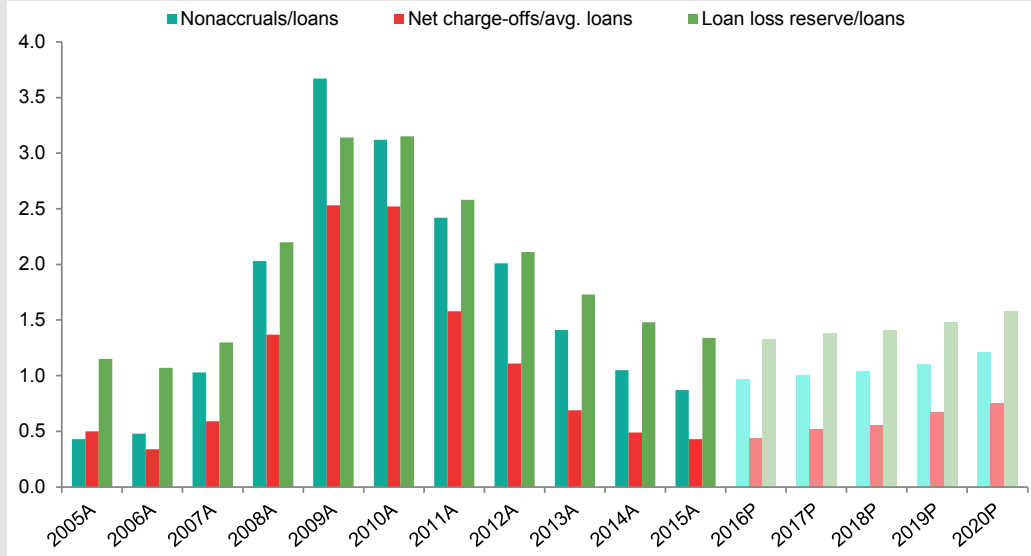
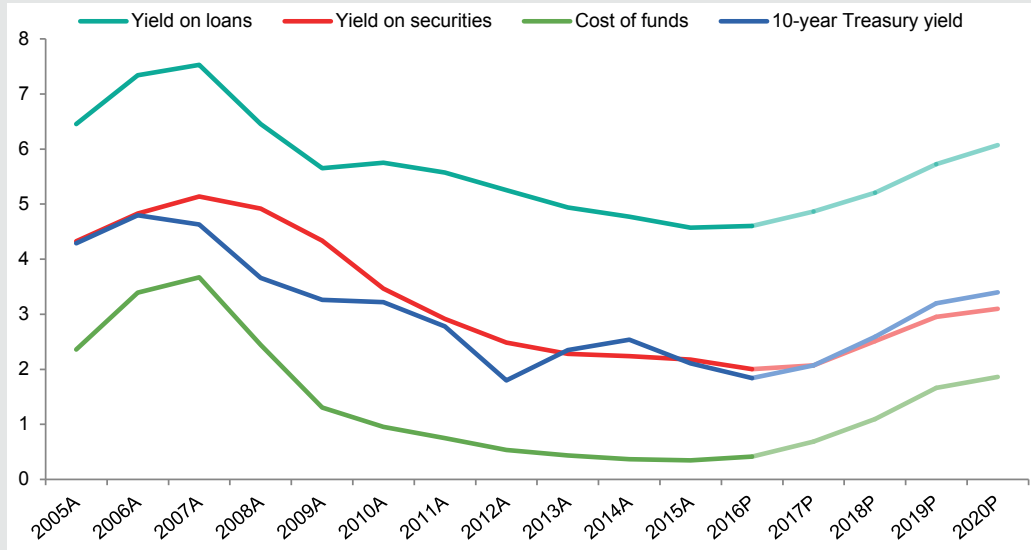


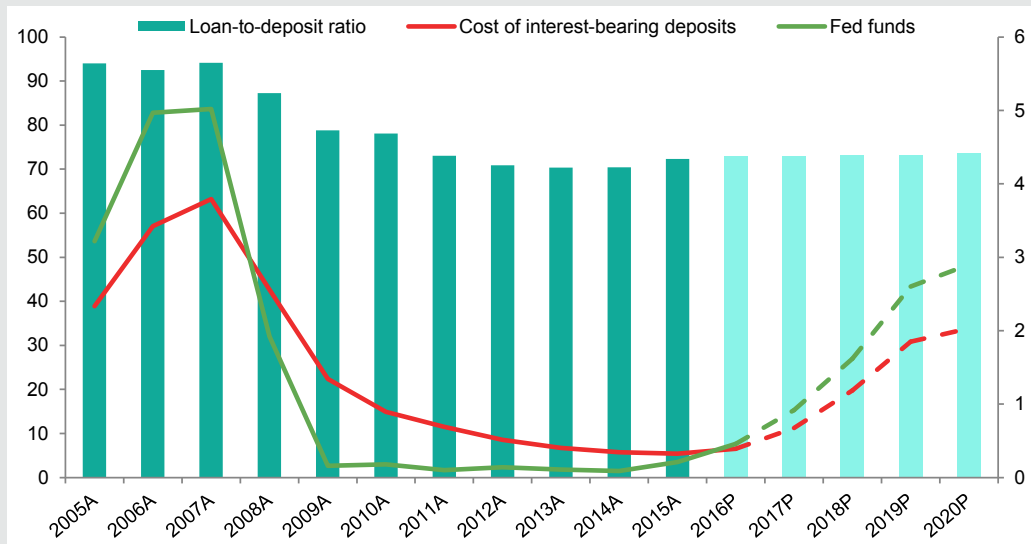
Credit quality will remain fairly strong near term before souring (%)



Yields will struggle to keep up with costs in lower-for-longer environment (%)



Higher rates, liquidity needs will help push deposit costs up



Source: SNL Financial, an offering of S&P Global Market Intelligence