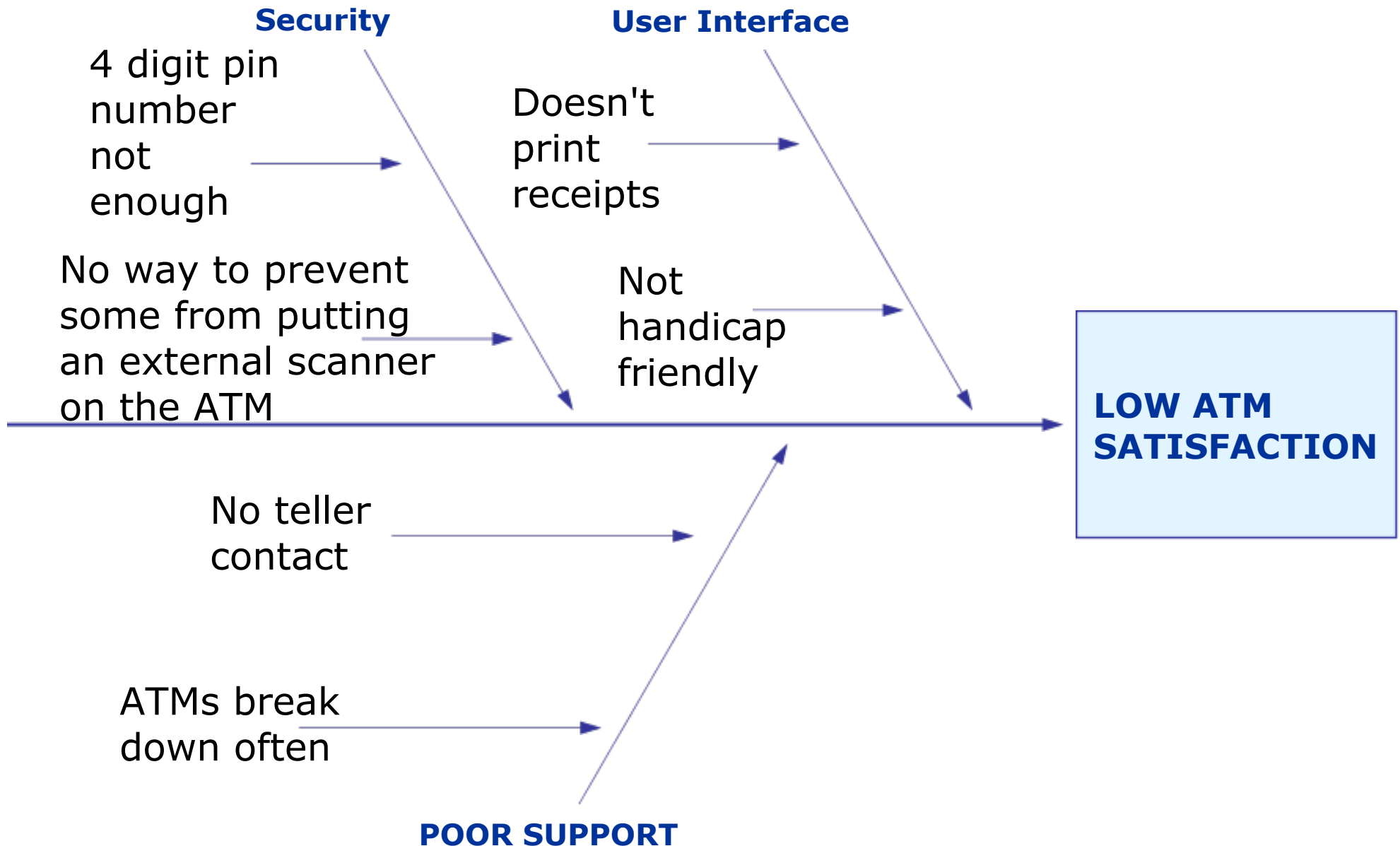


CAUSES OF LOW CUSTOMER SATISFACTION



CAUSES OF LOW BANK MANAGER SATISFACTION

