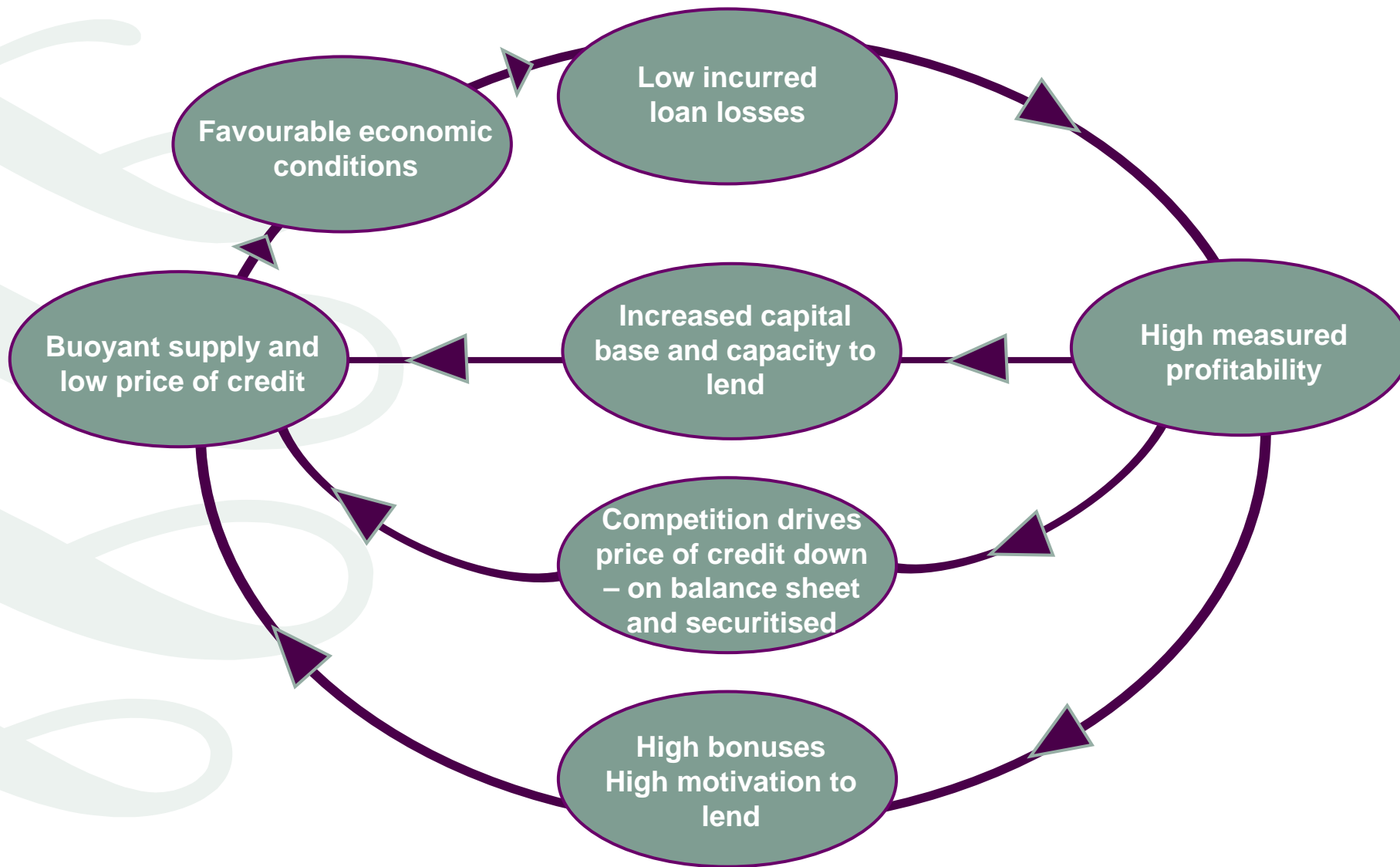
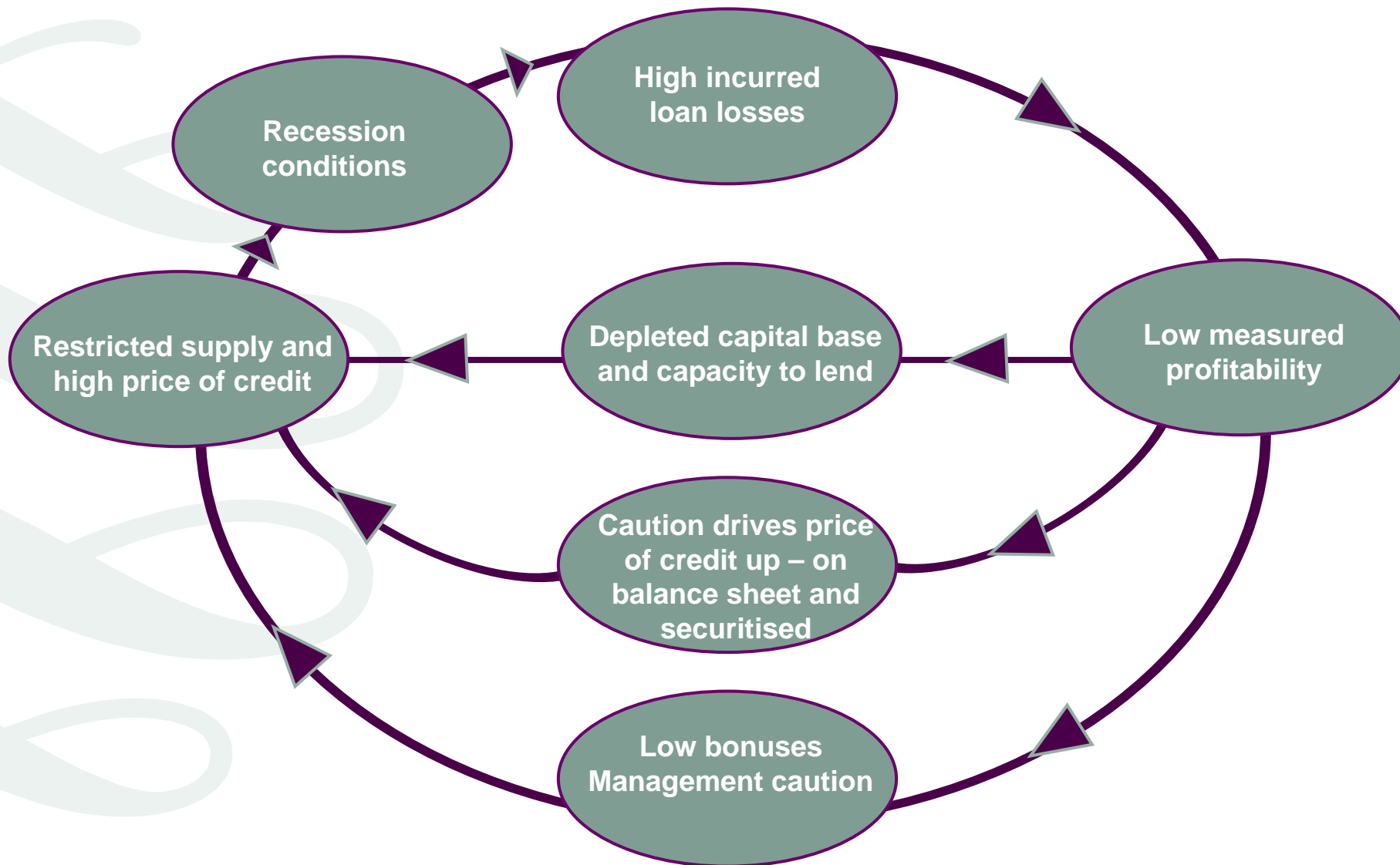


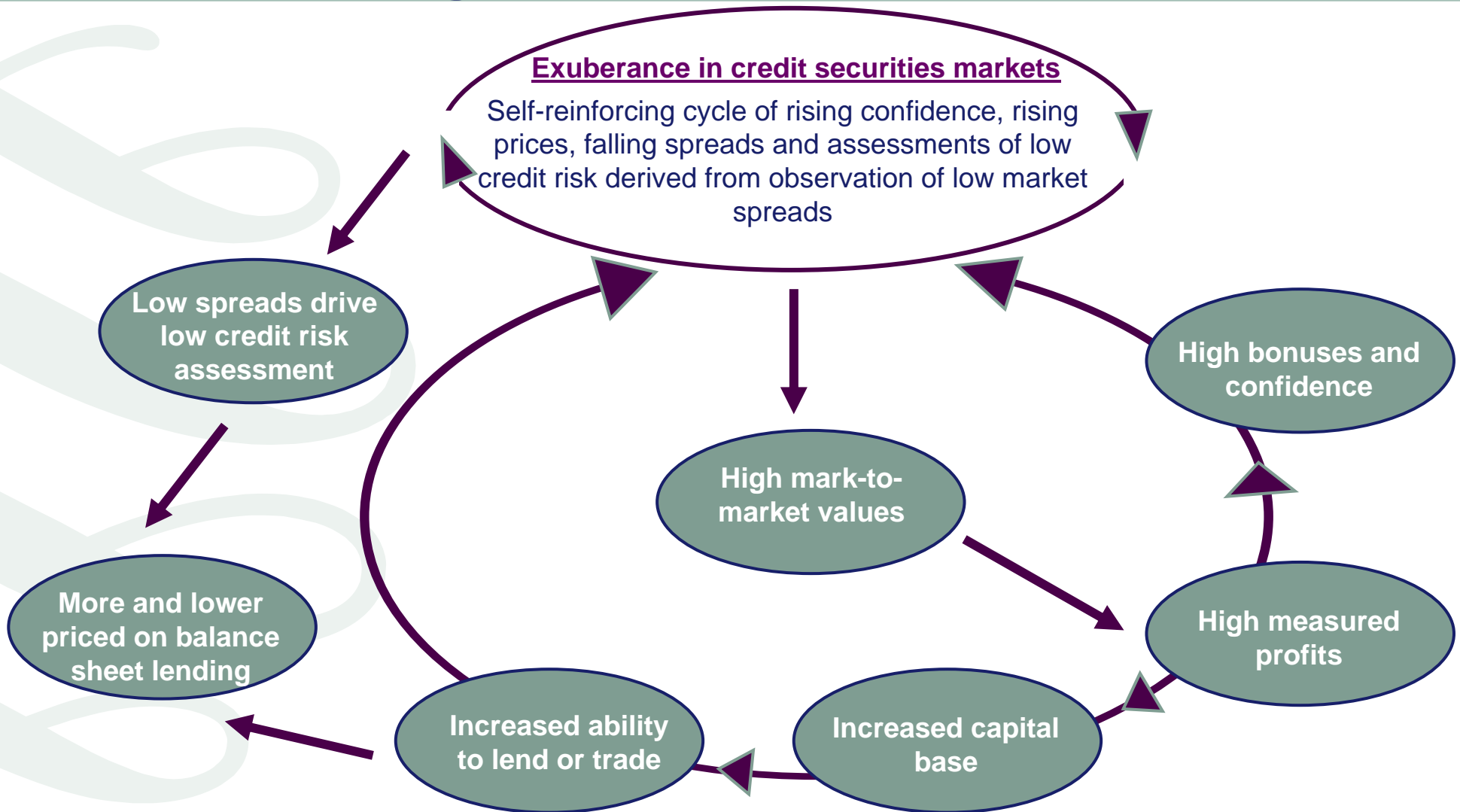
Banking Book Accounting and Procyclicality: The upswing



Banking Book Accounting and Procyclicality: The downswing



Trading Book Values and Procyclicality: The upswing



Trading Book Values and Procyclicality: The downswing

