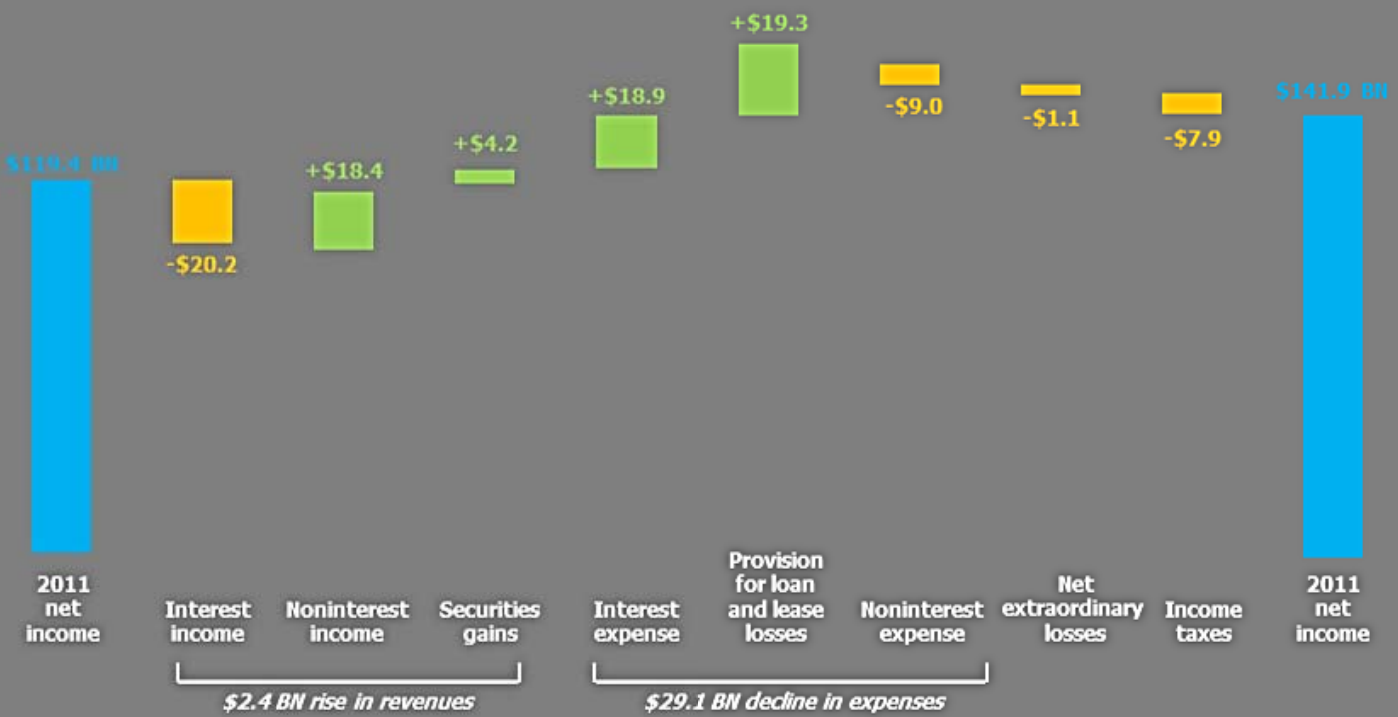


BANK NET INCOME RISE DUE TO DECREASE IN EXPENSES...NOT INCREASE IN REVENUE

Factors Driving the 19% Rise in Bank Net Income in 2012



To Maintain and Increase Profitability...

...BANKS NEED TO GENERATE A MORE EVEN BALANCE BETWEEN REVENUE GROWTH AND COST CONTAINMENT

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