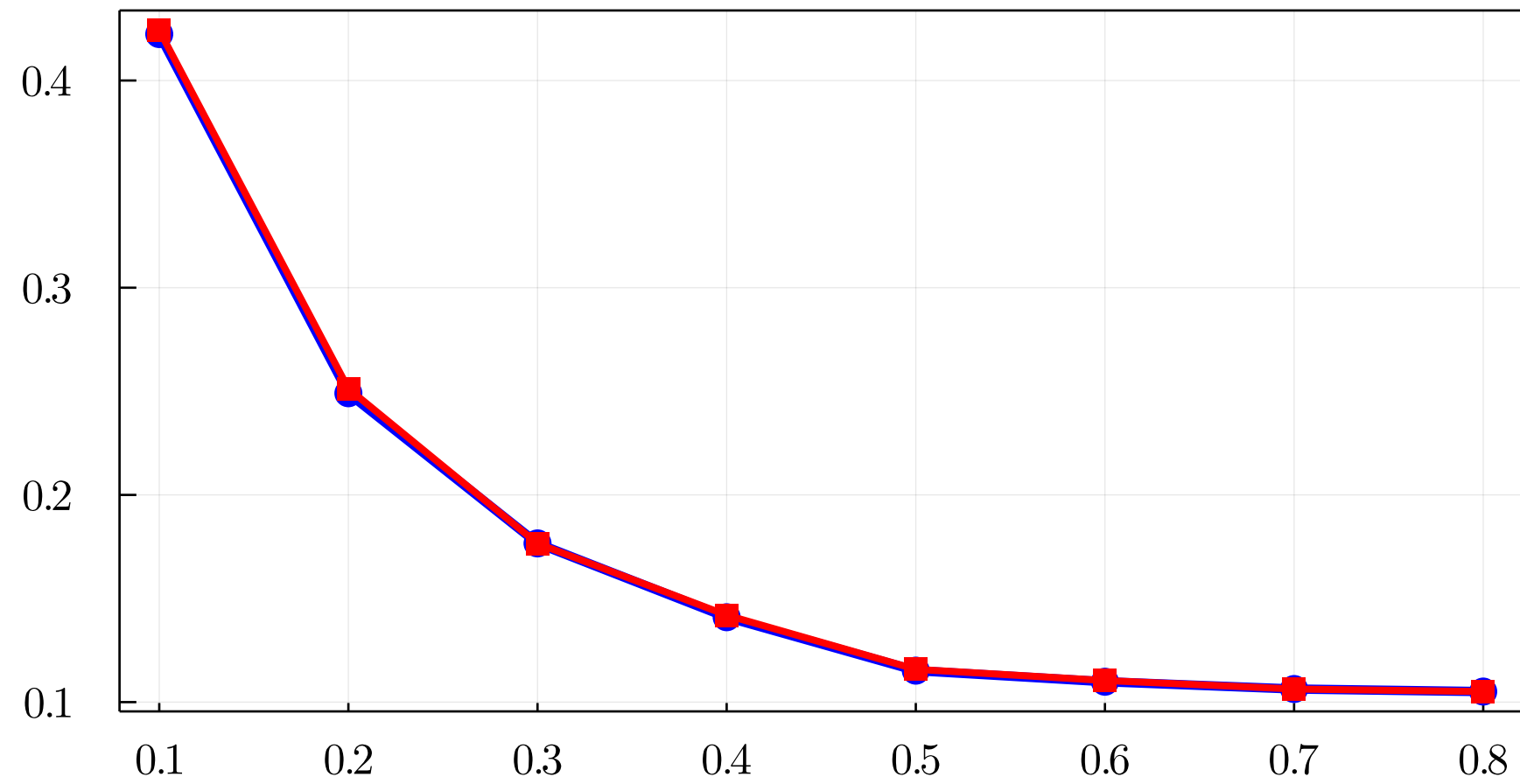
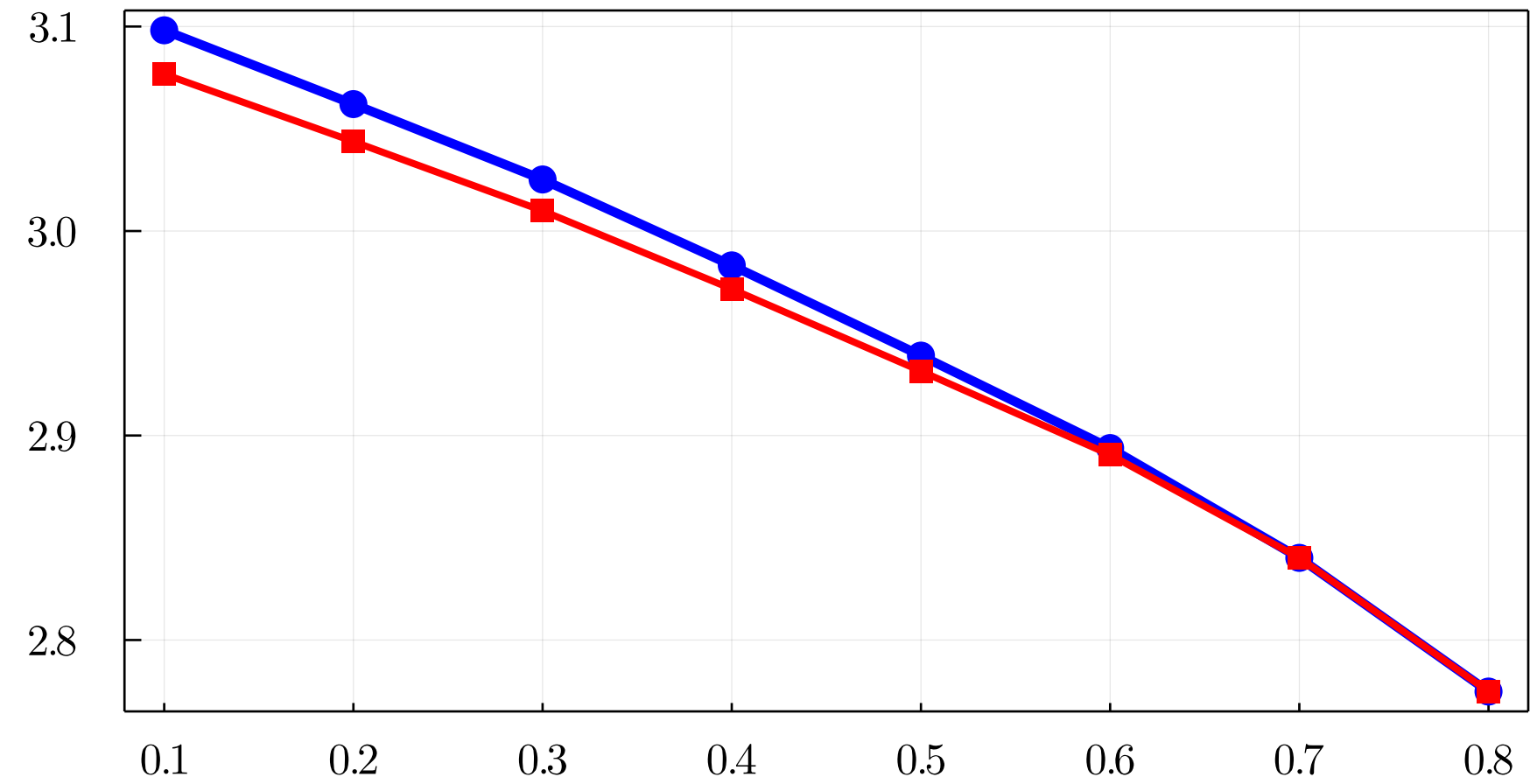


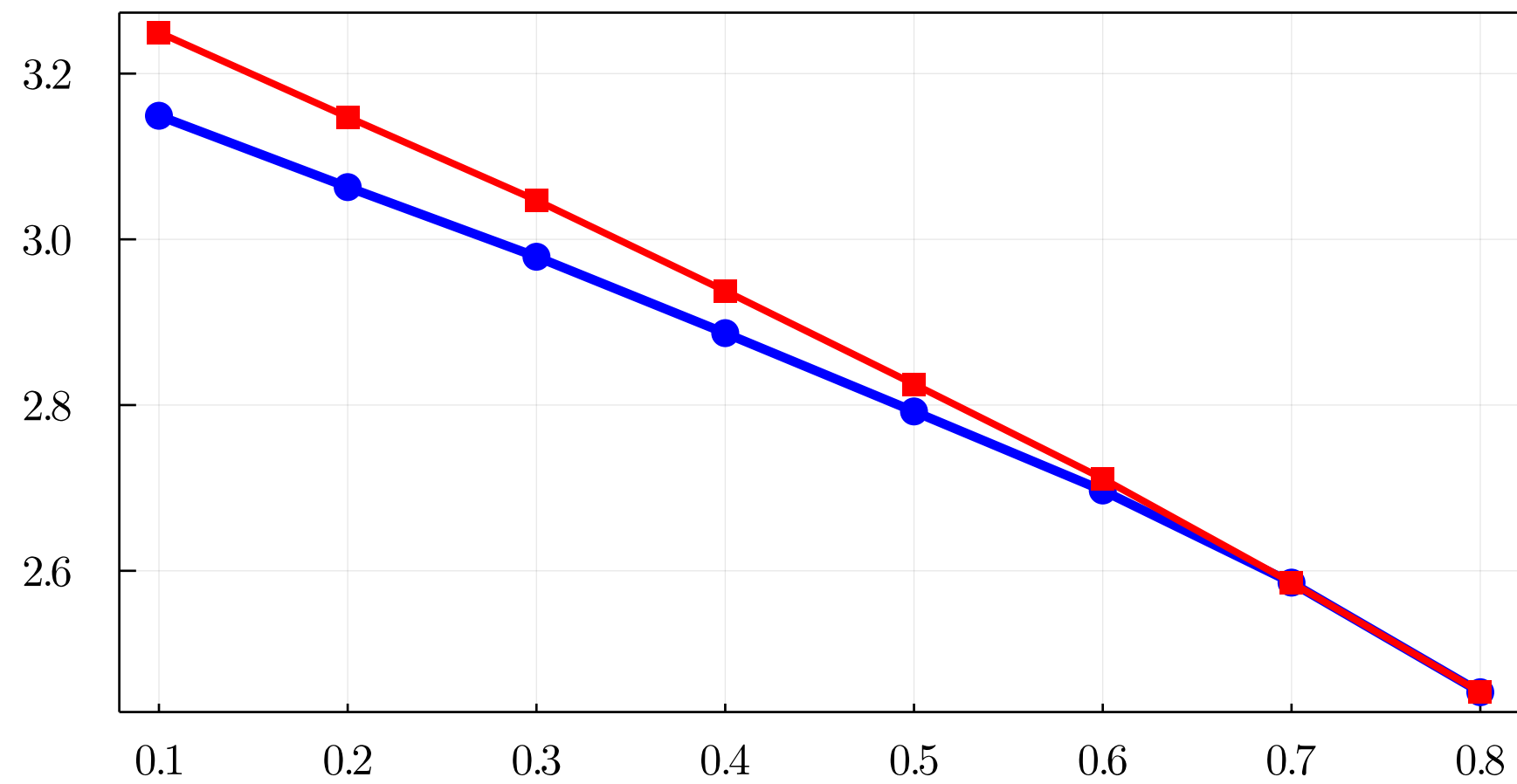
Average Loan Rate



Deposits



Leverage Ratio



Leverage Premium

