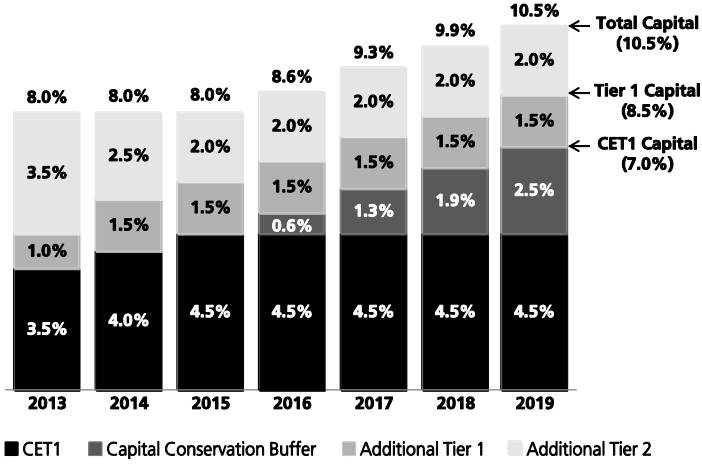


Transitional basis (BCBS)



All-in basis (OSFI)

