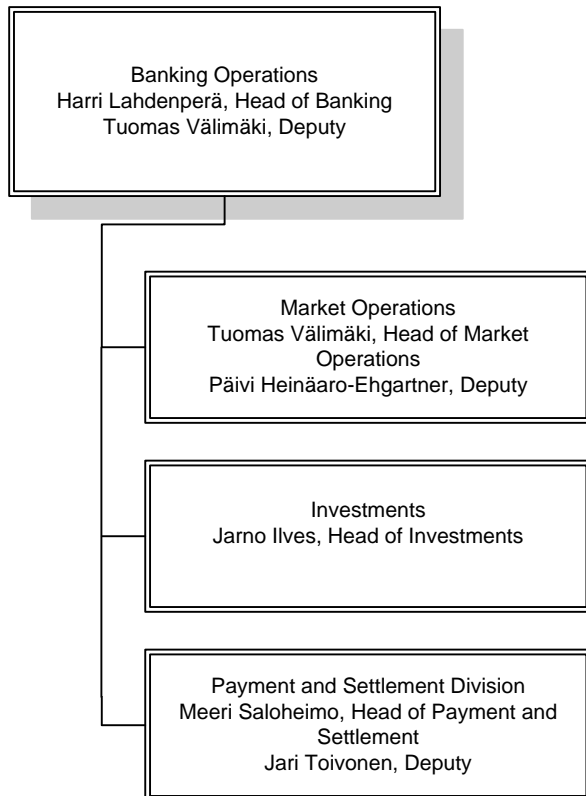


BANKING OPERATIONS



1 April 2011