

Example:

% of Fee - Offset by Capital Relief

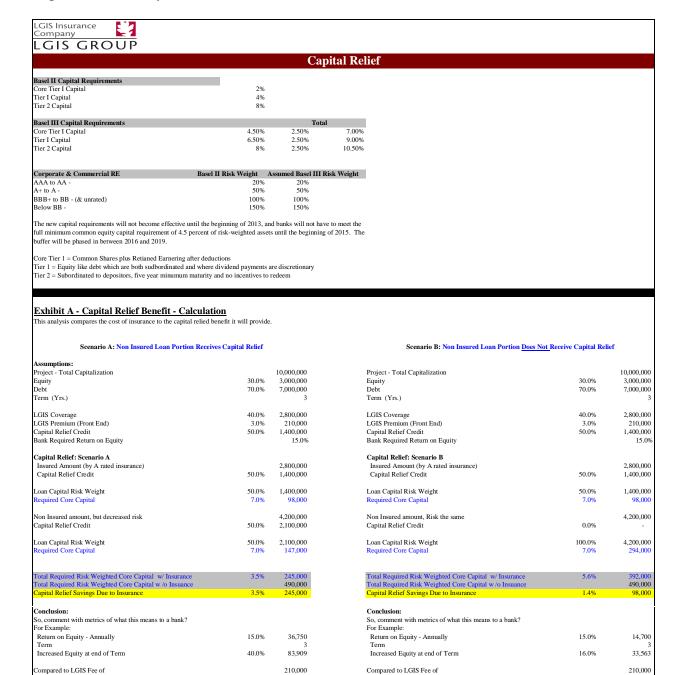
Annual Interest Savings Perspective

Average Loan Balance Outstanding

terest Rate Savings - to lower the rate

Annual - Capital Relief

Capital Relief Analysis under Basel III –



36,750 4,550,000 % of Fee - Offset by Capital Relief

Annual Interest Savings Perspective

Interest Rate Savings - to lower the rate

Average Loan Balance

16.09

65%