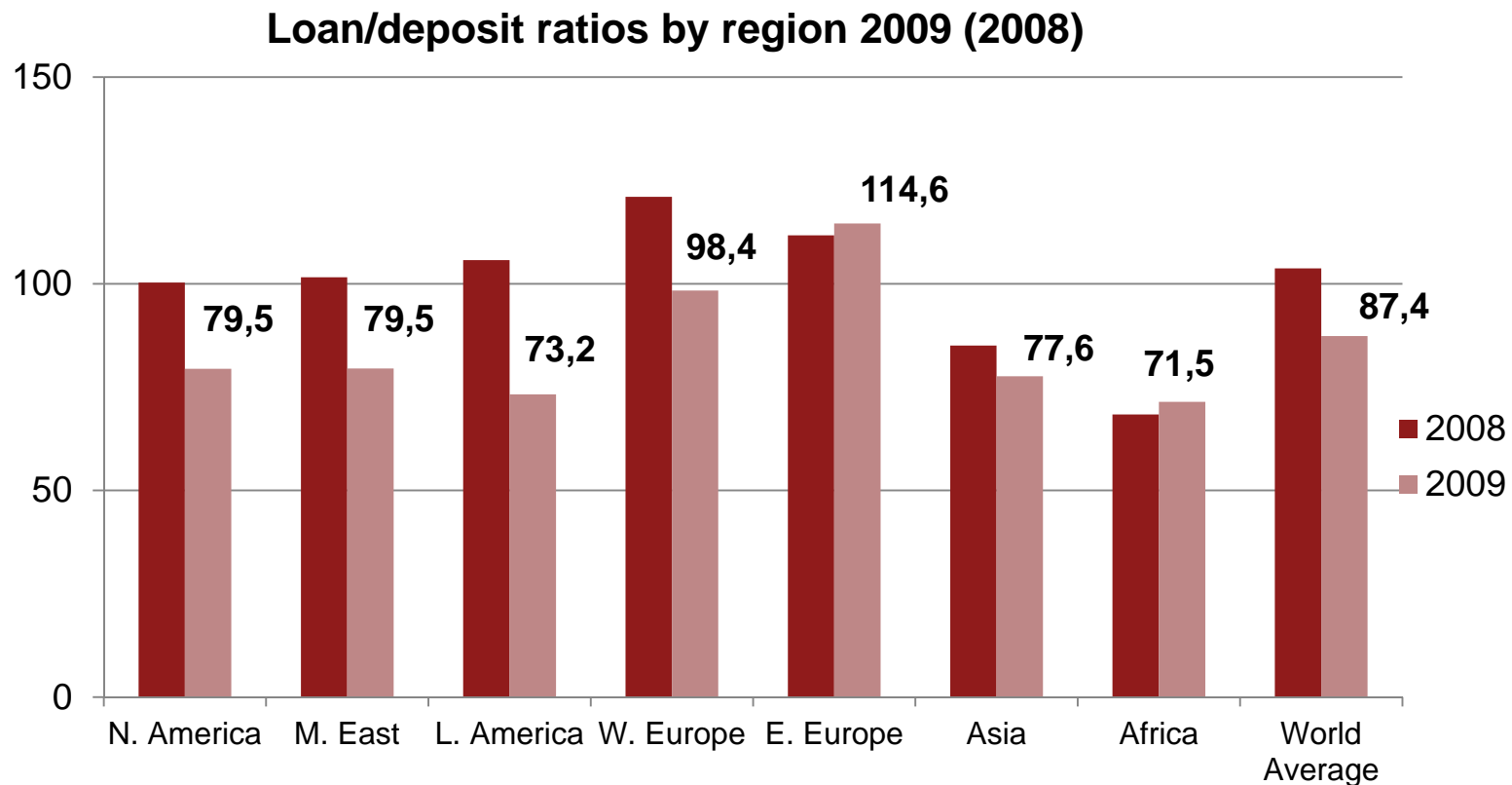


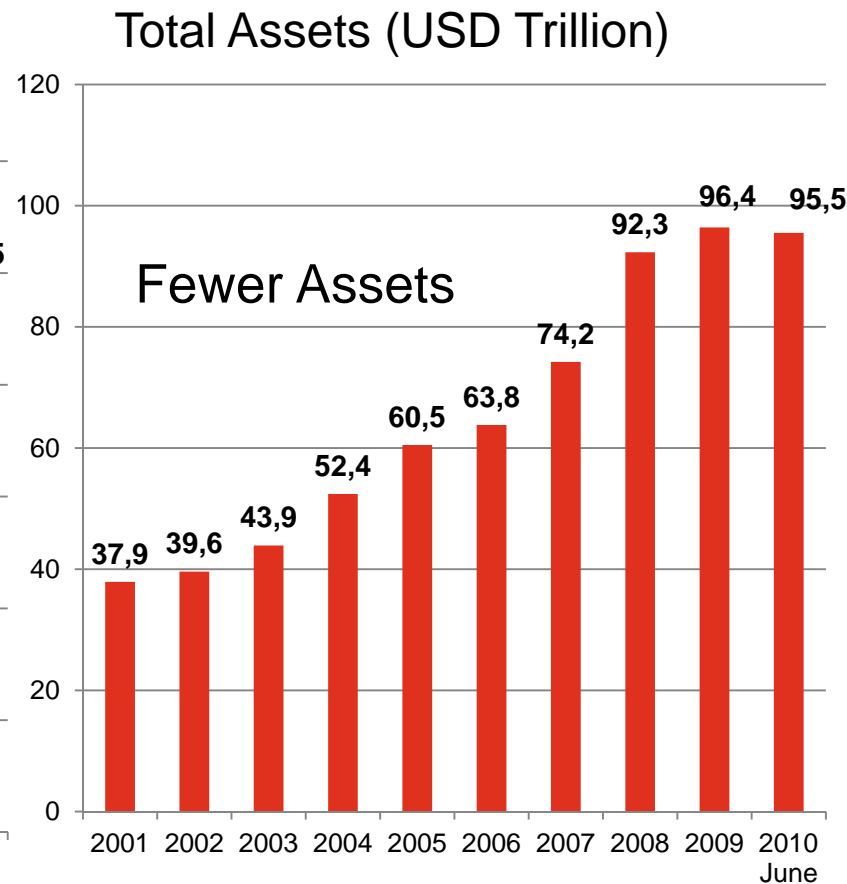
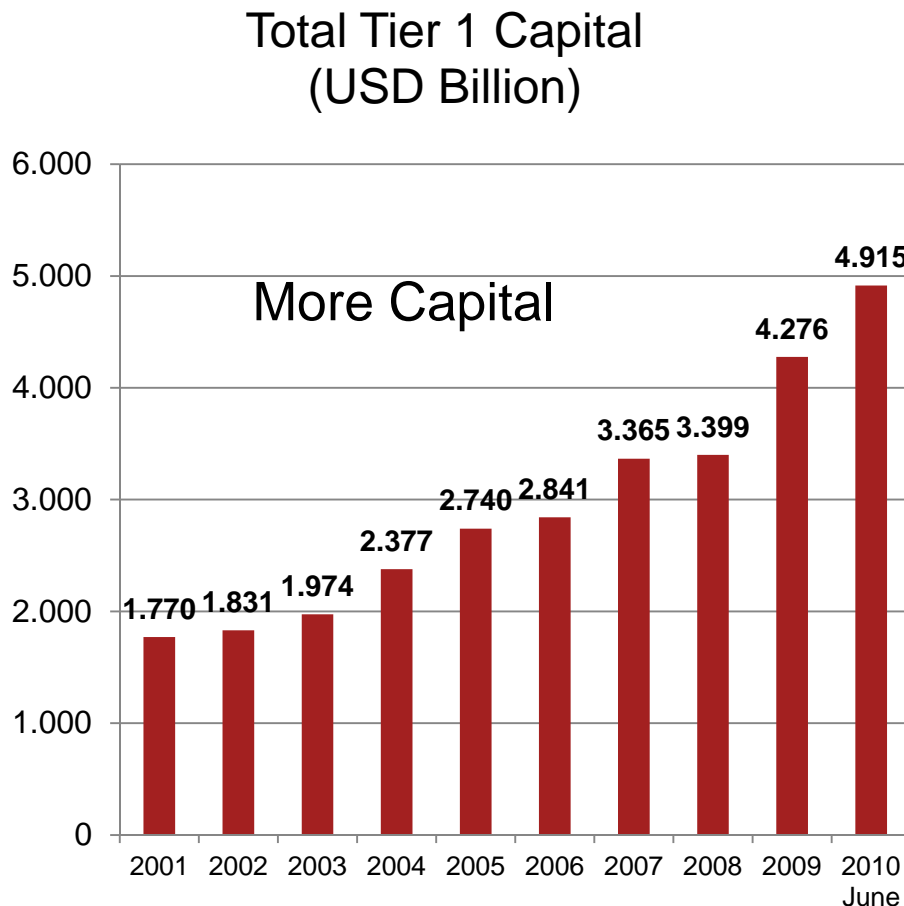
# ***Global banking system – pressures to reduce loan/deposit ratio - fell to 87,4% from 103,7%***



**The Optimum loan to deposit ratio is probably 70%**

Source: The Banker Database (Average individual bank ratios; information from 254 banks)

# ***Global Banking system – pressures to deleverage (More Capital, Fewer Assets)***



Source: The Banker Database