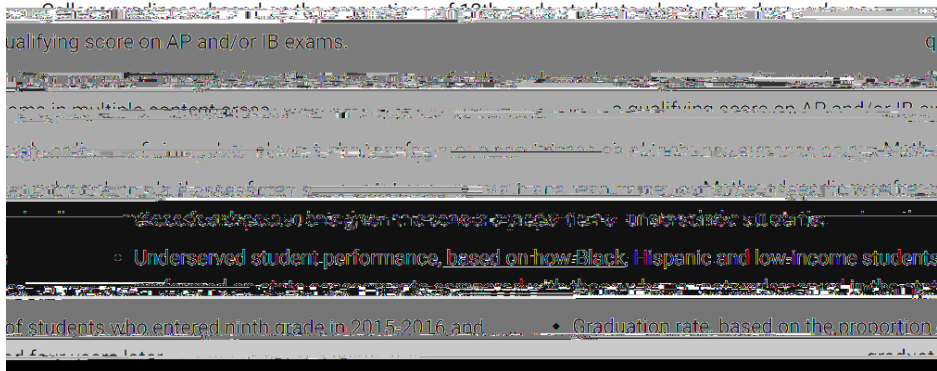


386 1HZV DQG :RU@GJ5H6SRKVR O 5DQNLQJV  
\$UH WKHVH UHDOO\ WKH EHVW VFKRROV DV 1HZ  
E\ )UHG &RKHQ

2Q \$SULO@HZW@DDUHG WKH IROORZLQJ KHDGOLQH RQ SDJH  
PDLQ QHZV<sup>3</sup>VH,FWLKRROV\WKH@G@WLF@H WKDW IRO  
ORZHG OLVWHG WKH QDPHG VFKRROV LQ 1DVVDX DQG W  
DQG FLWHG WKDW WIKJH@H@WU@H@D@P@R@Q@G@W@K@W@L@R@Q@D@O@O\ DQG LQ  
1HZ <RUN 7@W@H@D@W@H@W@L@F@O@H QRWHG WKDW RI WKH VFKRRO  
LQ WKLV QDWLR@G@D@H@Z@P@S@O@I@G@J@R@I@P@R@P@S@H@S@R@U@W@V  
]LQH WKHVH VFKRROV ZHUH DPRQJ WKH WRS LQ WKH

7KH@HZV@D@W@L@F@O@H FLWHG VL[1@D@B@D@G@N@V@Q@J@W@K@H@P@P@D@J@D]LQH  
FROOHJH UH@D@G@L@Q@H@V@V SDU@W@L@F@L@S@D@W@L@R@Q@D@O@O@S@H@U@I@R@U@P@D@Q@F@H  
DPV PDWK DQG UH@D@G@L@Q@J SURILFLHQF\@P@D@W@K@D@Q@G@U@H@D@G@L@Q@J  
XQGHUVHUYHG VWXGHQWV SHUIRUPDQFH@F@H@F@R@O@O@H@J@H@F@X@U@L@L@Q@J  
JUDGXDWLRQ UDWHV

ORUH VSHFLILFDOO\ WKH@HZV@W@H@L@Q@D@O@O@H@D@W@H@V@E@D@H@E@O@R@U@V  
DV WKH EDVLV IRU WKHLU UDQNLQJV ZLWK@D@O@O@G@D@W@D@F@R@P@  
VFKRRO \H@D@U



+HPSVWHDE  
+HUULFNV  
+H@Z@K@H@P@P@D@J@D  
+F@N@Y@L@Q@H  
,V@D@O@G@3@D@U@N  
,V@D@O@G@K@U@H@V@  
-H@U@L@F@R@O@O@H@J@H@F@X@U@L@L@Q@J  
/DZUHQFH  
/HYLWWRZQ  
/RF@X@V@9@D@O@O@H@  
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0D@Q@K@D@V@V@H@W@  
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0HUULFN  
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2@V@W@H@U@D@D@W@1R@U@Z@L@F@K@  
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6H@Z@D@K@D@N@D@&+6@  
6R@V@V@H@W@  
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9@D@O@O@H@6@W@U@H@D@P@  
9@D@O@O@H@6@W@U@H@D@P@  
:D@Q@W@D@J@K@  
:H@V@W@H@P@S@V@W@H@P@  
:H@V@W@E@X@T@U@

\$OWKRXJK LW LV PRUH WKDQ OLNHO\ WKDW WKH VFKRROV  
SXEOLF UHFRJQLWLRQ LW LV DOPRVW FULWDLQ WKDW PDQ  
ZHUH HTXDOO\@G@H@O@R@U@N@D@O@W@K@H@V@H@Z@W@G@D@D@Q@G@O@W@R@V@H@H@&+6@  
VKRXOG KDYH EHHQ PRUH GLOLJHQW LQ@S@A@I@O@L@V@K@L@Q@J@WKH@  
WKRURXJKO\ H[DPLQLQJ WKH PHWKRGRORJ\@S@A@I@O@L@V@K@L@Q@J@WKH@  
, Q H[SODLQLQJ WKH@L@U@H@Z@D@W@K@R@G@Z@O@R@J@K@W@H@G@H@D@P@K@R@P@WKH@  
FULWHULD DV VKRZQ RQ WKH QH[W SDJH DQG IXUWKHU GH  
VFULSWRUV WR PRUH IXOO\ IUDPH WKH UDQNLQJV SLFWXUH



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3KRQH - ‡(PDLO VZLWW #QDVERFHV RUJ



