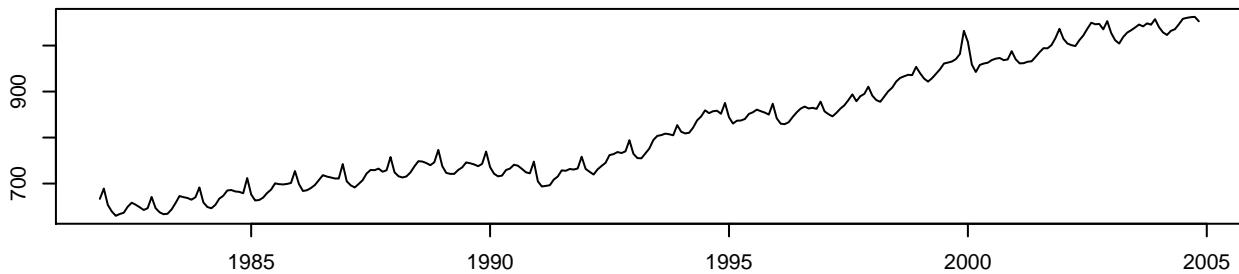
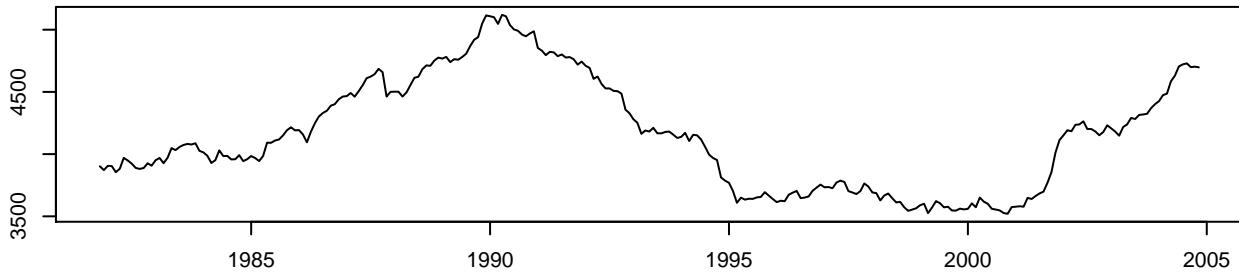


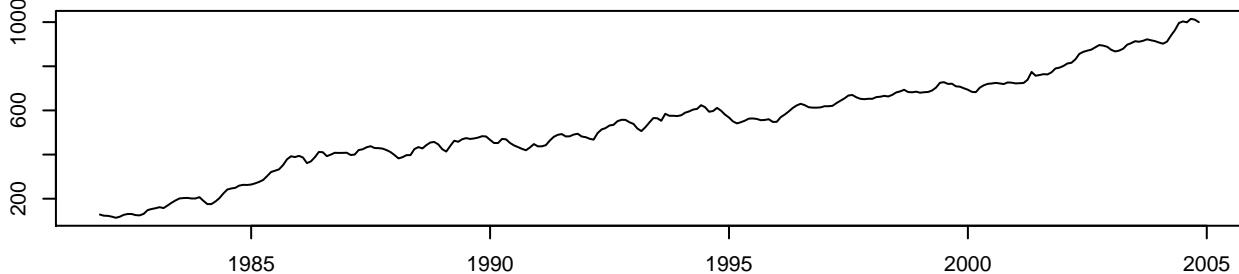
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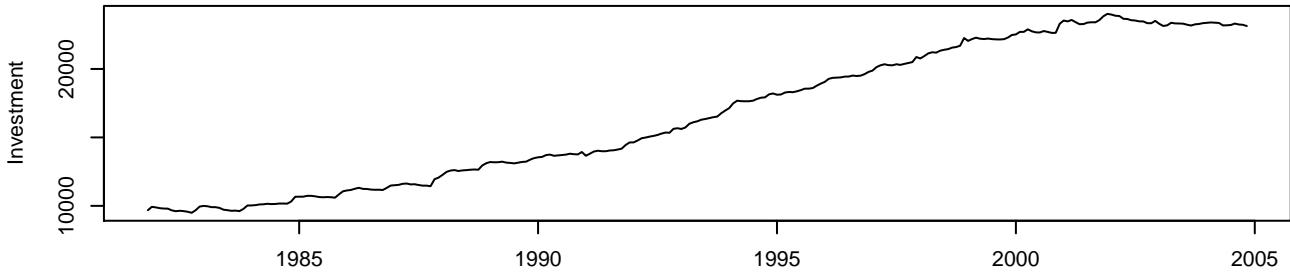
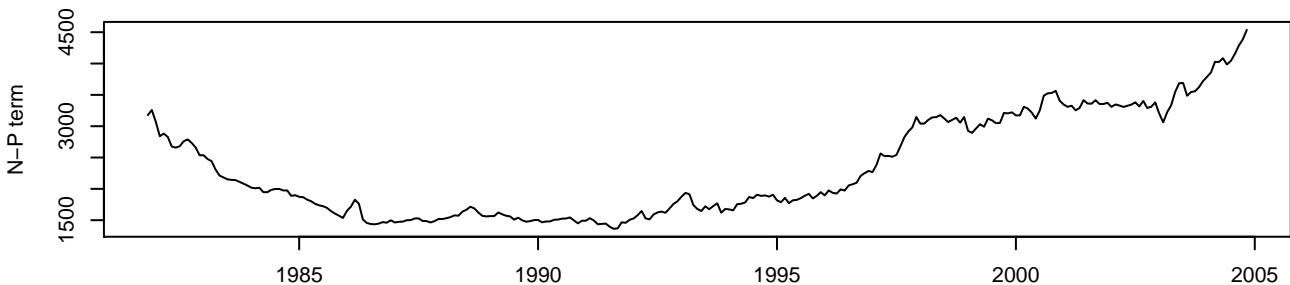
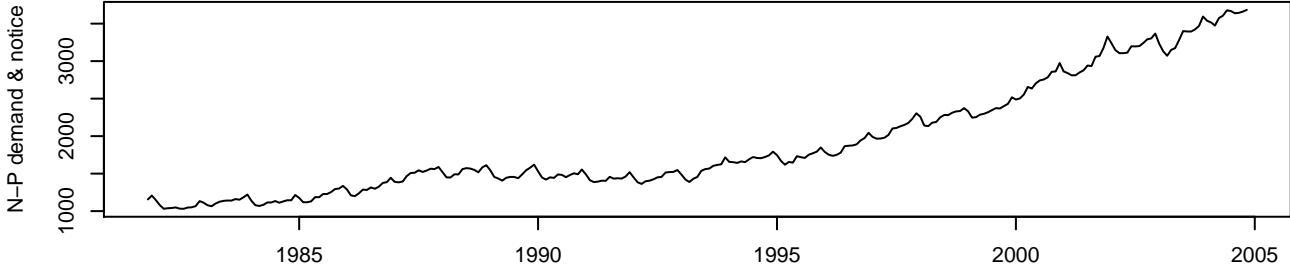


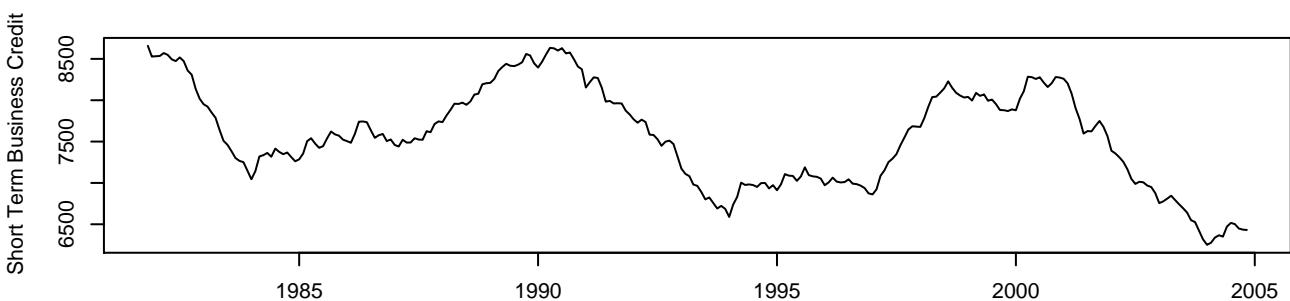
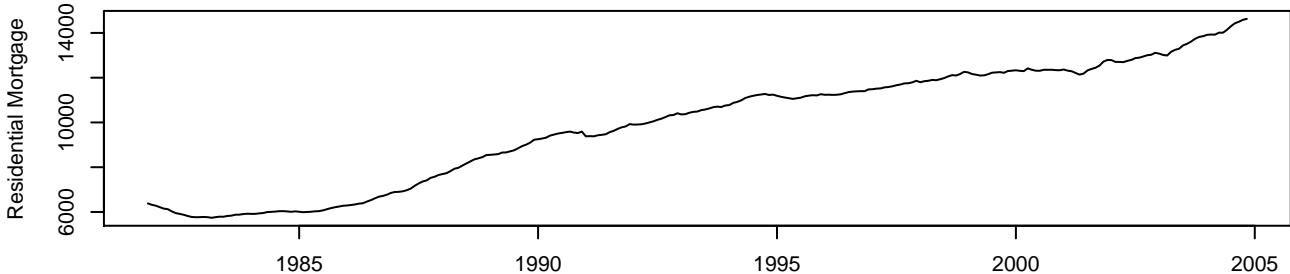
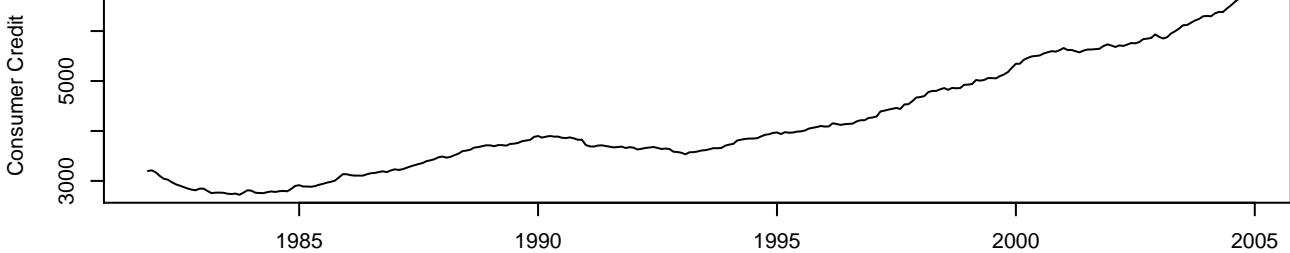
Personal chequing



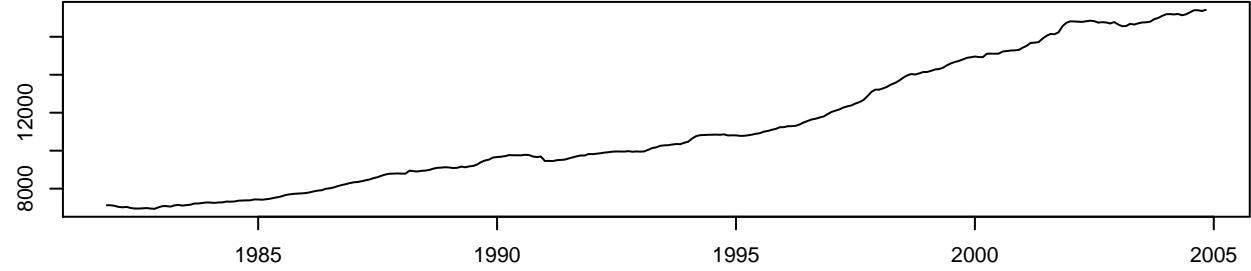
Non-bank chequing

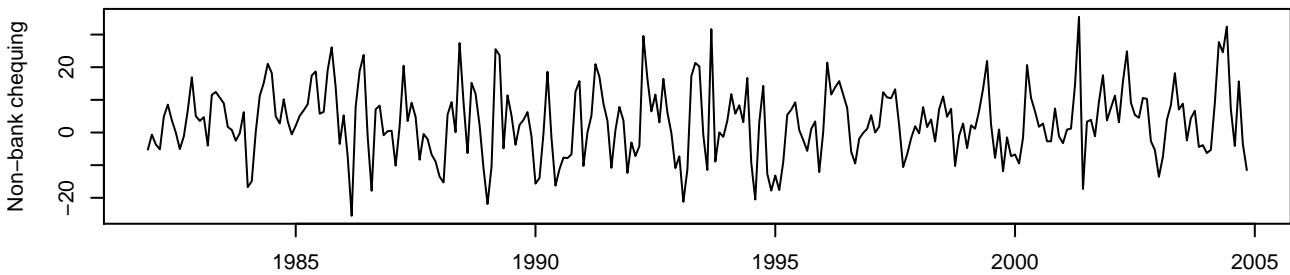
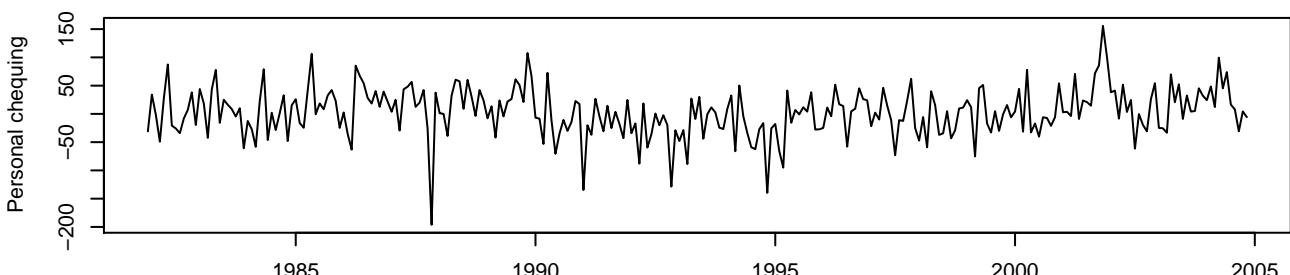
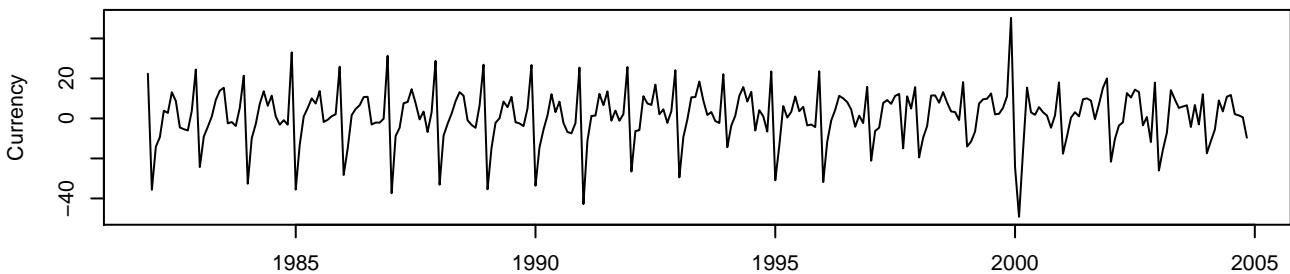


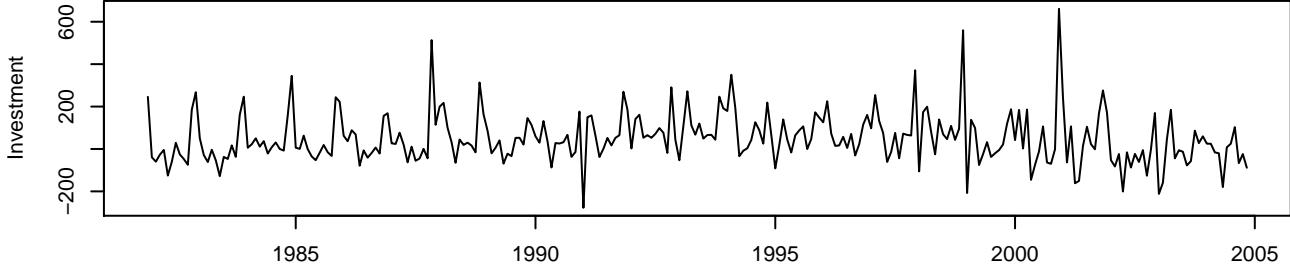
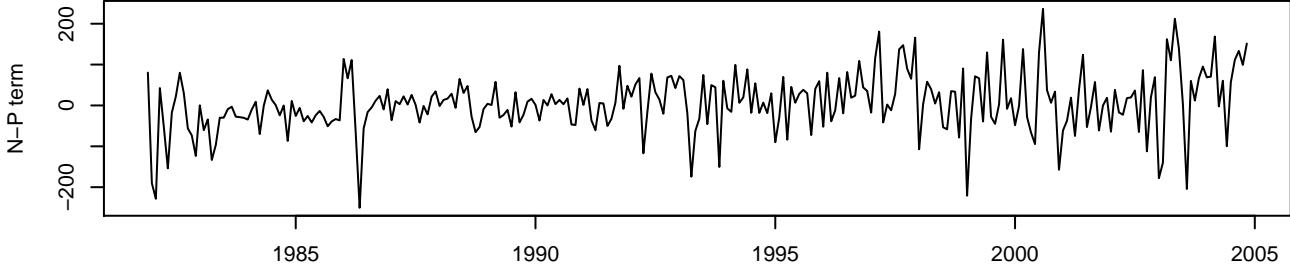
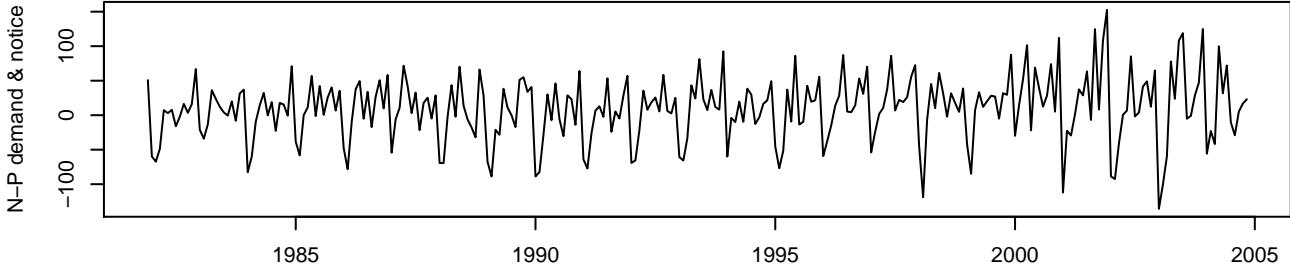




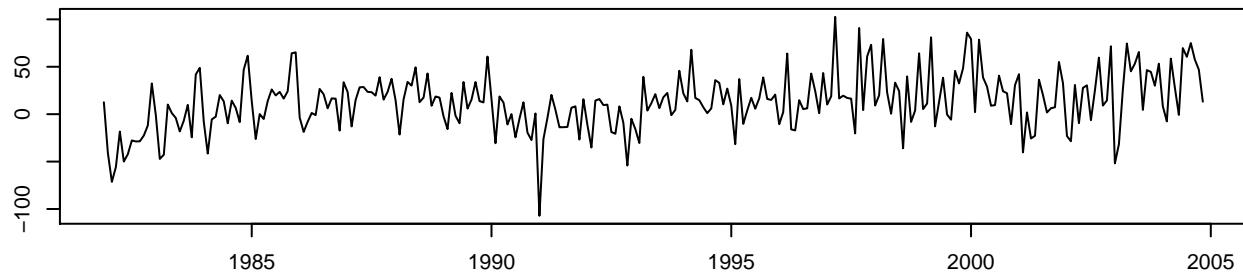
Other Business Credit



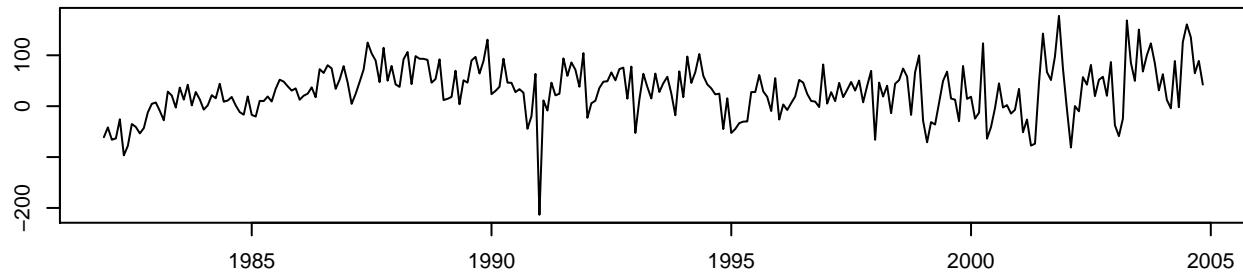




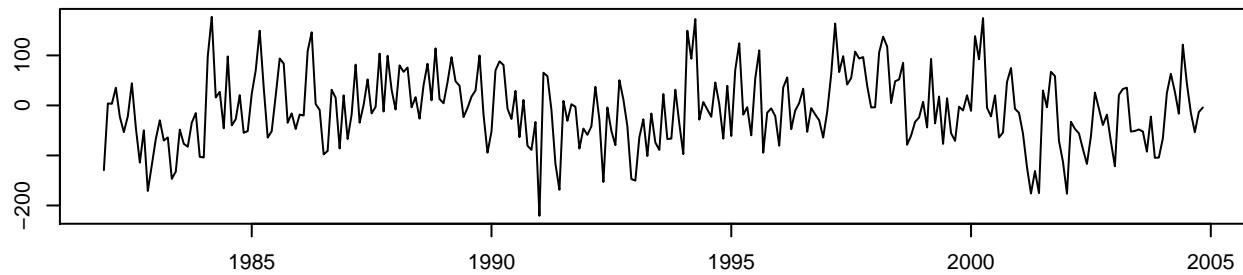
Consumer Credit

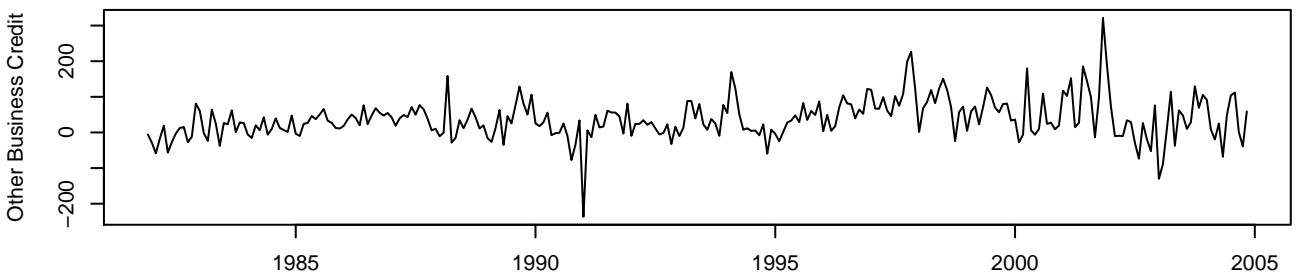


Residential Mortgage

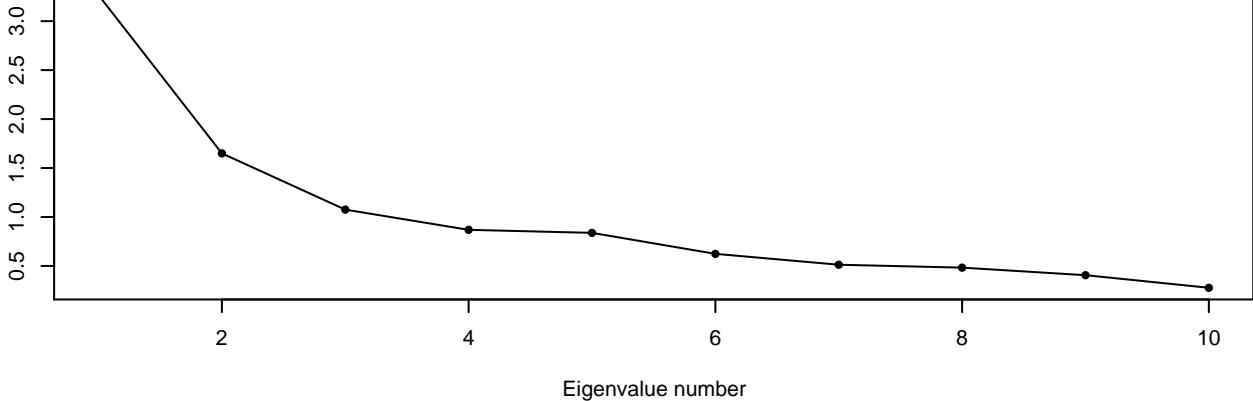


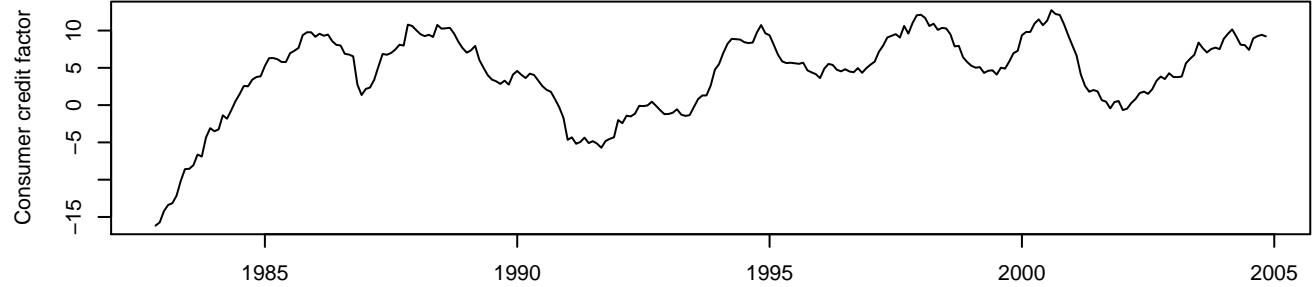
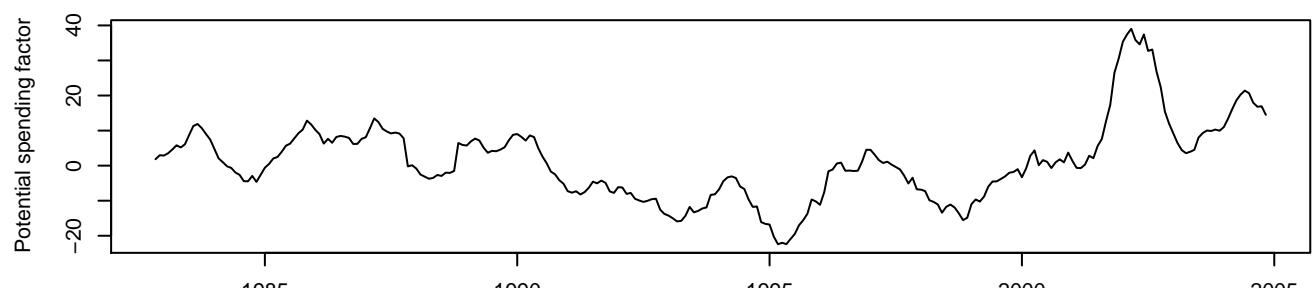
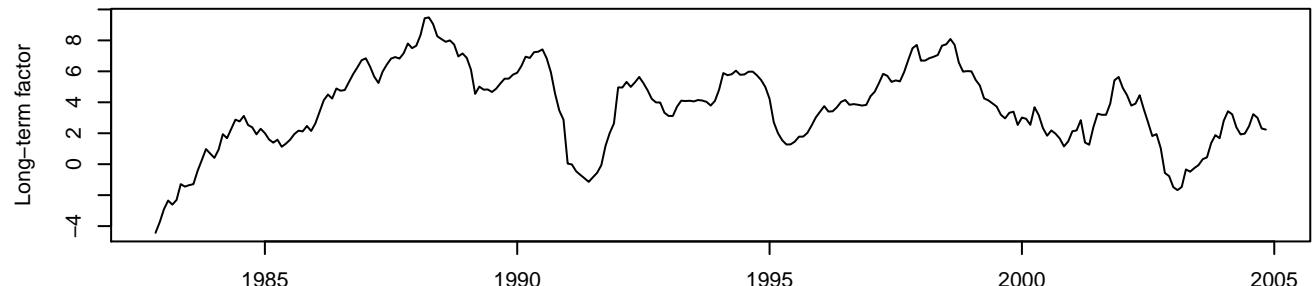
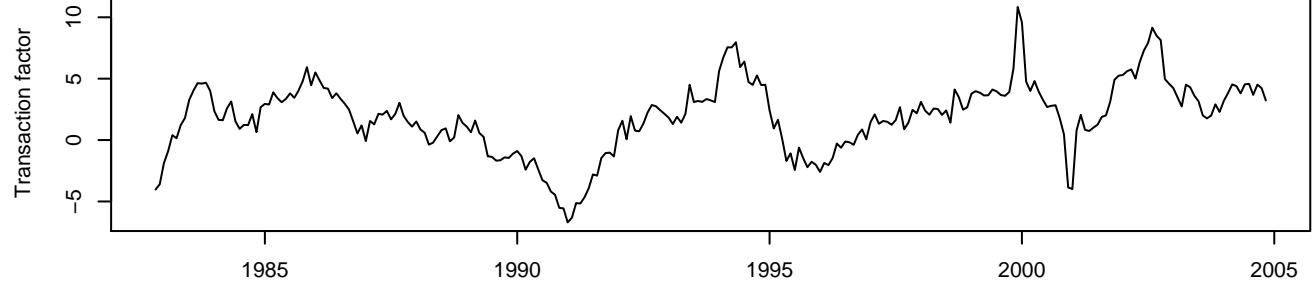
Short Term Business Credit

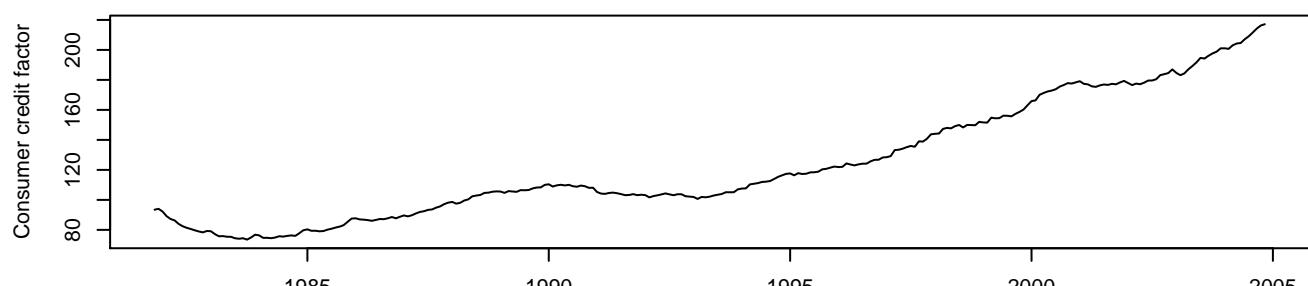
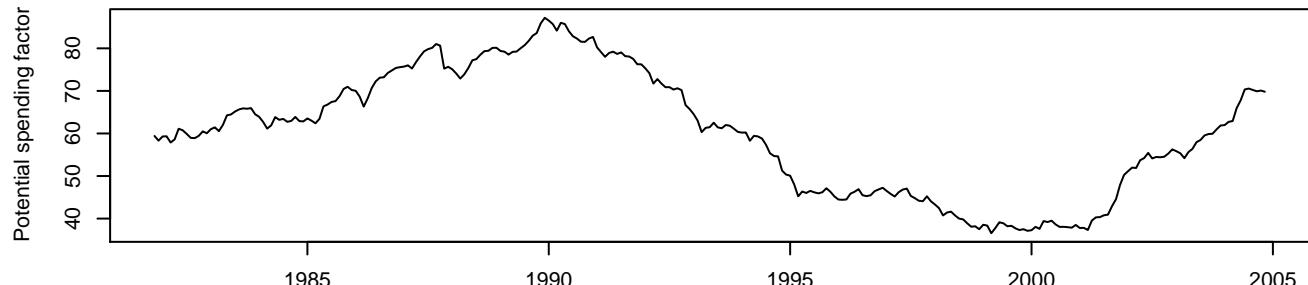
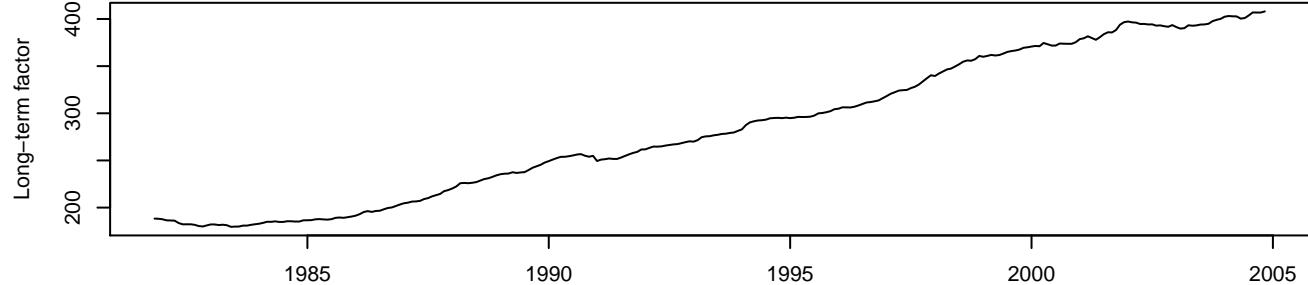
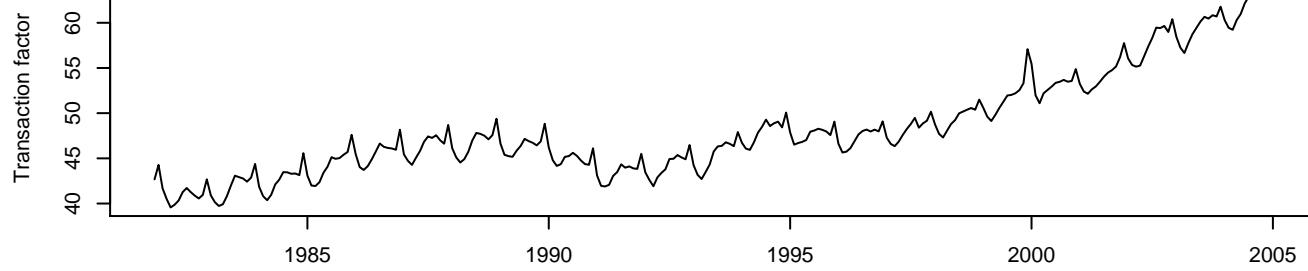


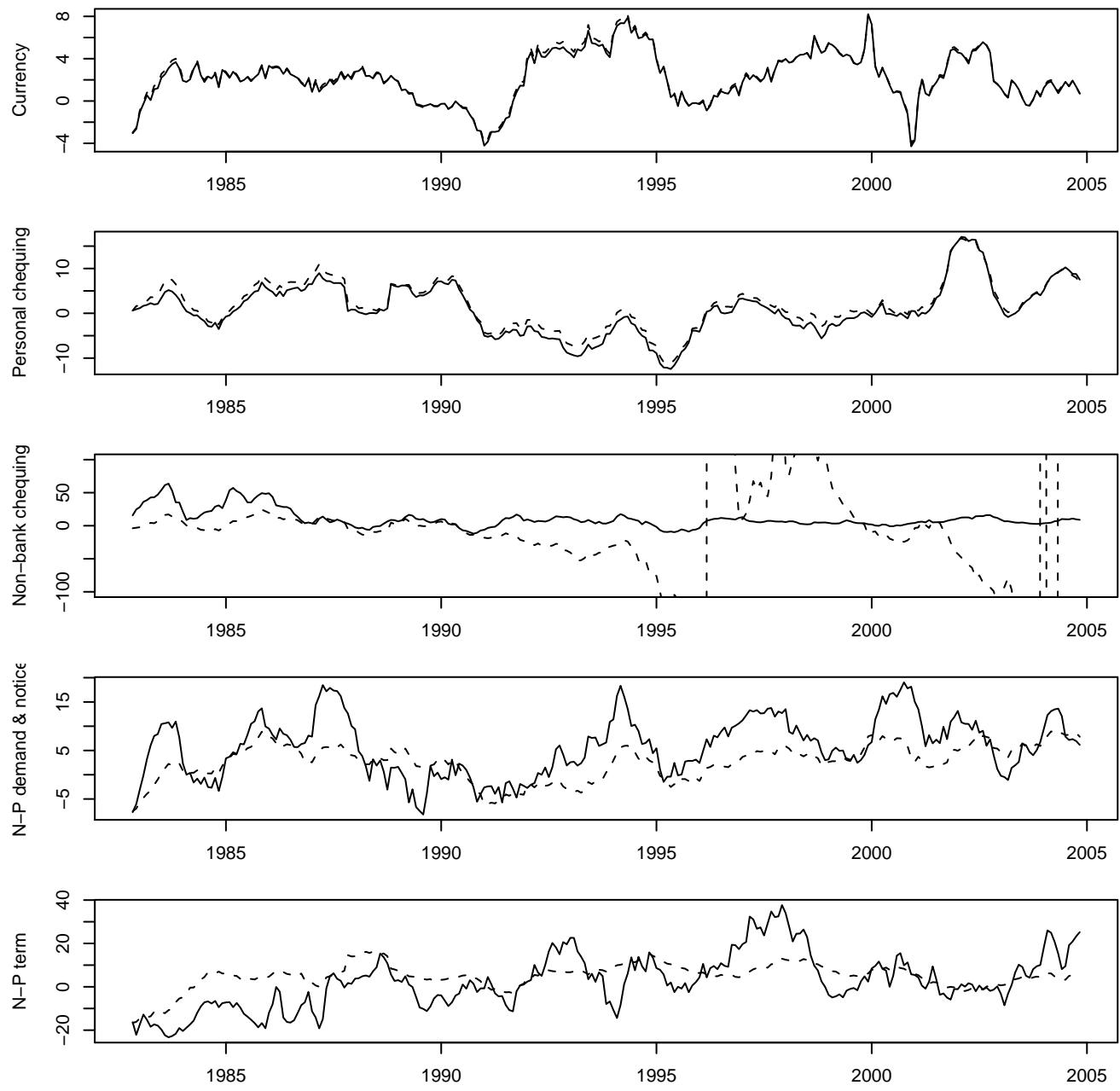


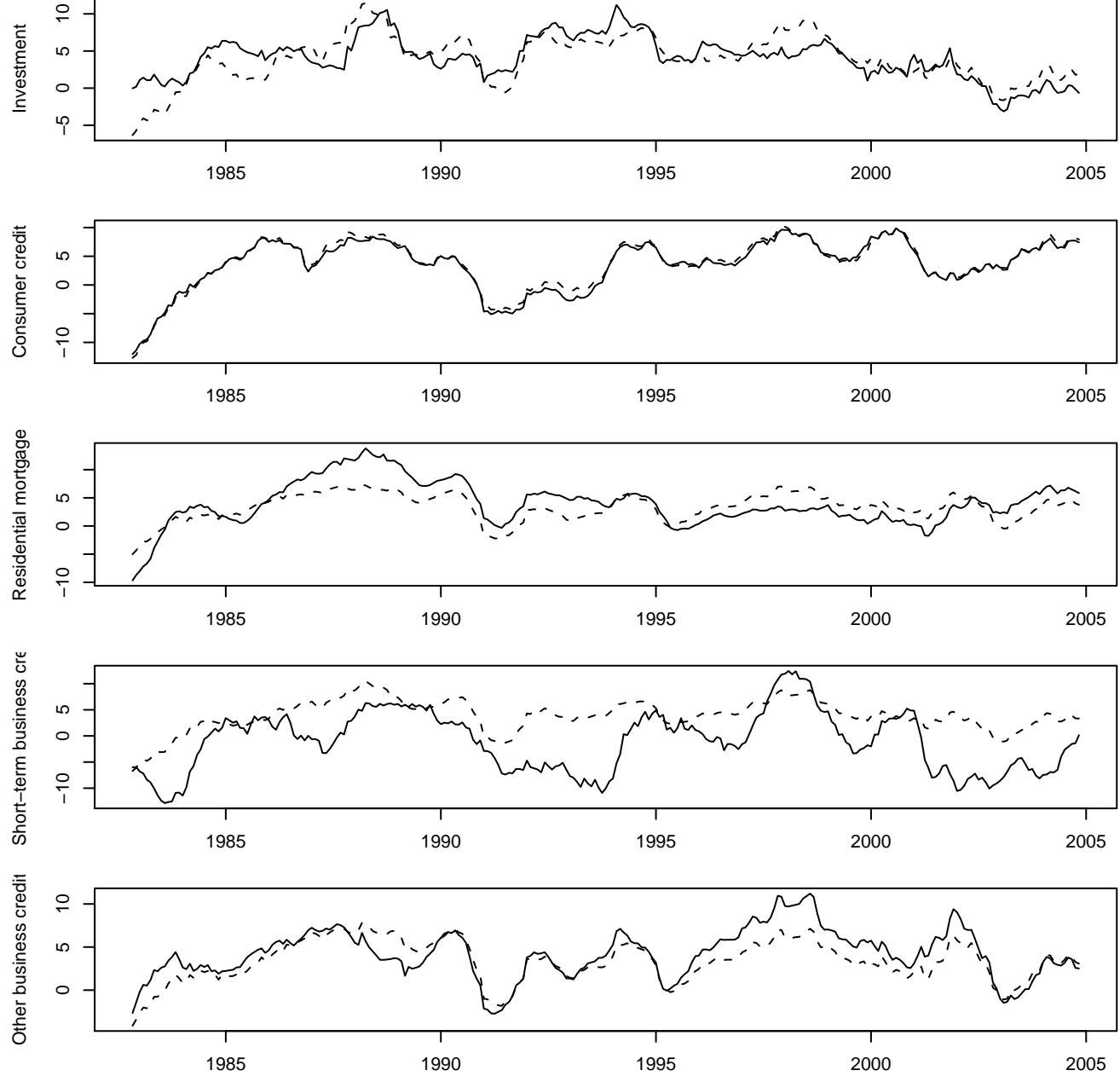
Value

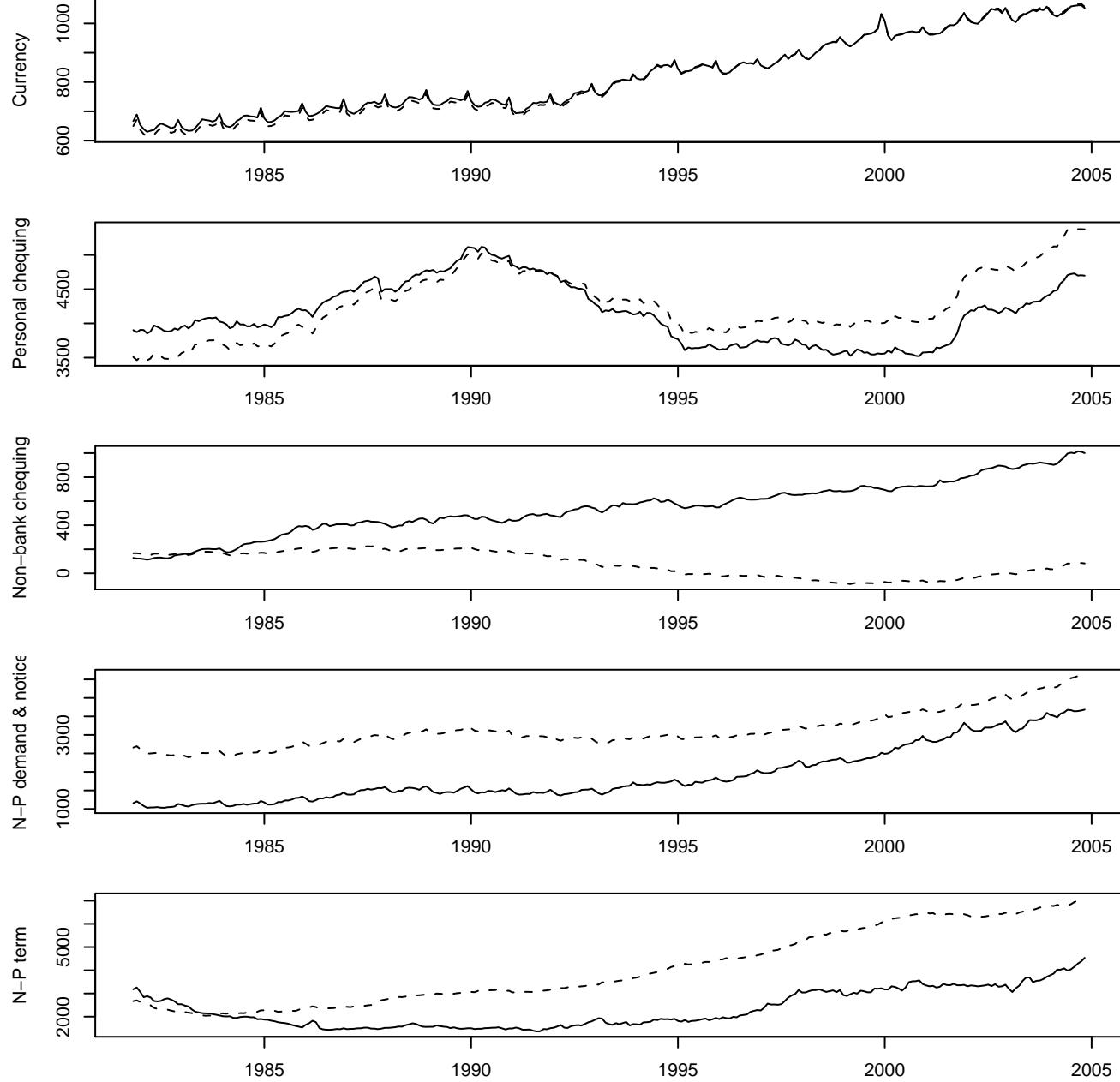


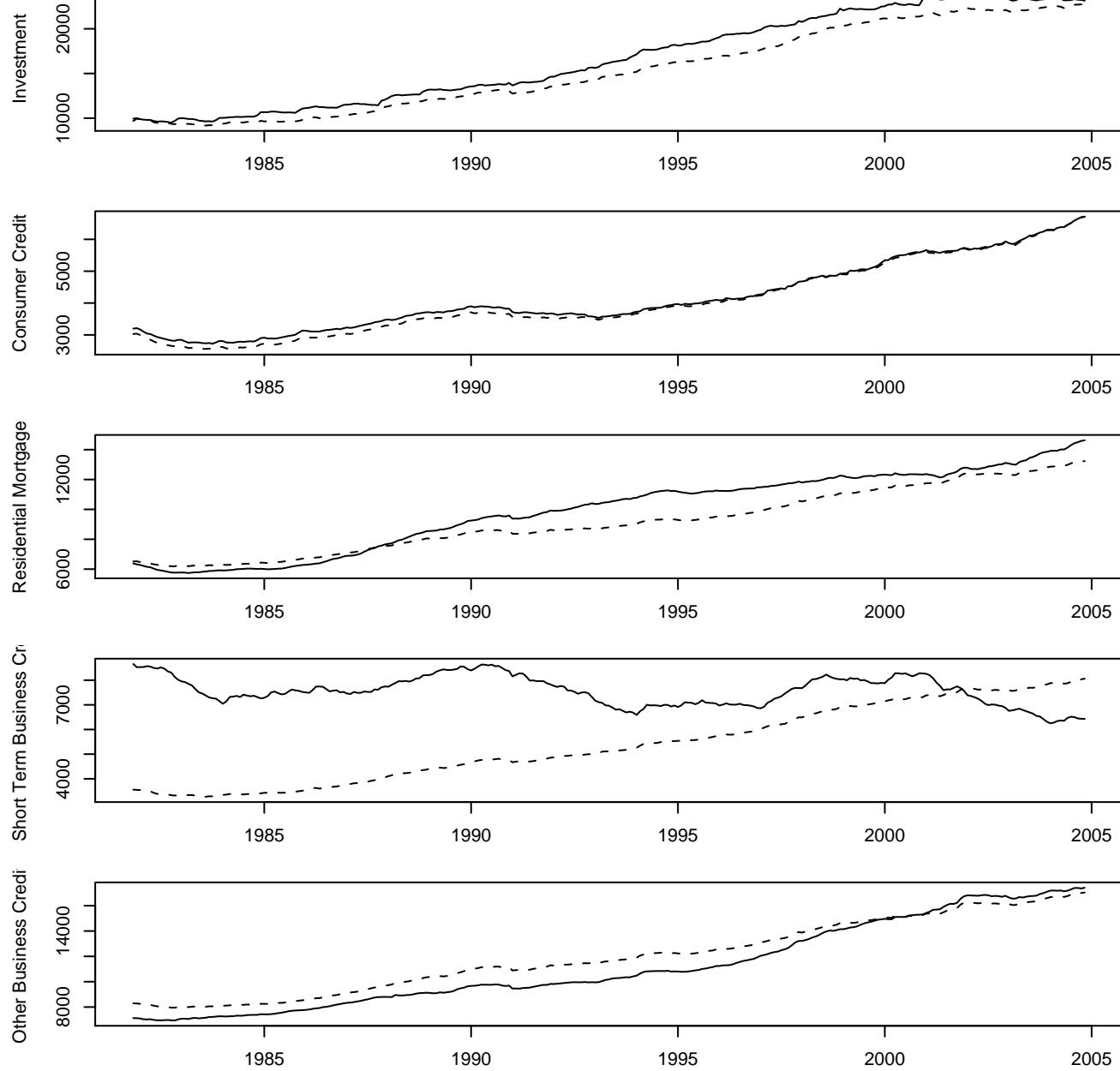




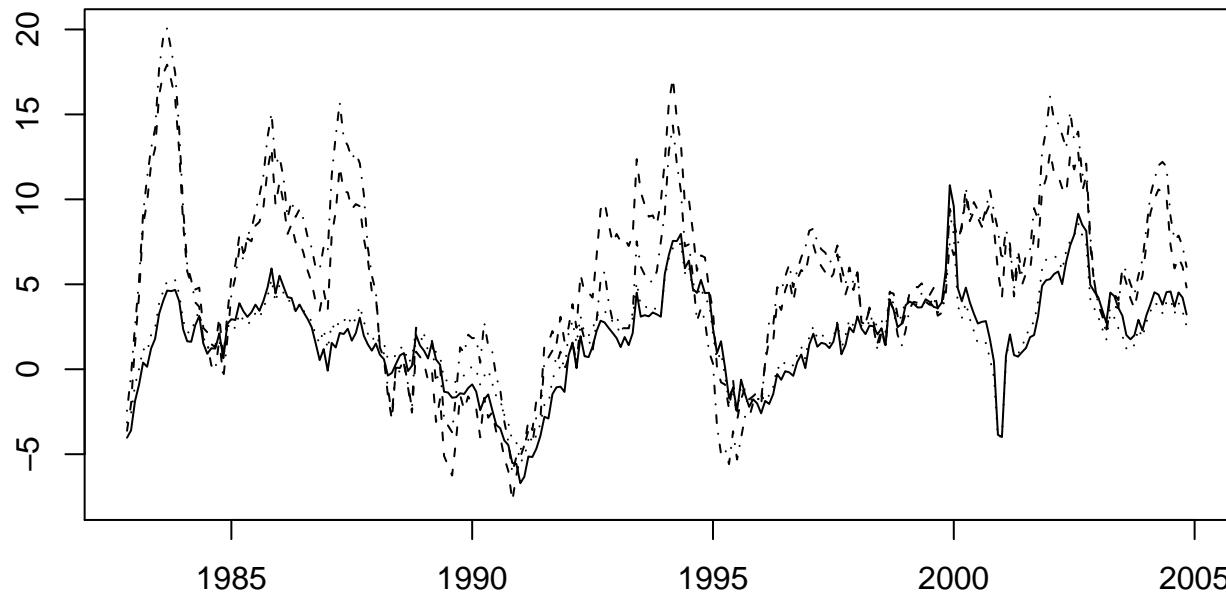




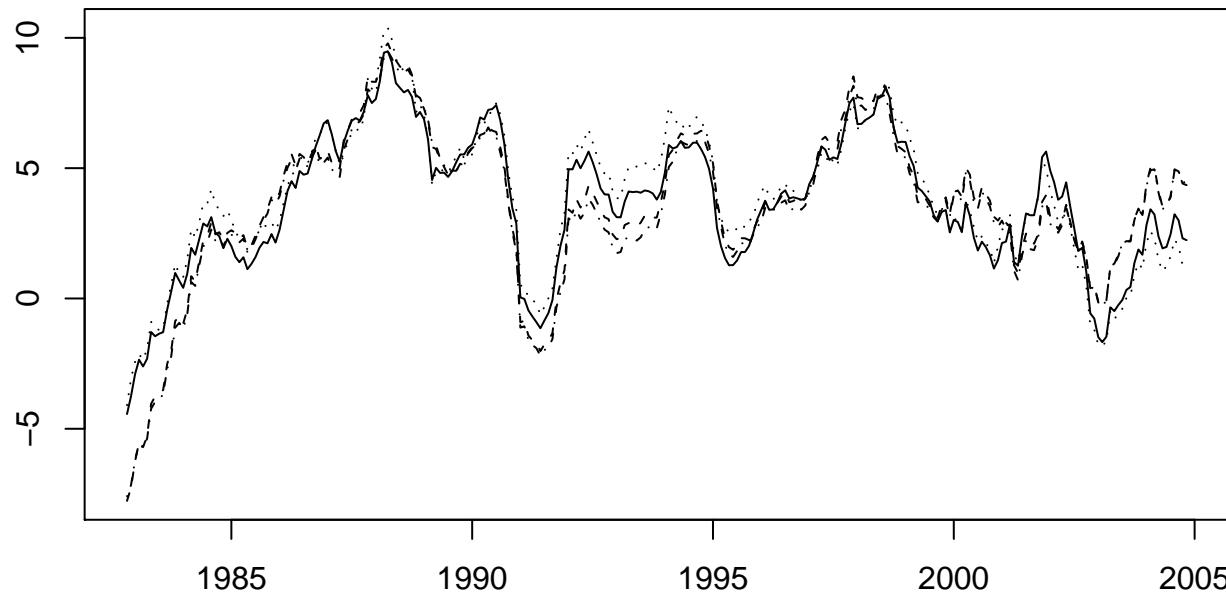


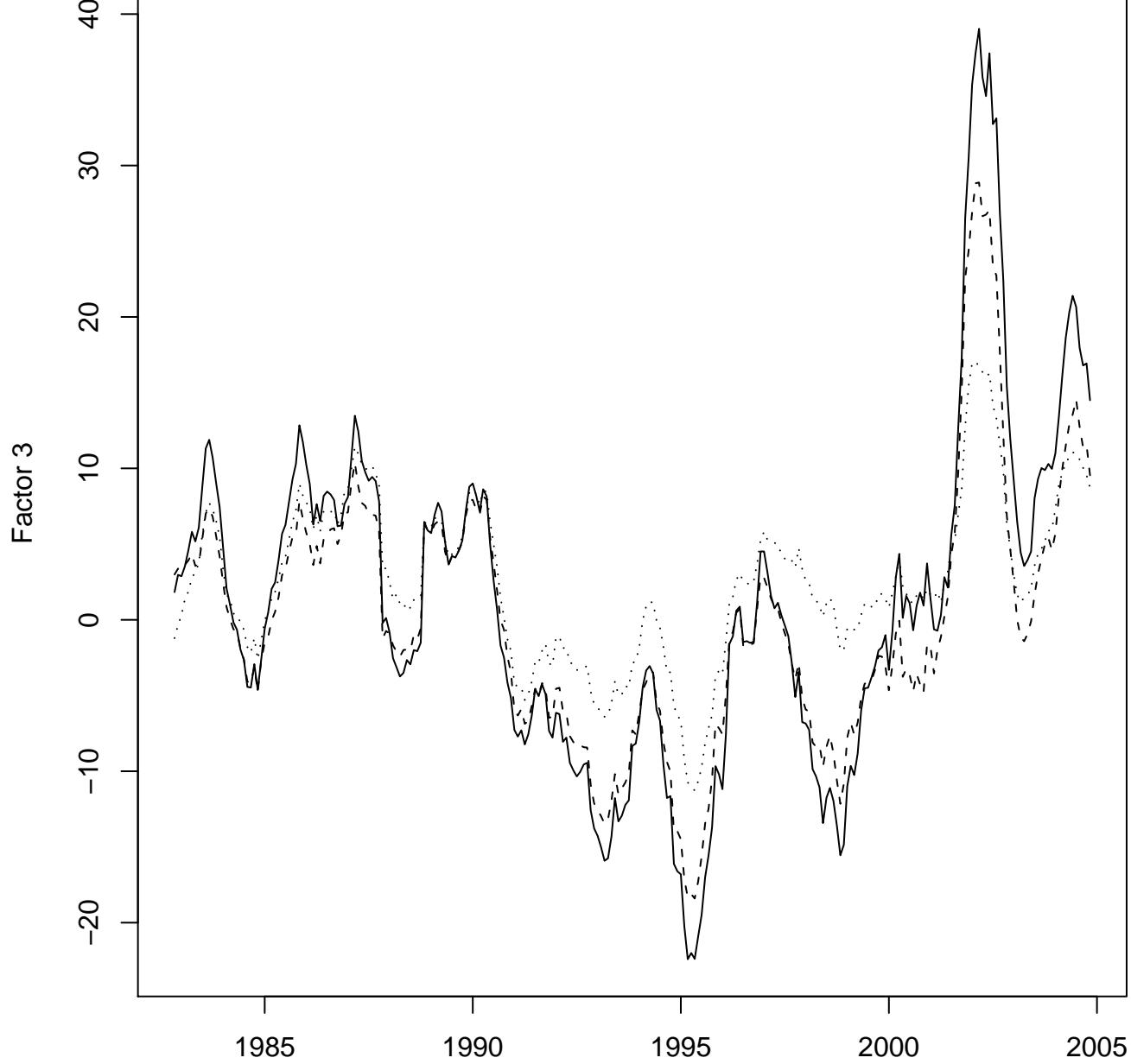


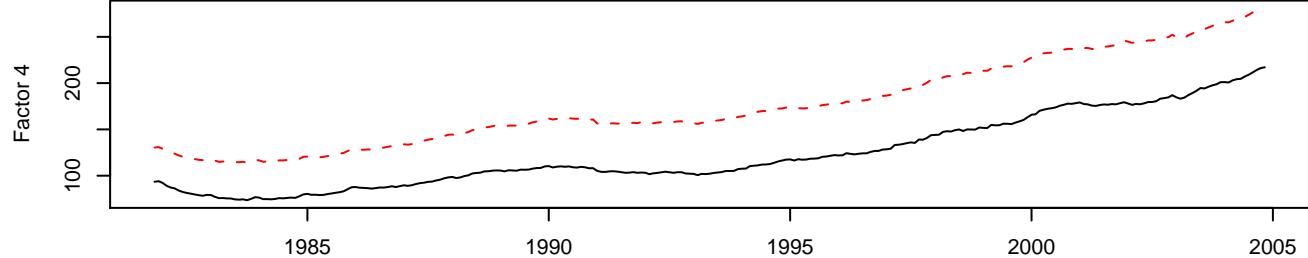
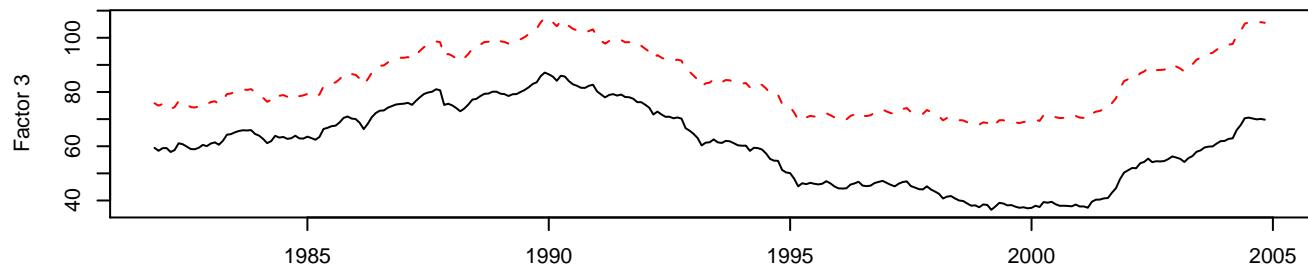
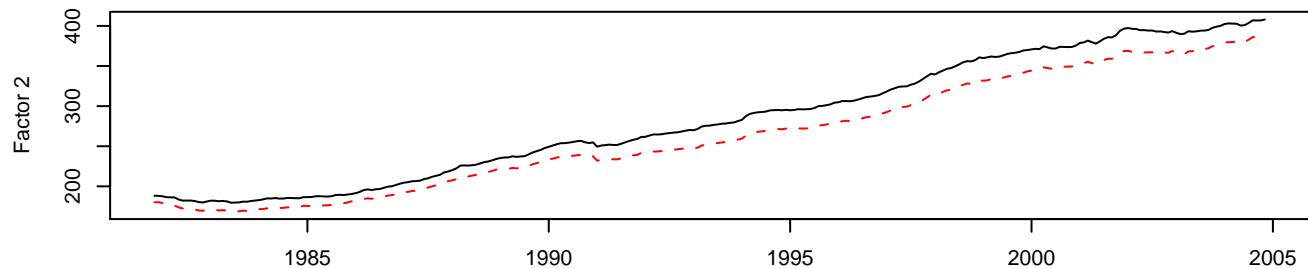
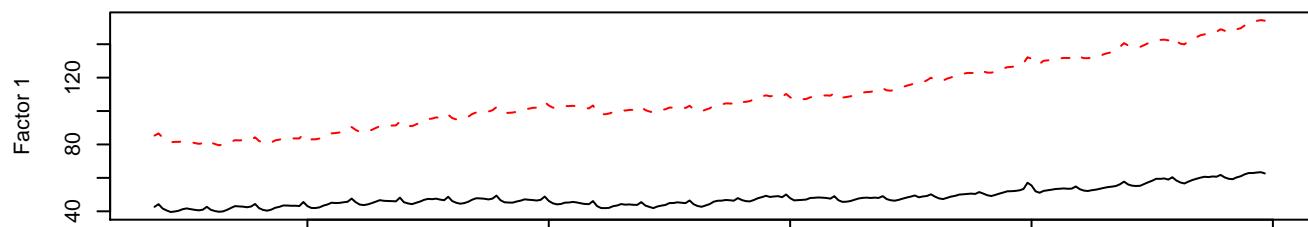
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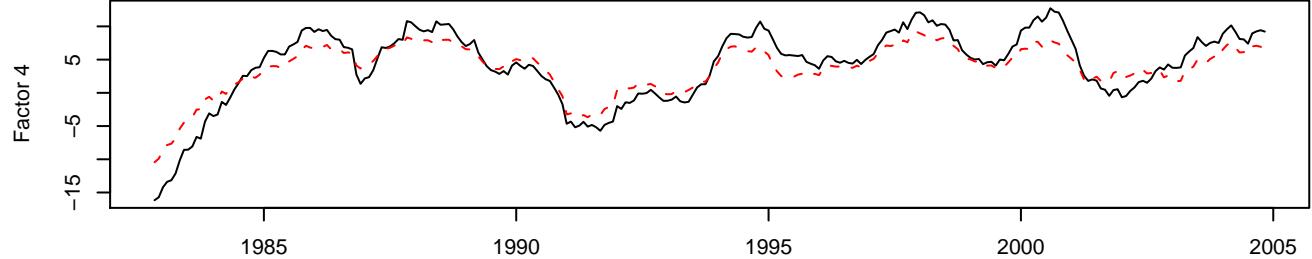
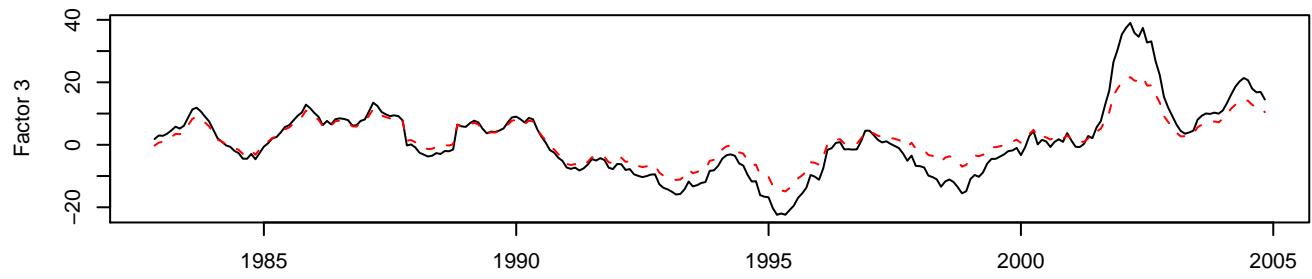
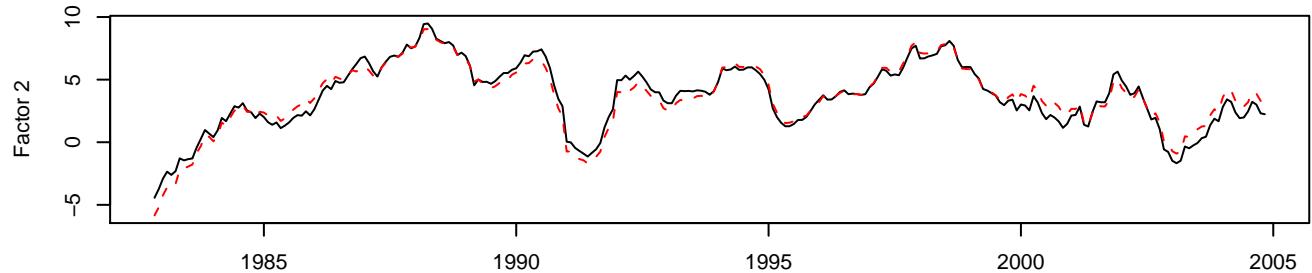
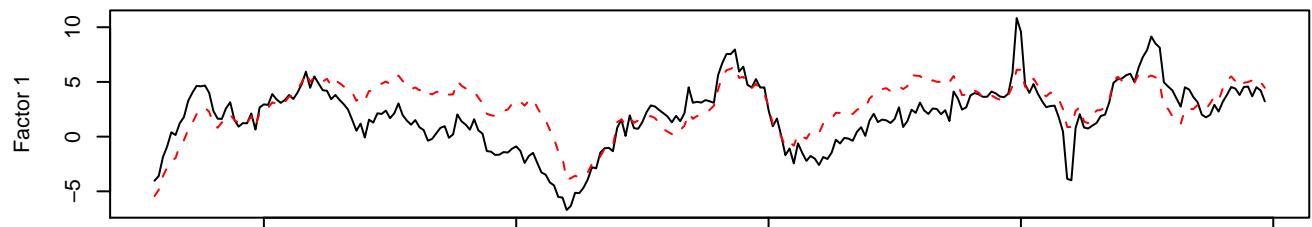


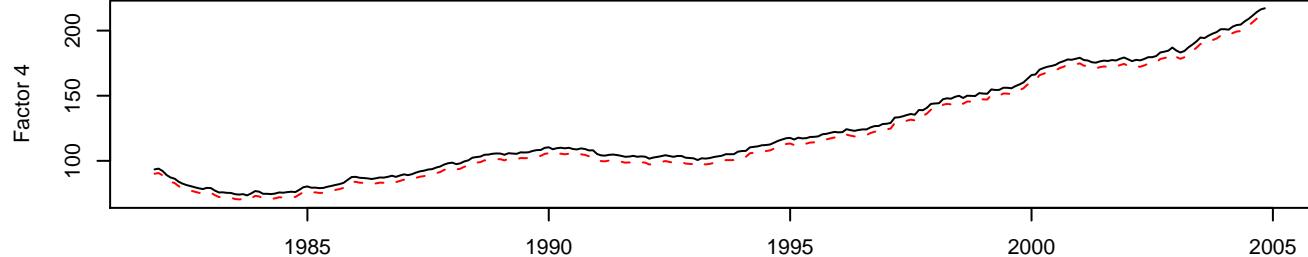
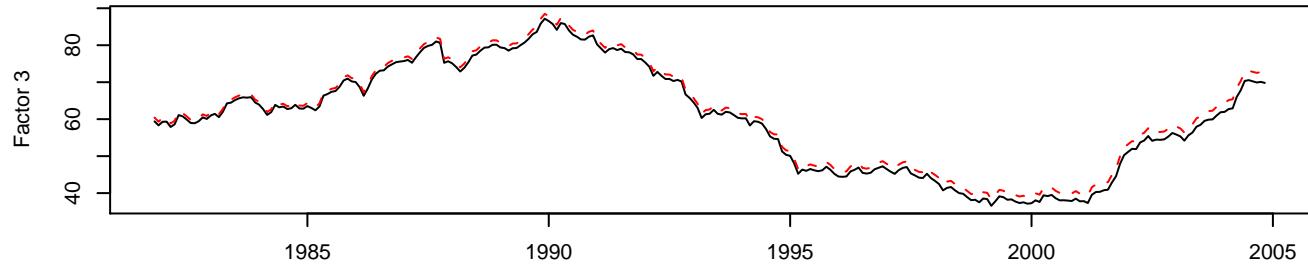
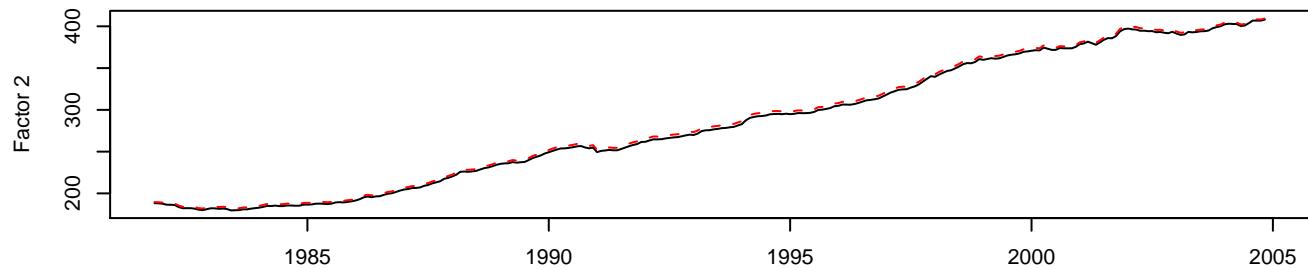
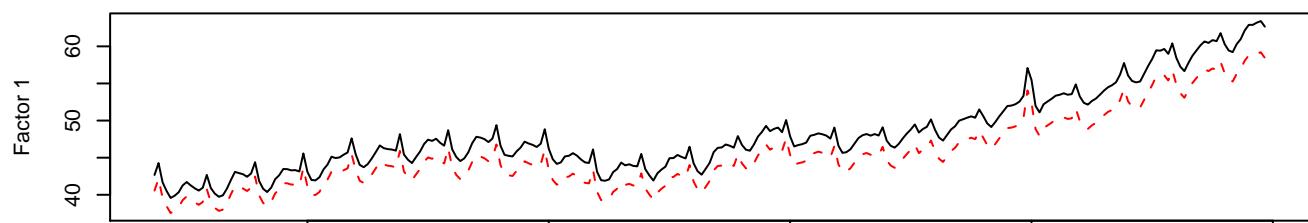
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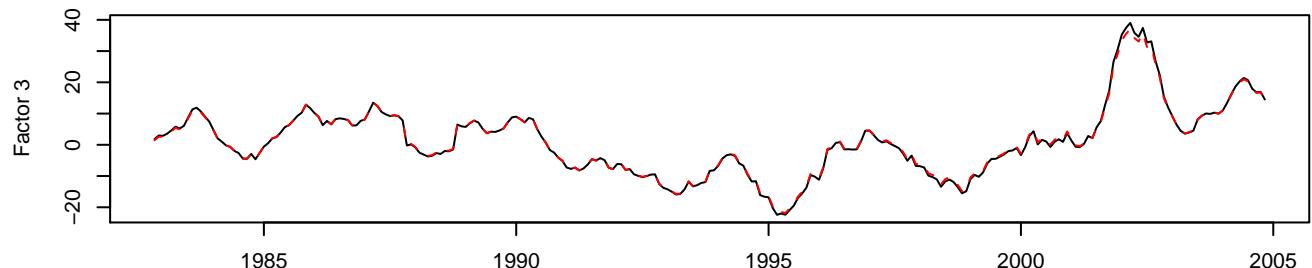
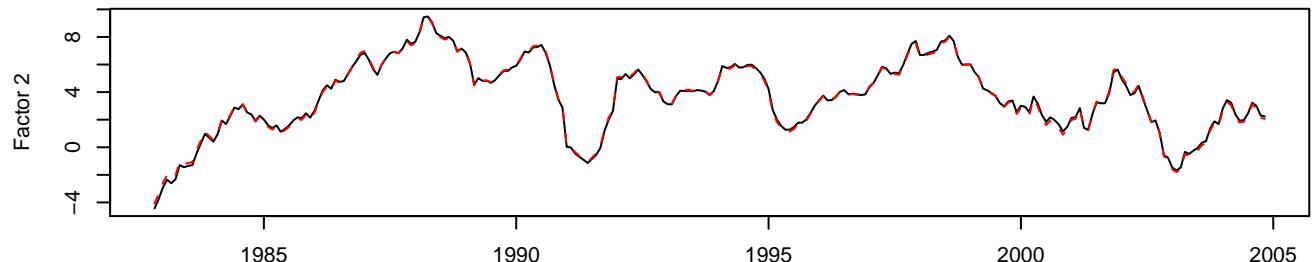
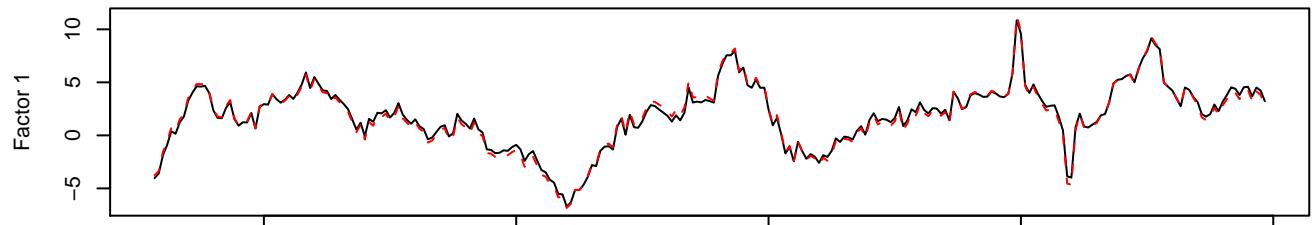


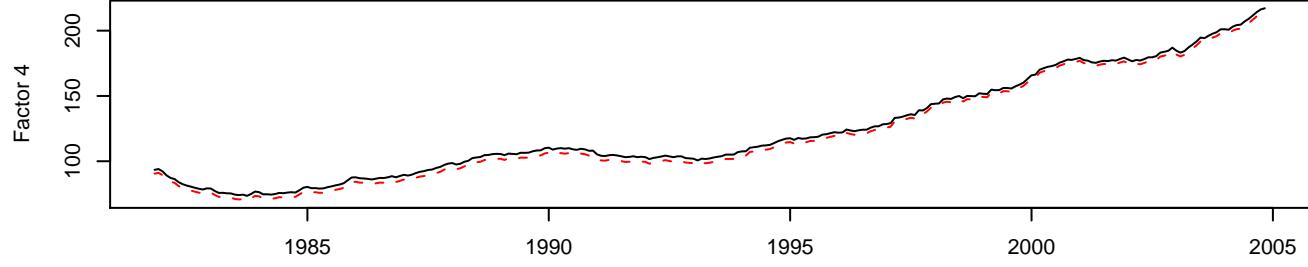
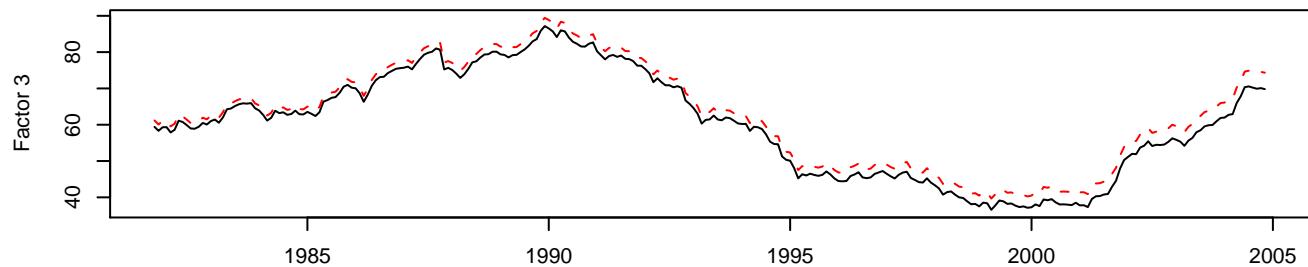
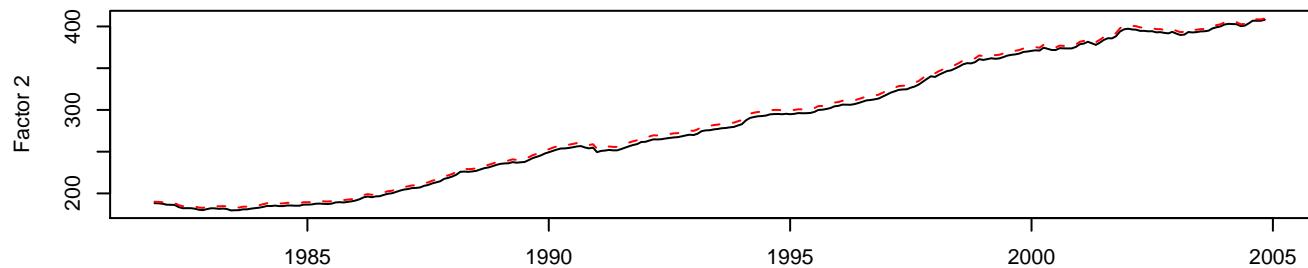
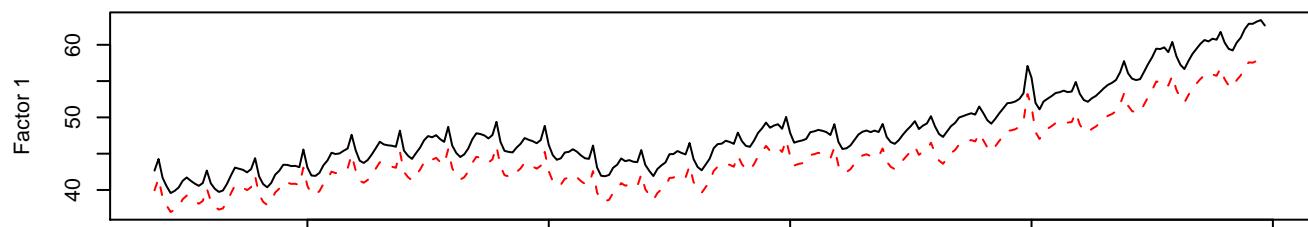


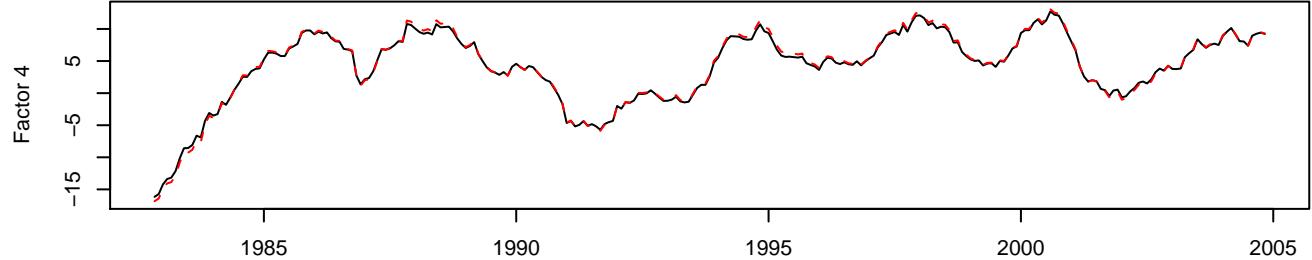
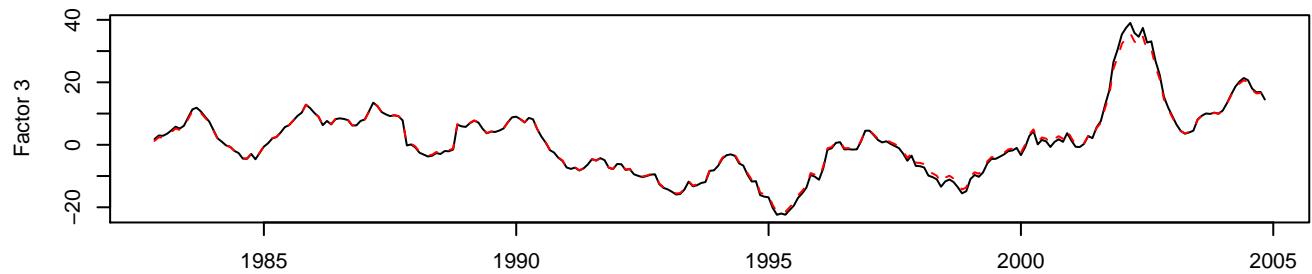
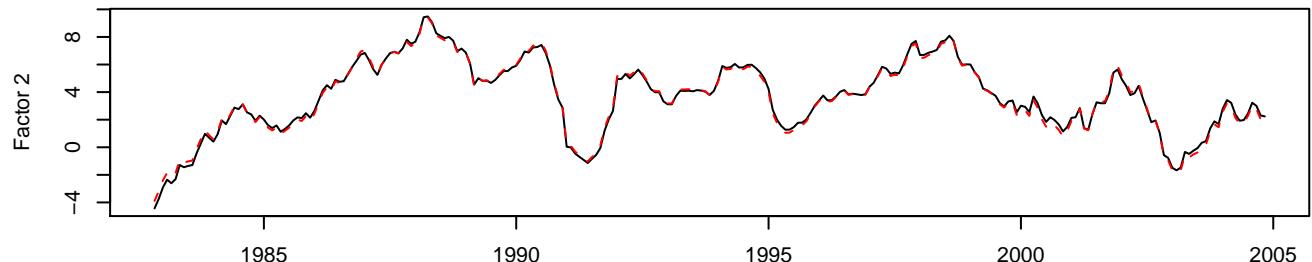
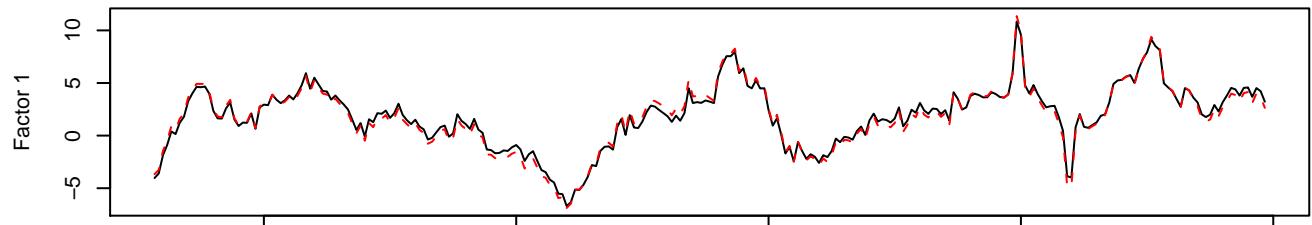


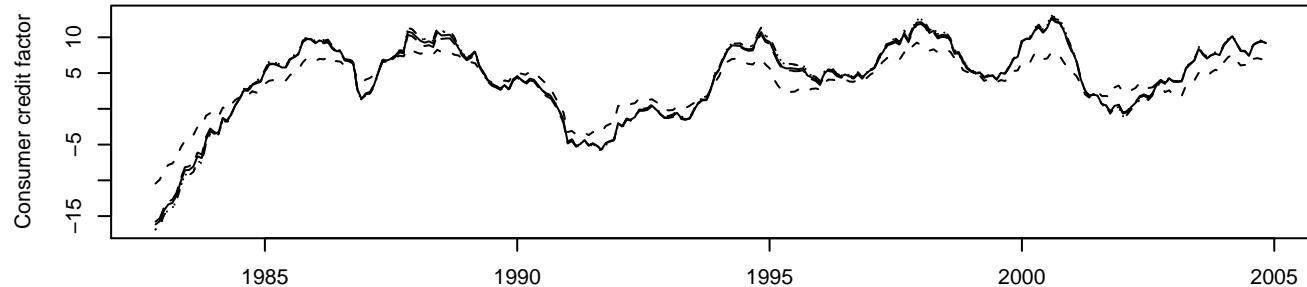
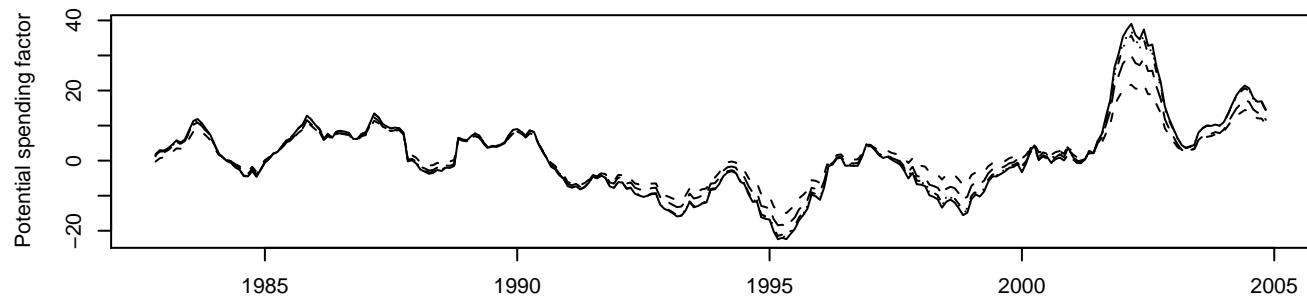
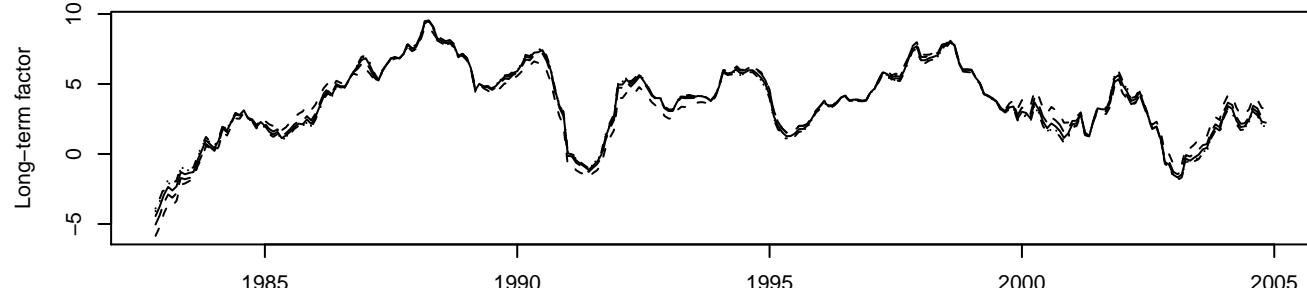
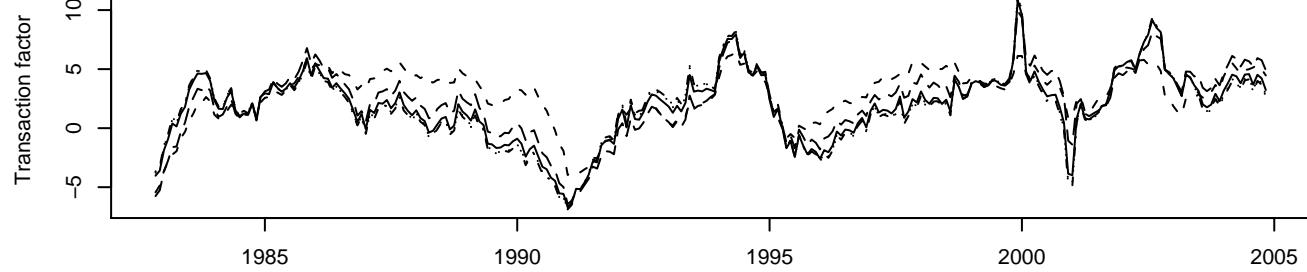


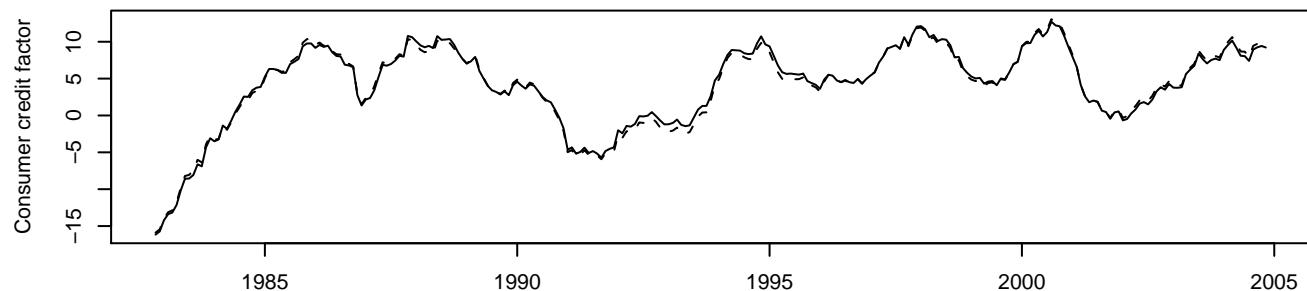
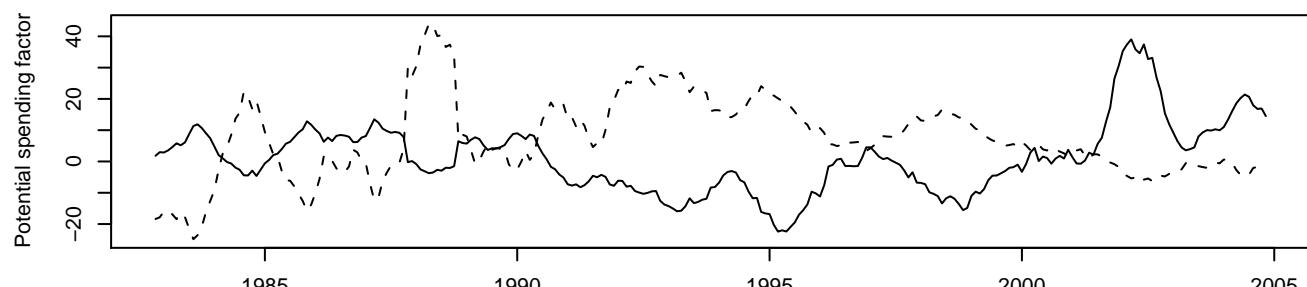
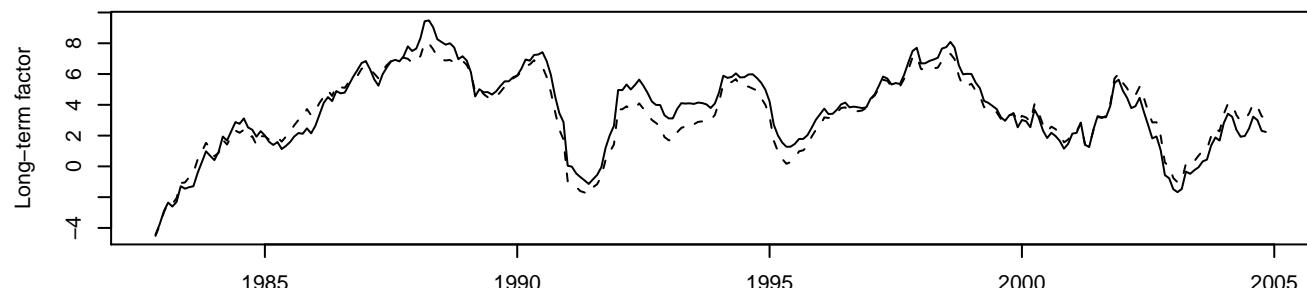
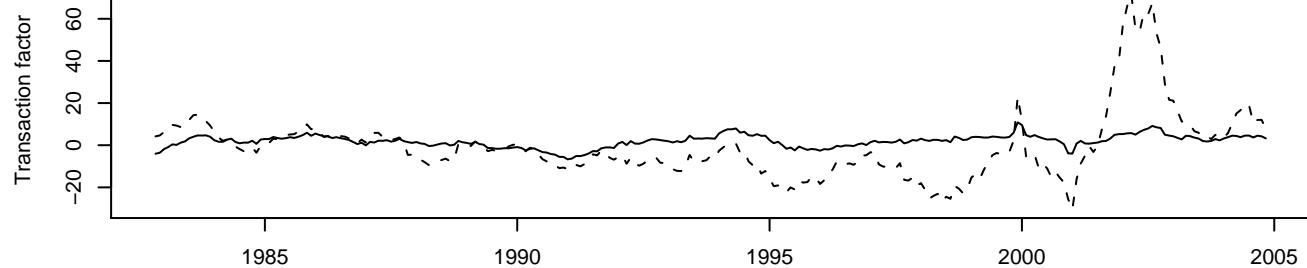


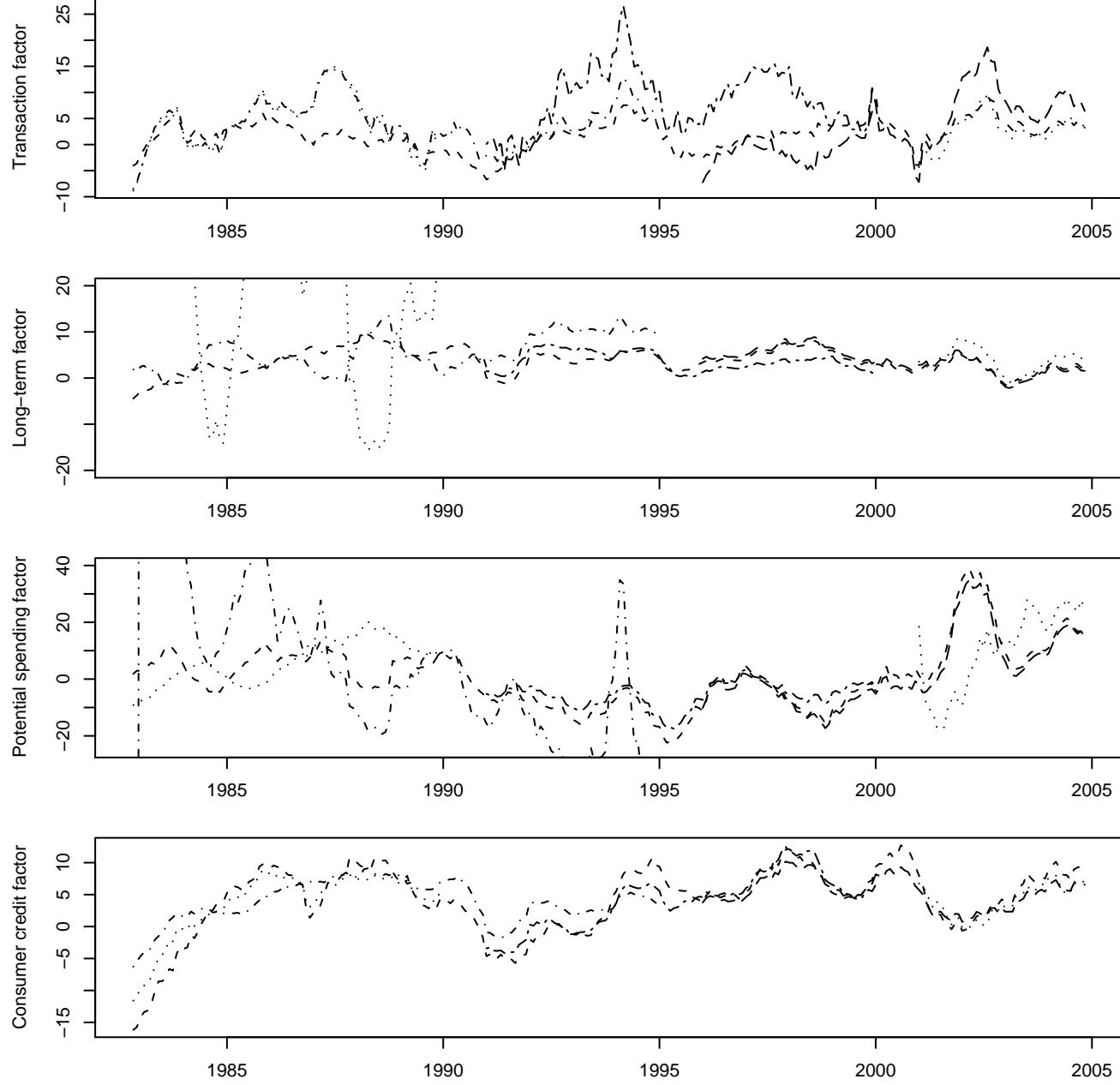


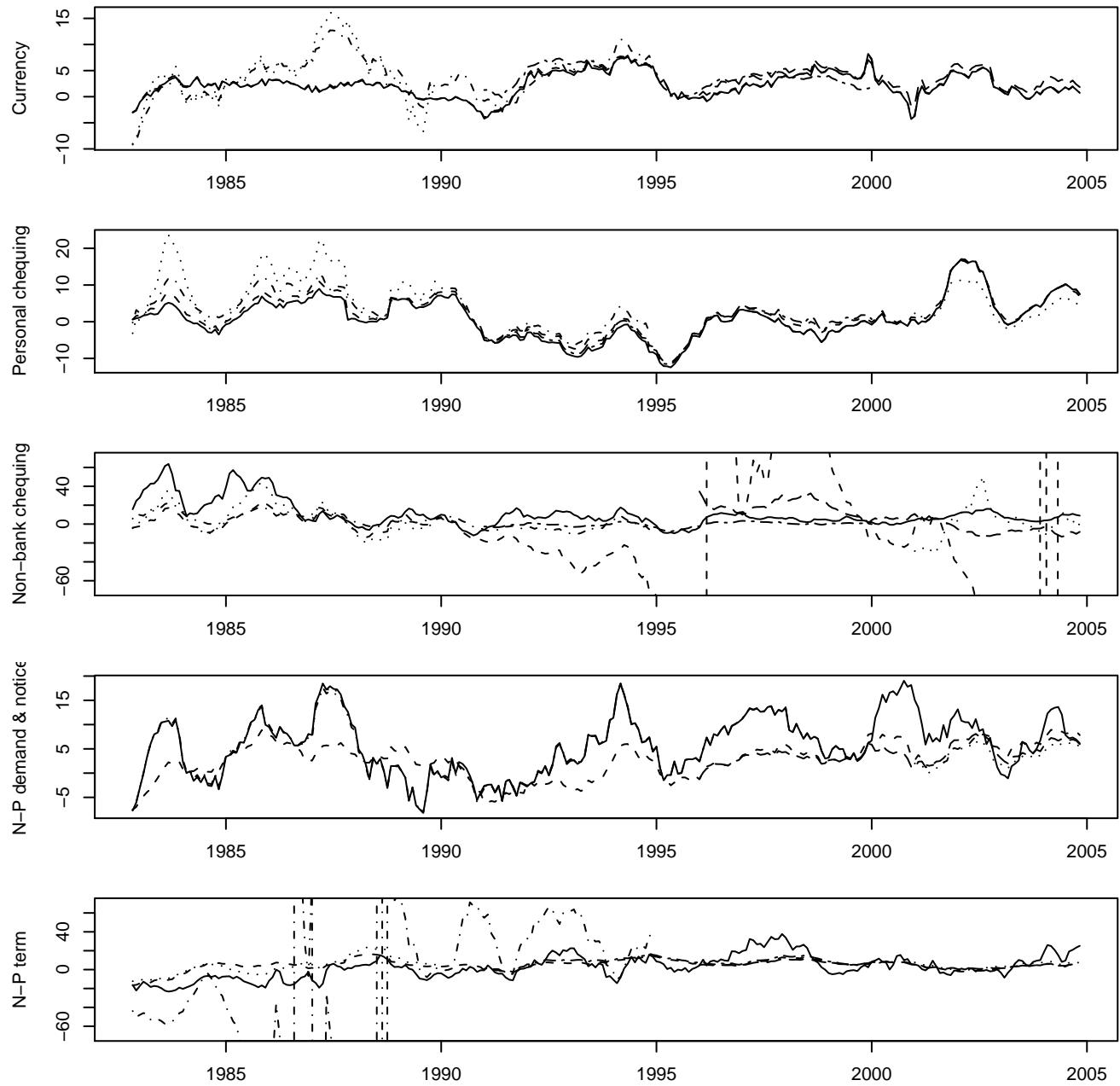


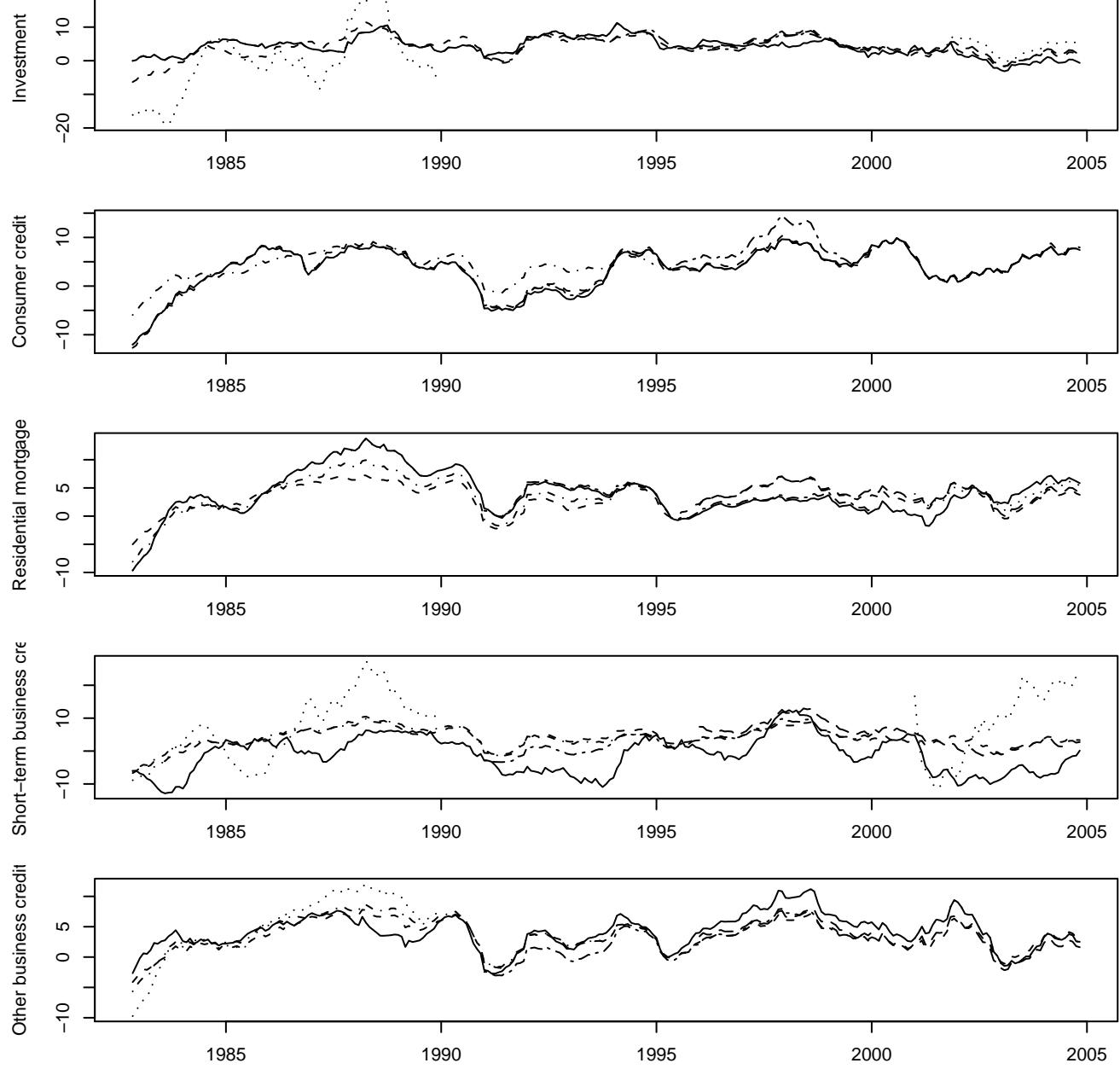




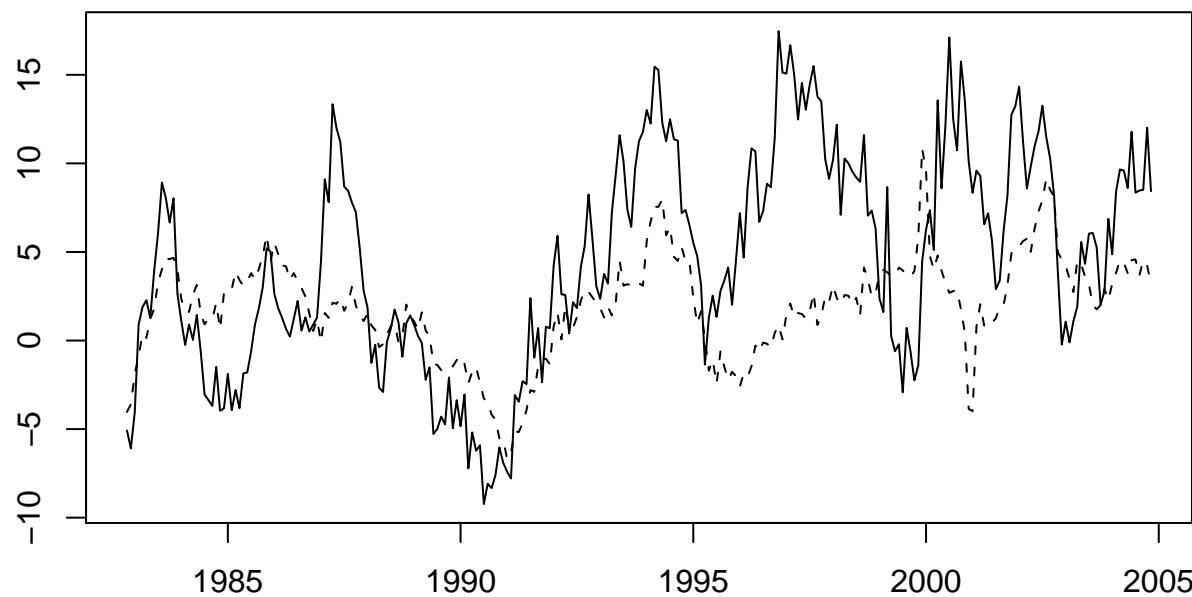








M1+ vs.
transaction factor



M2++ vs.
long-term factor

