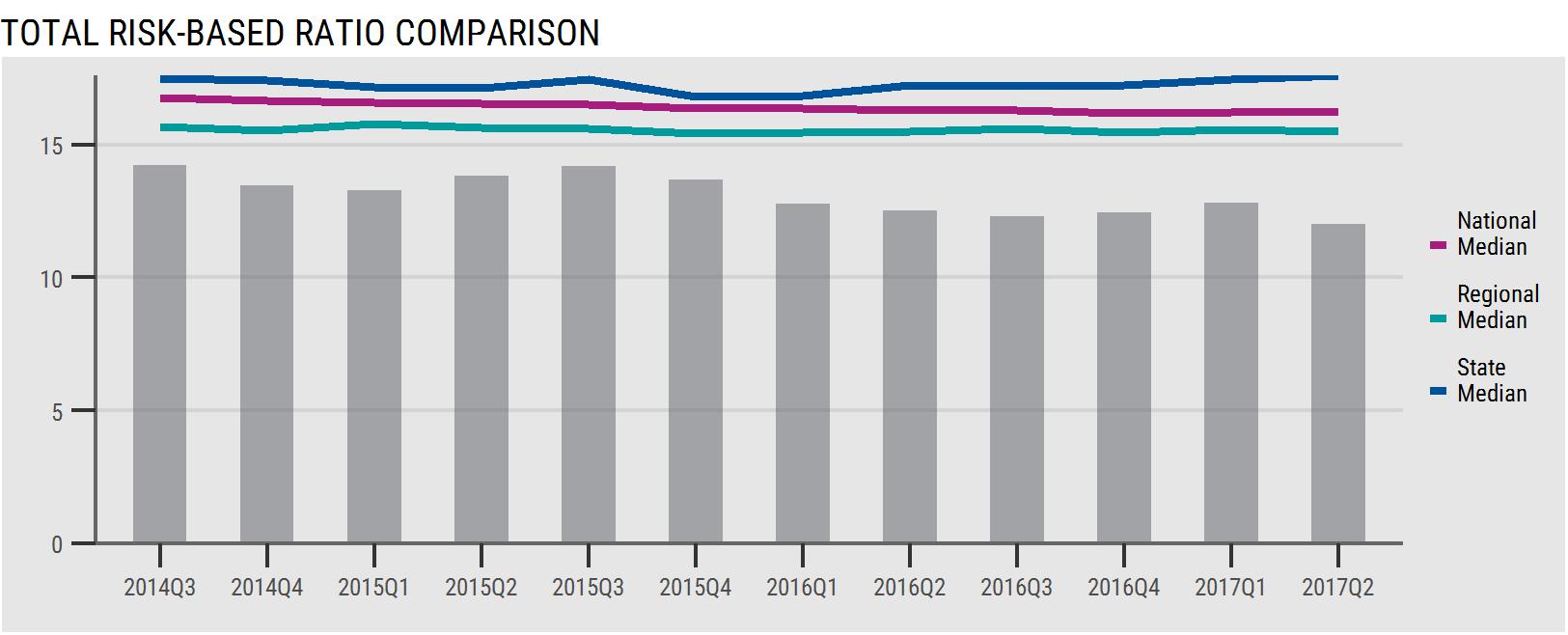
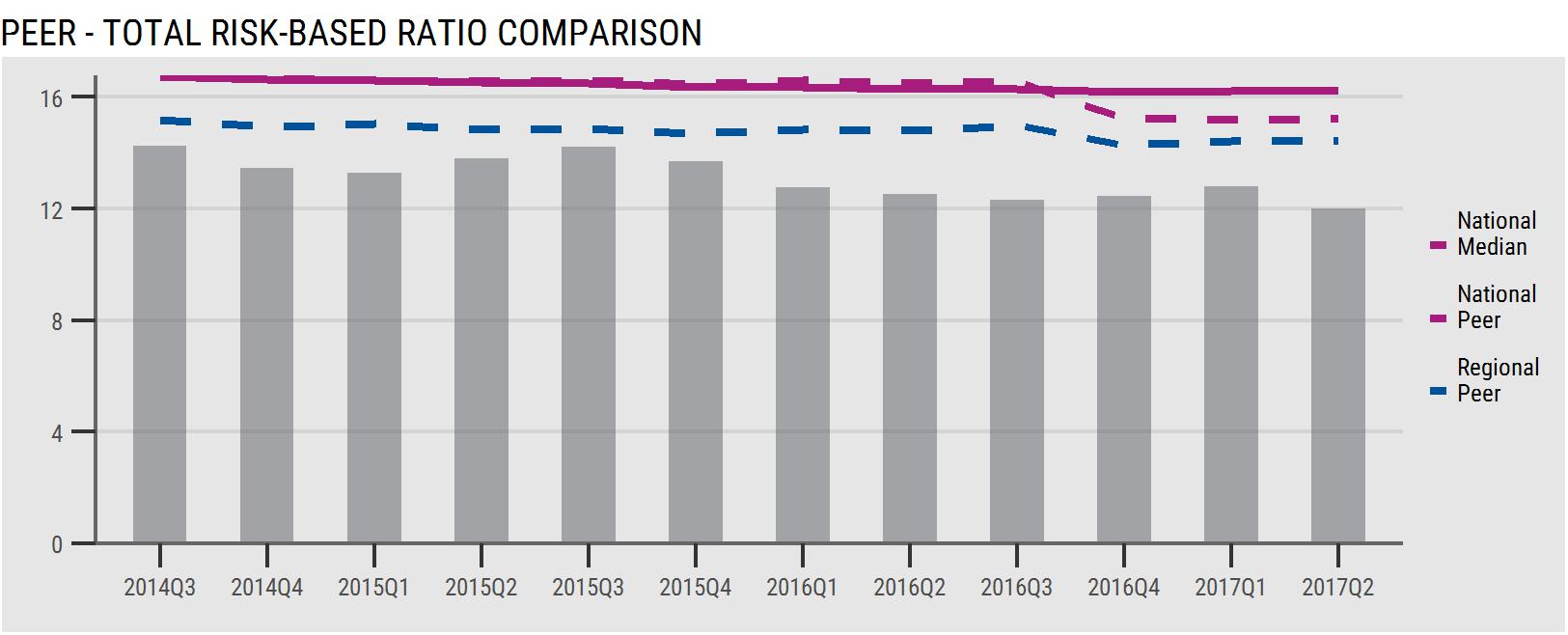
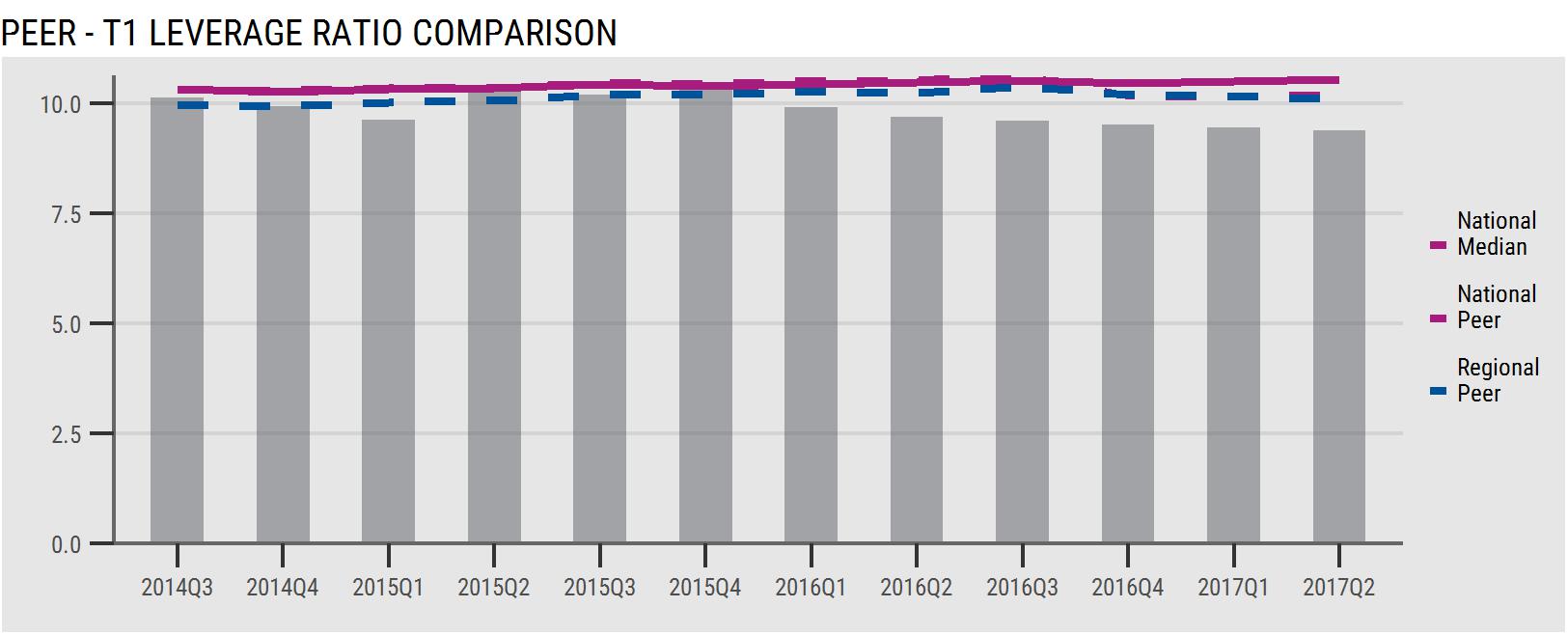
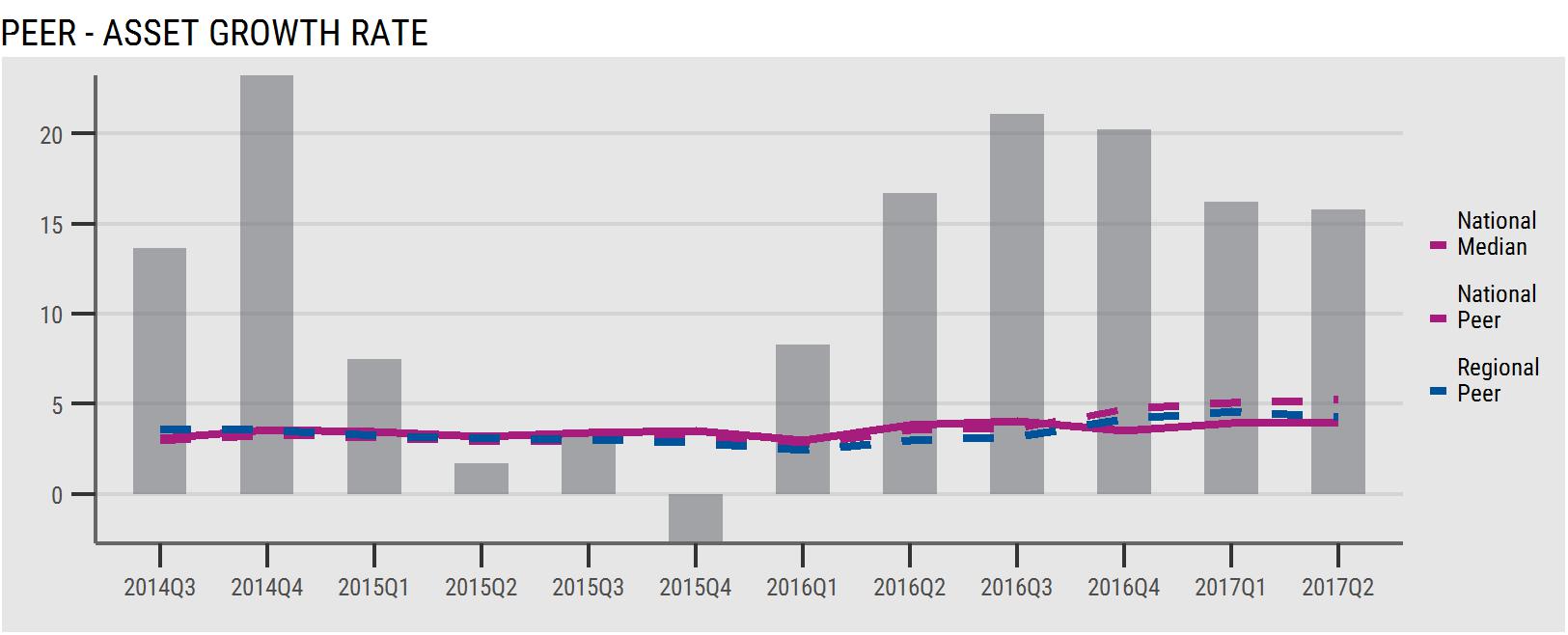
**CAPITAL**



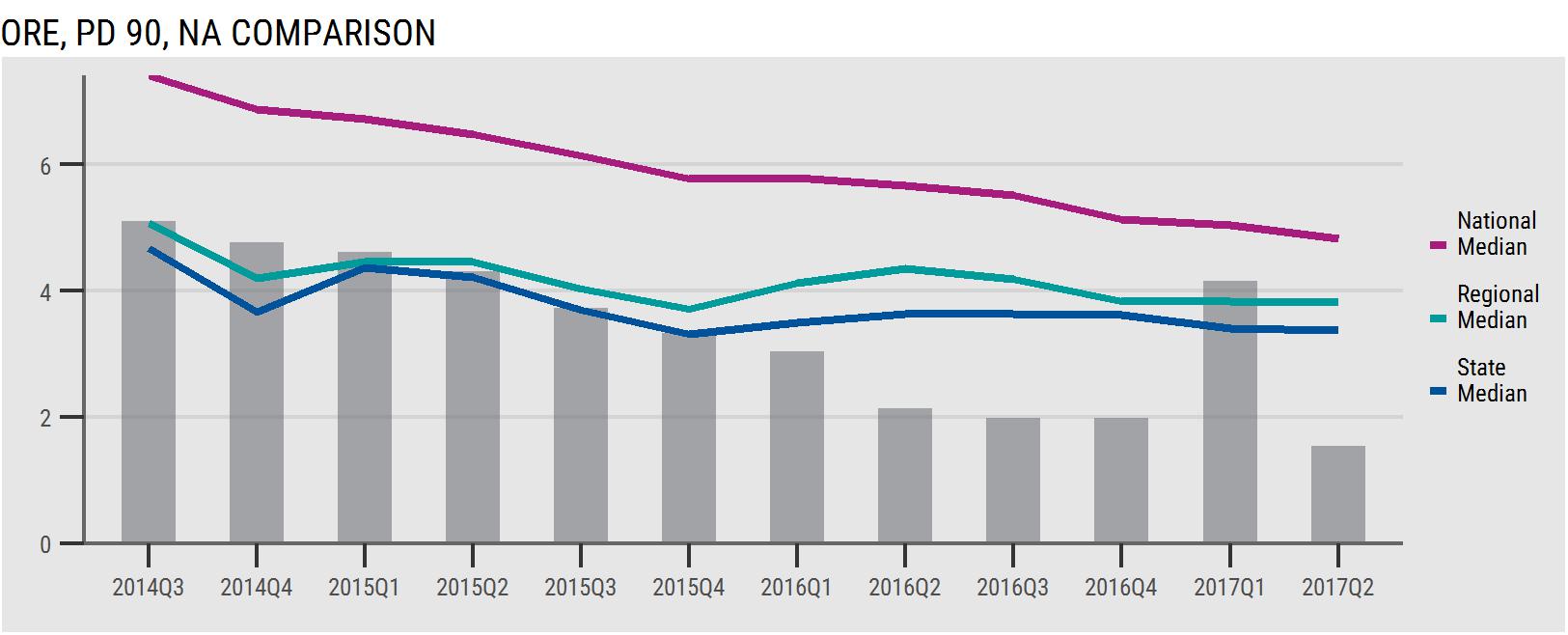


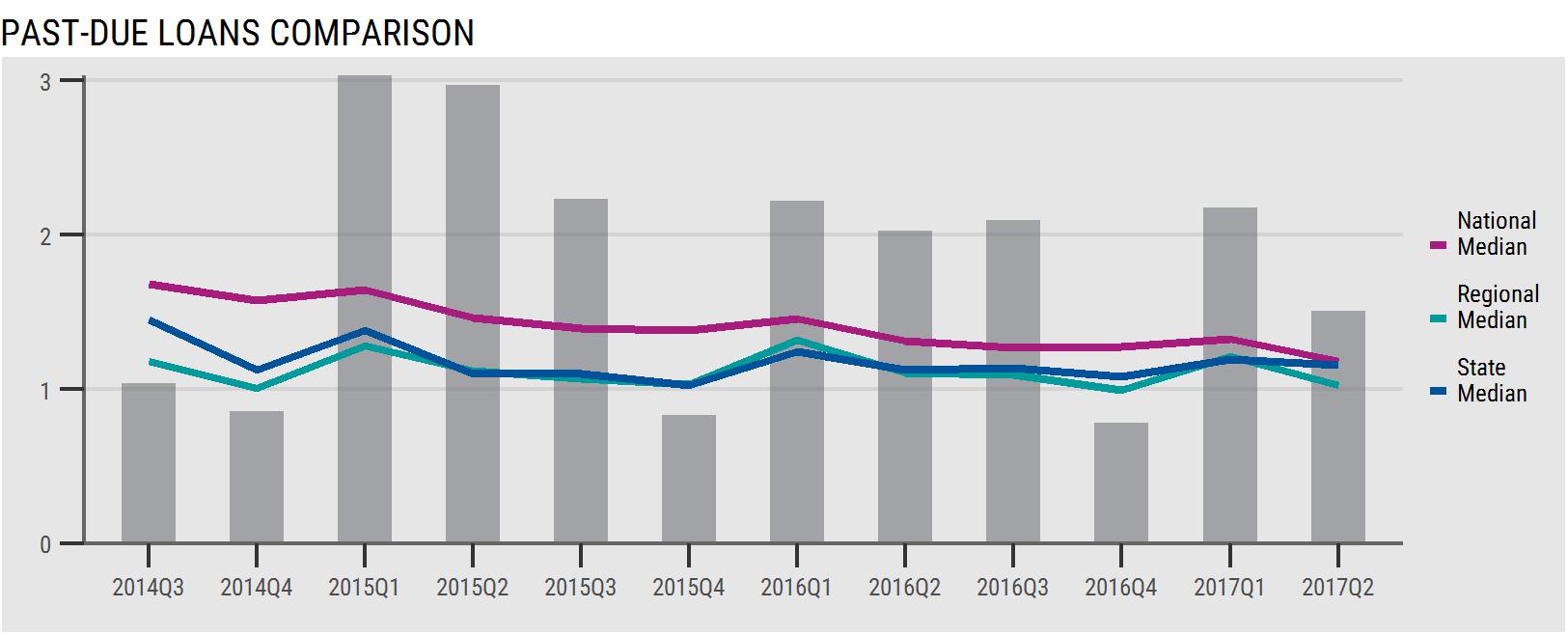


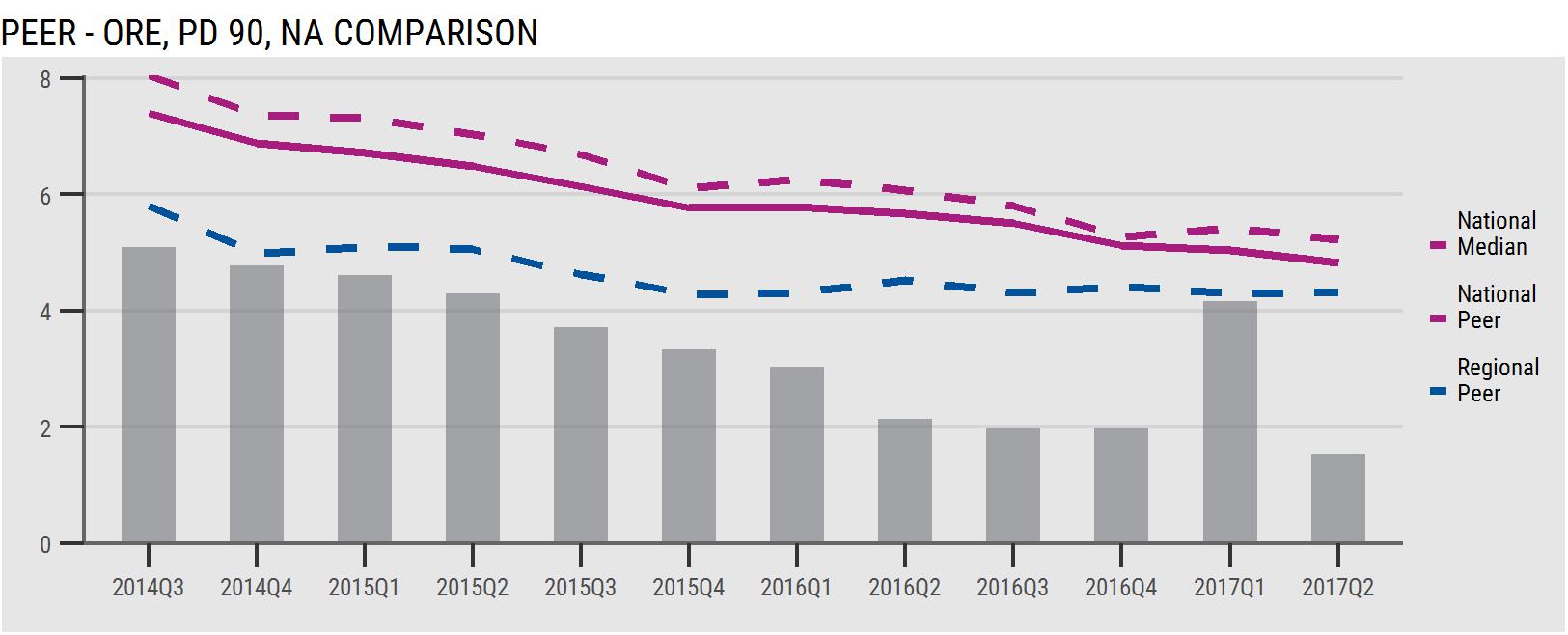


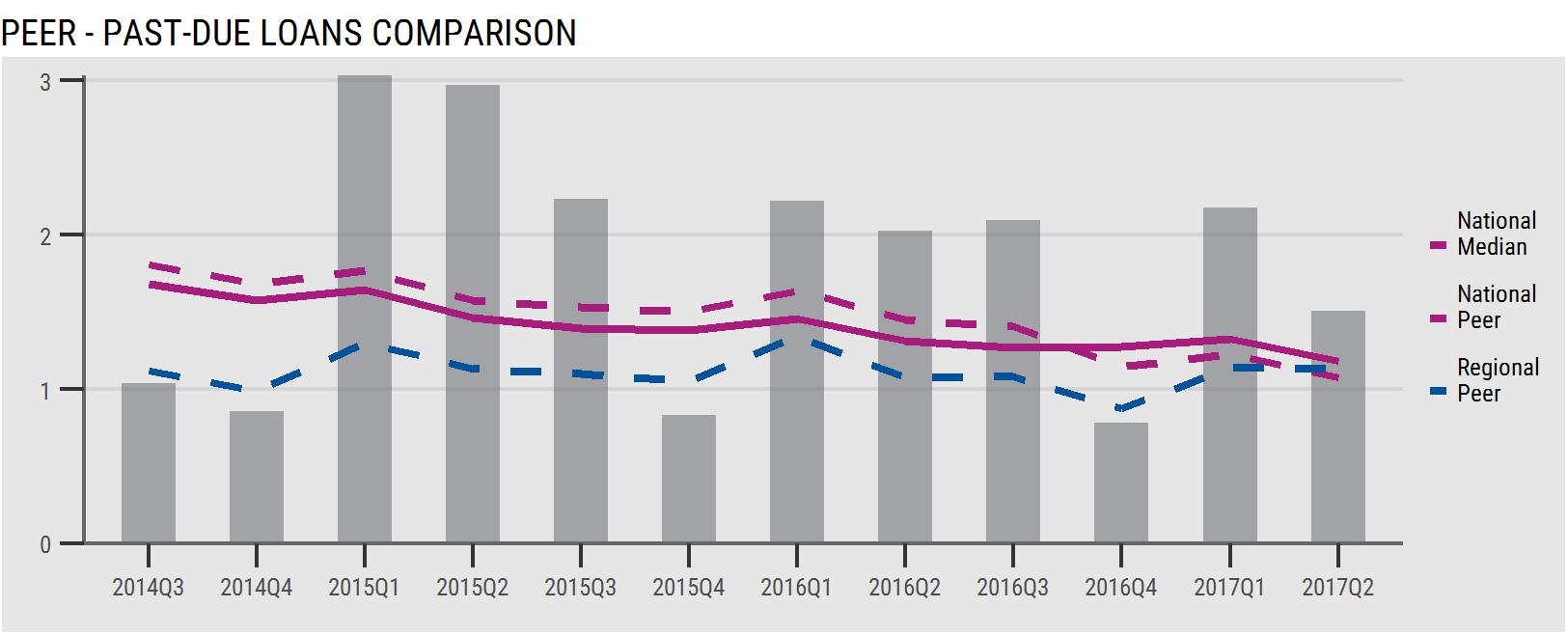


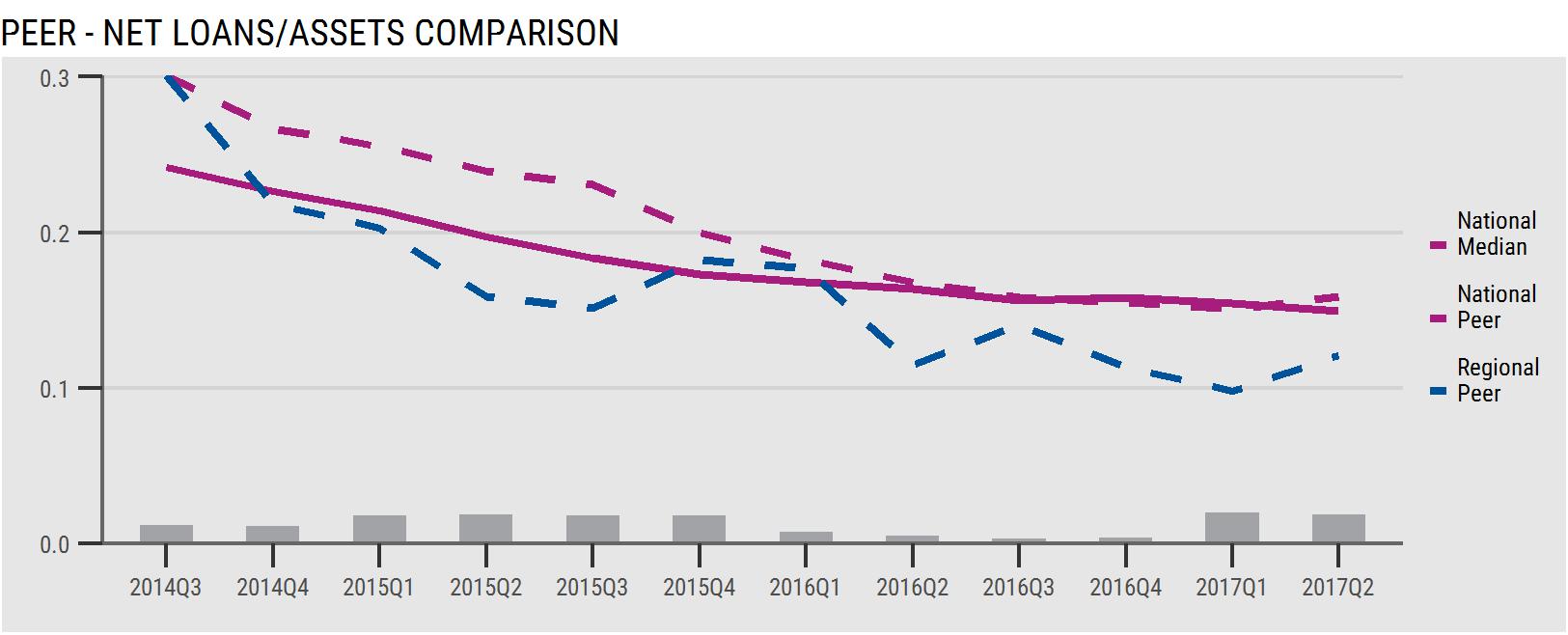
**ASSET QUALITY**



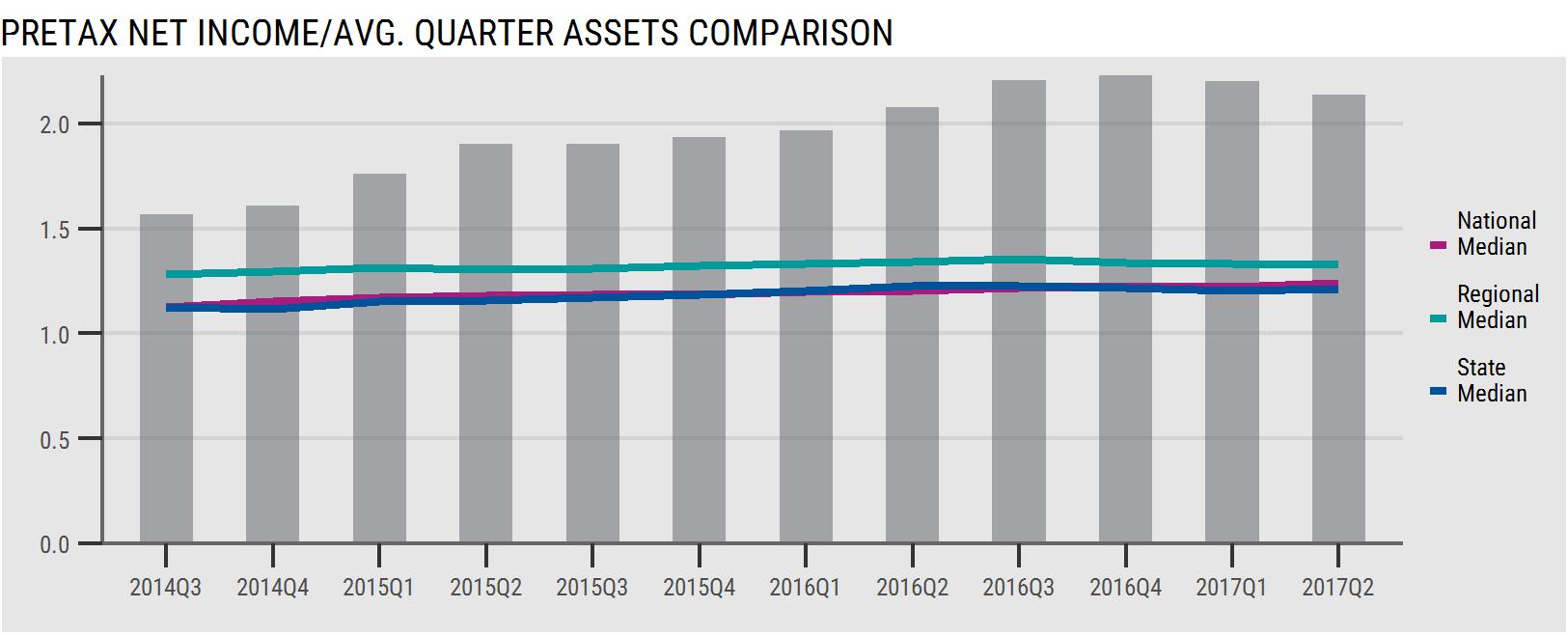


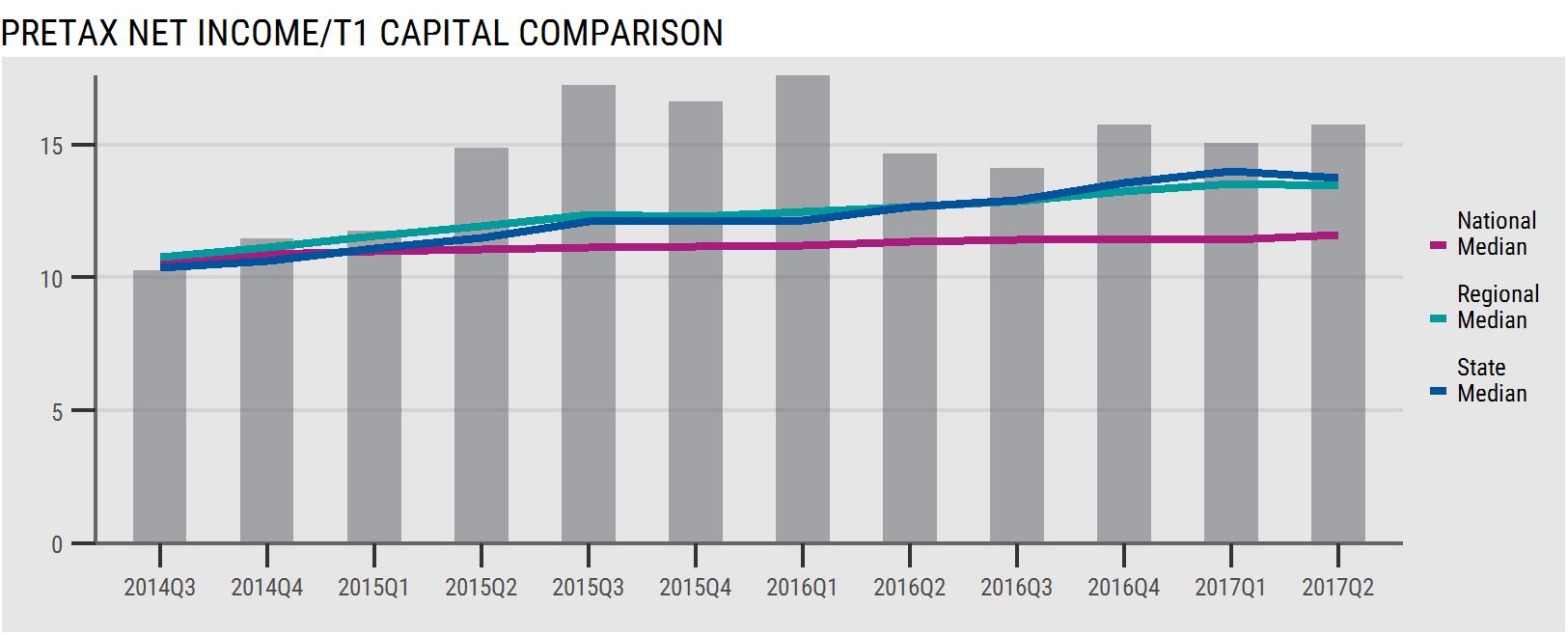


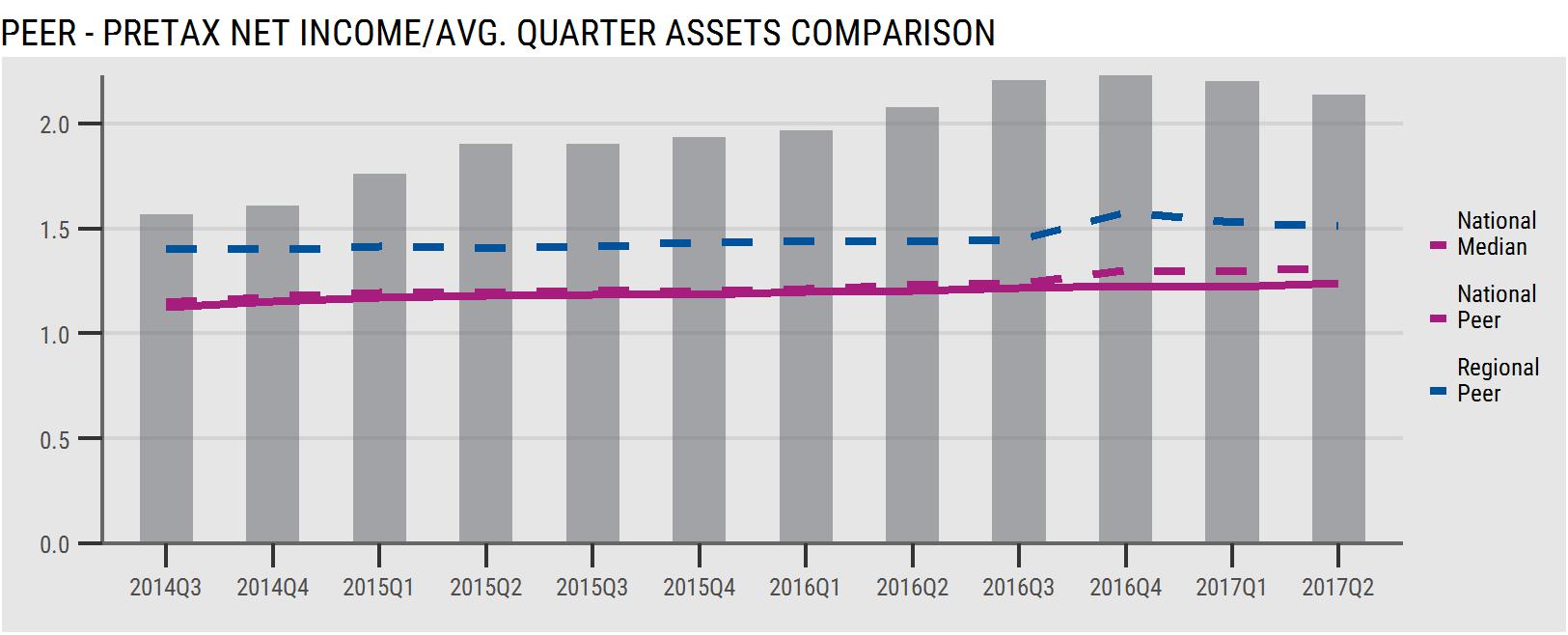


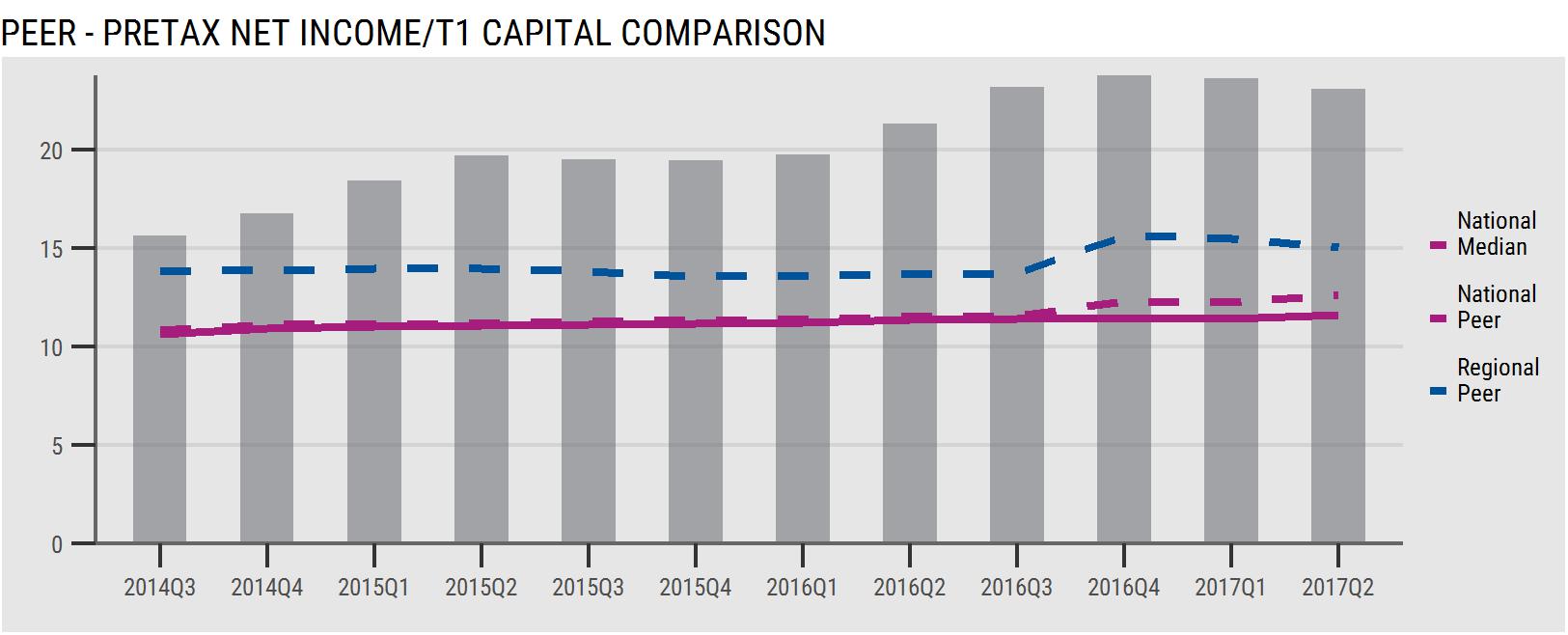


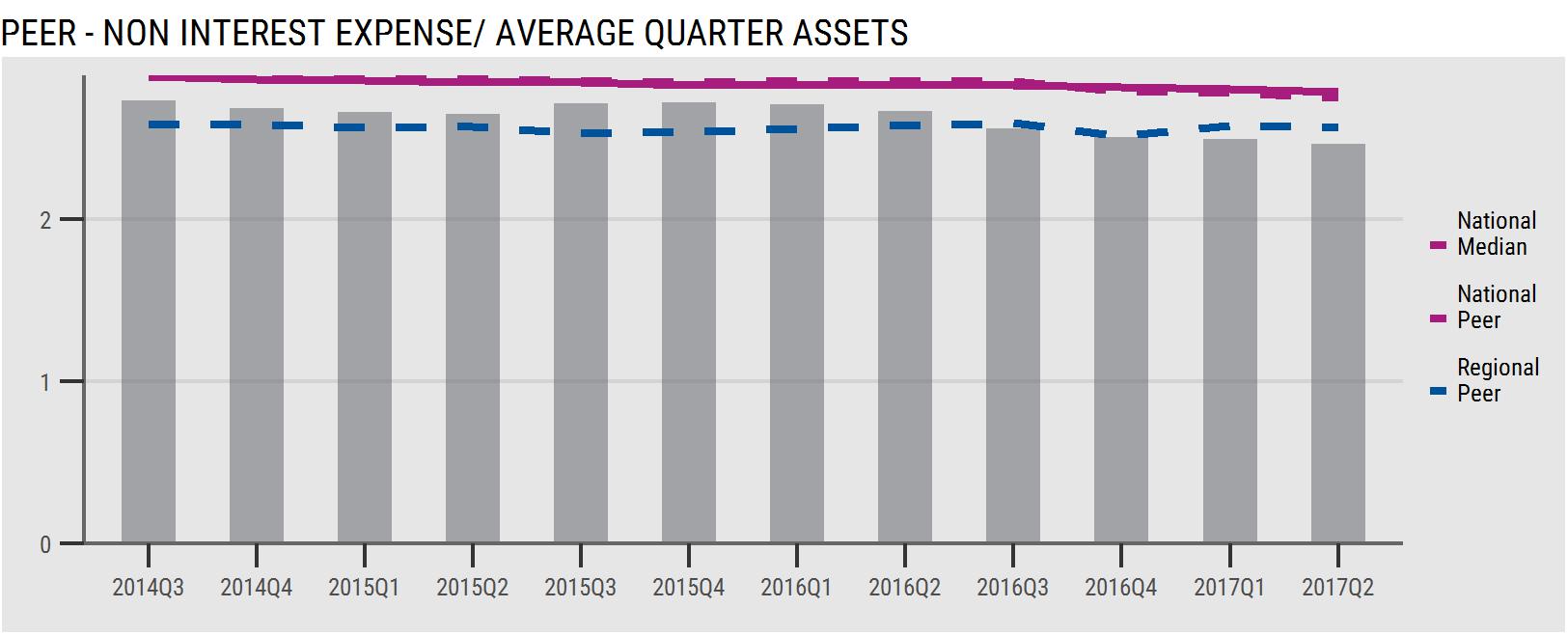
**EARNINGS**



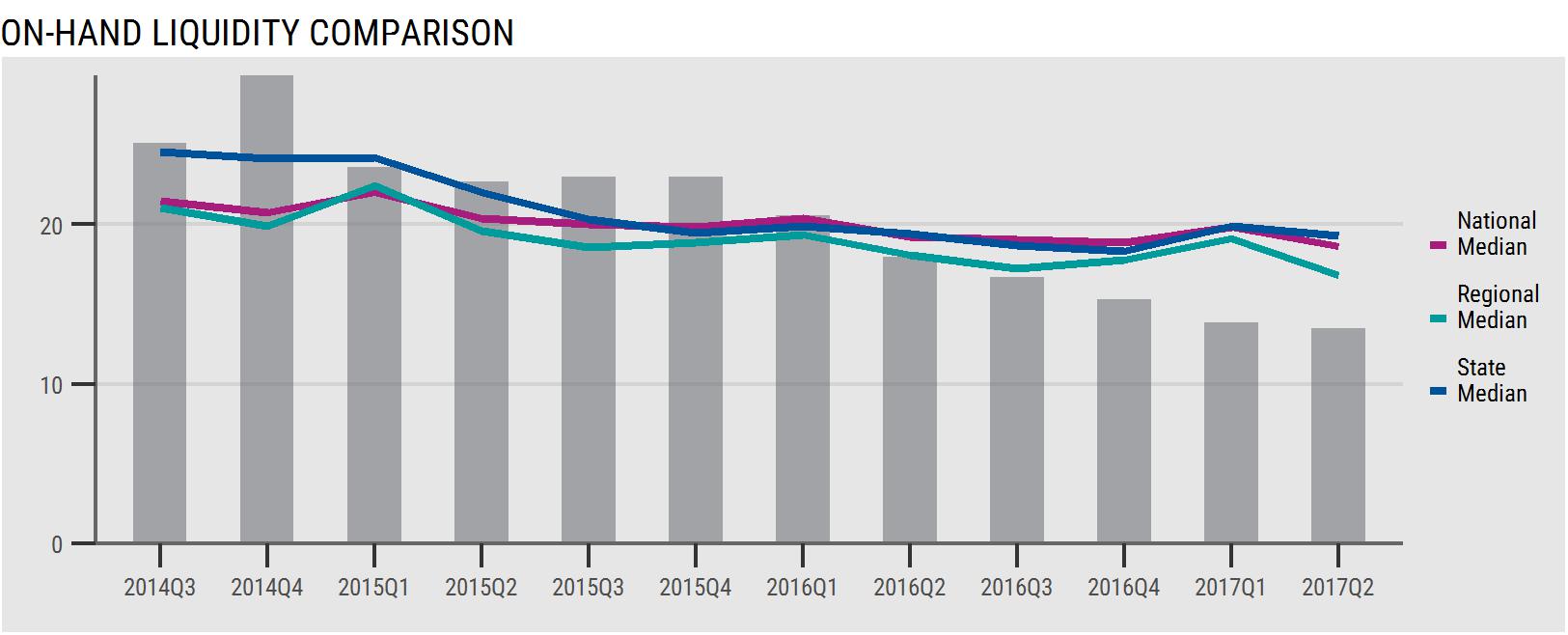


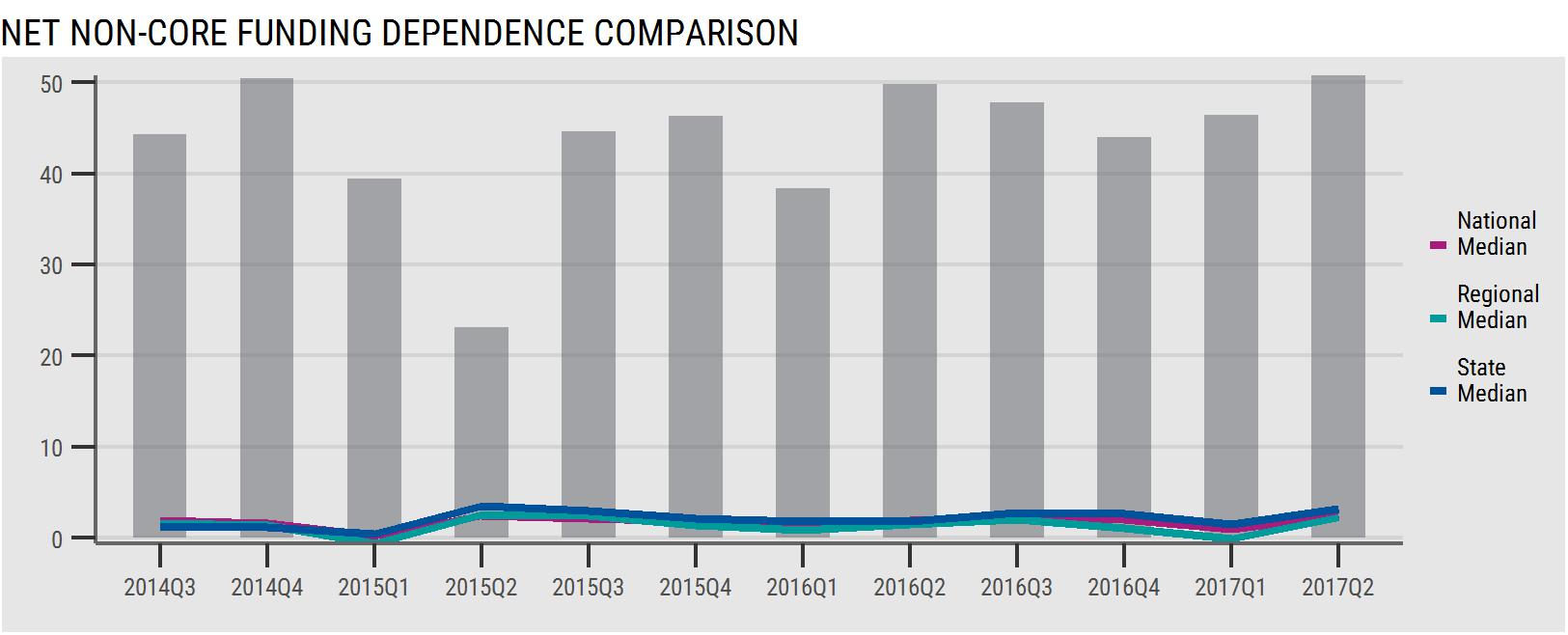


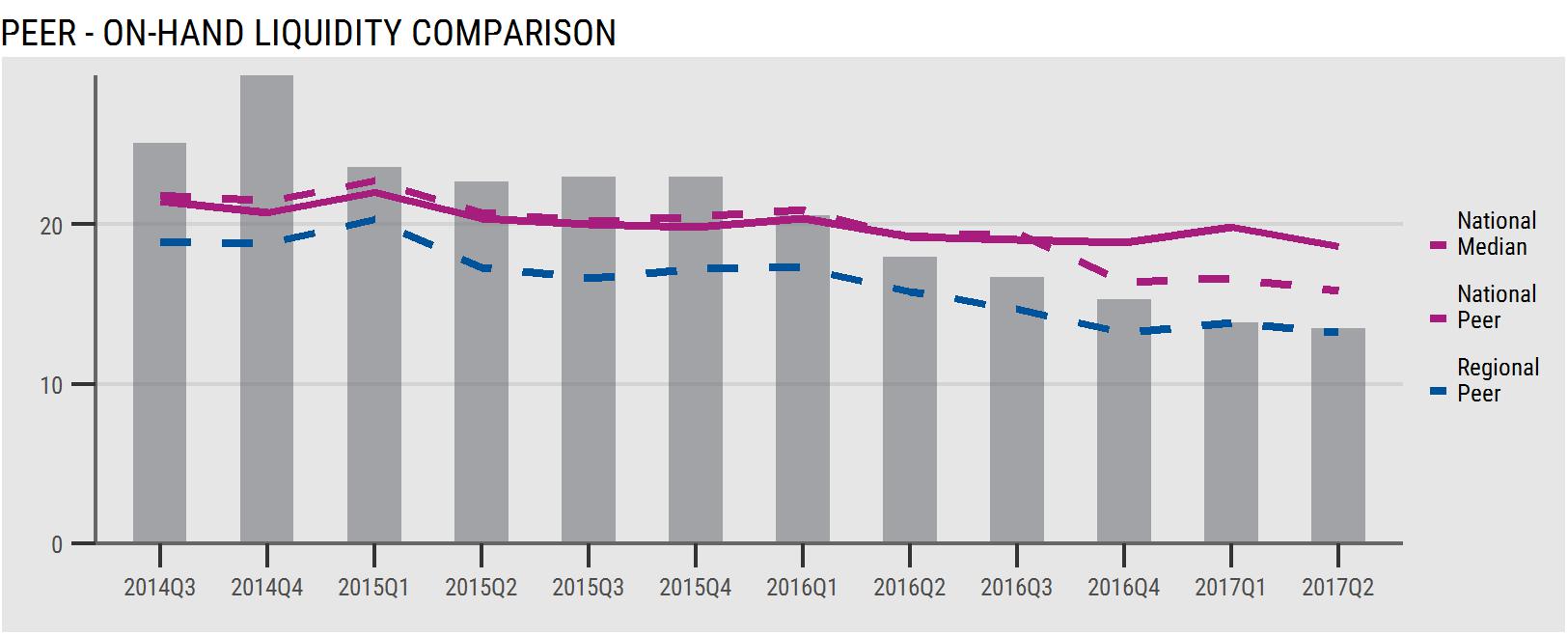


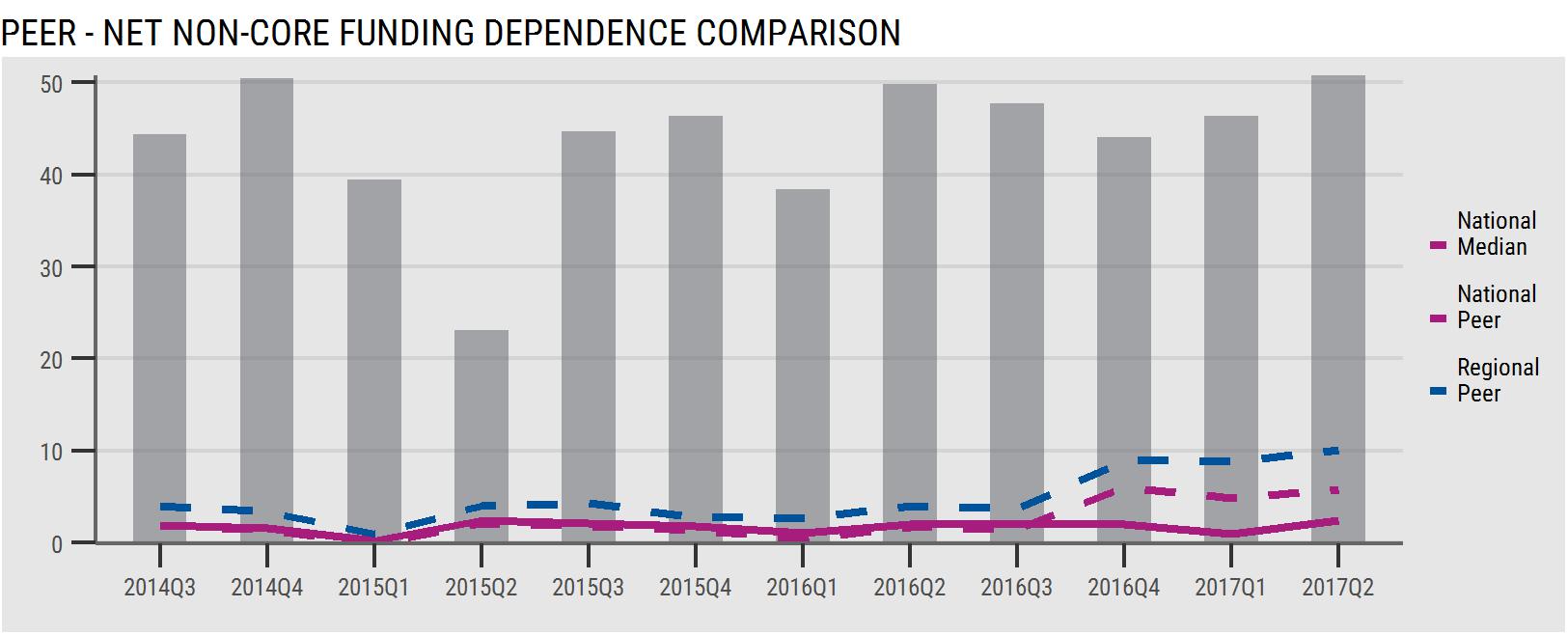


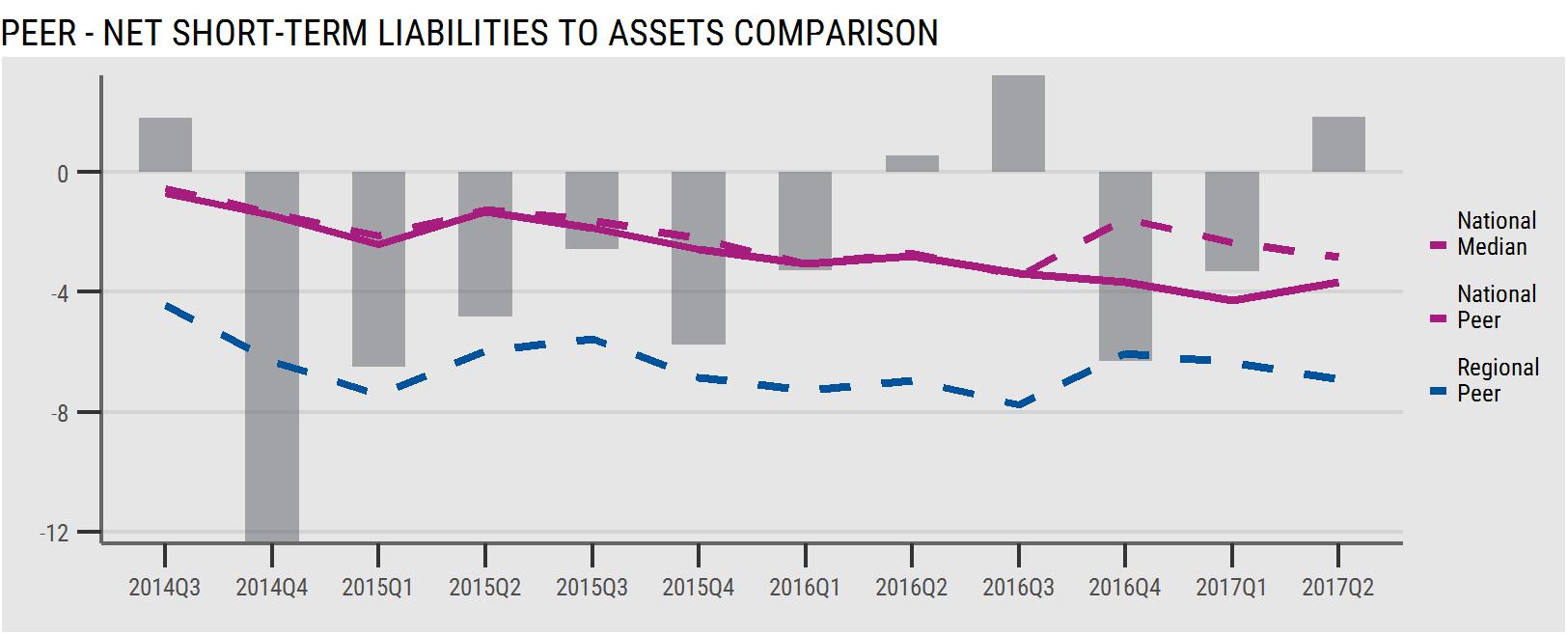
**LIQUIDITY**











**MARKET RISK**

