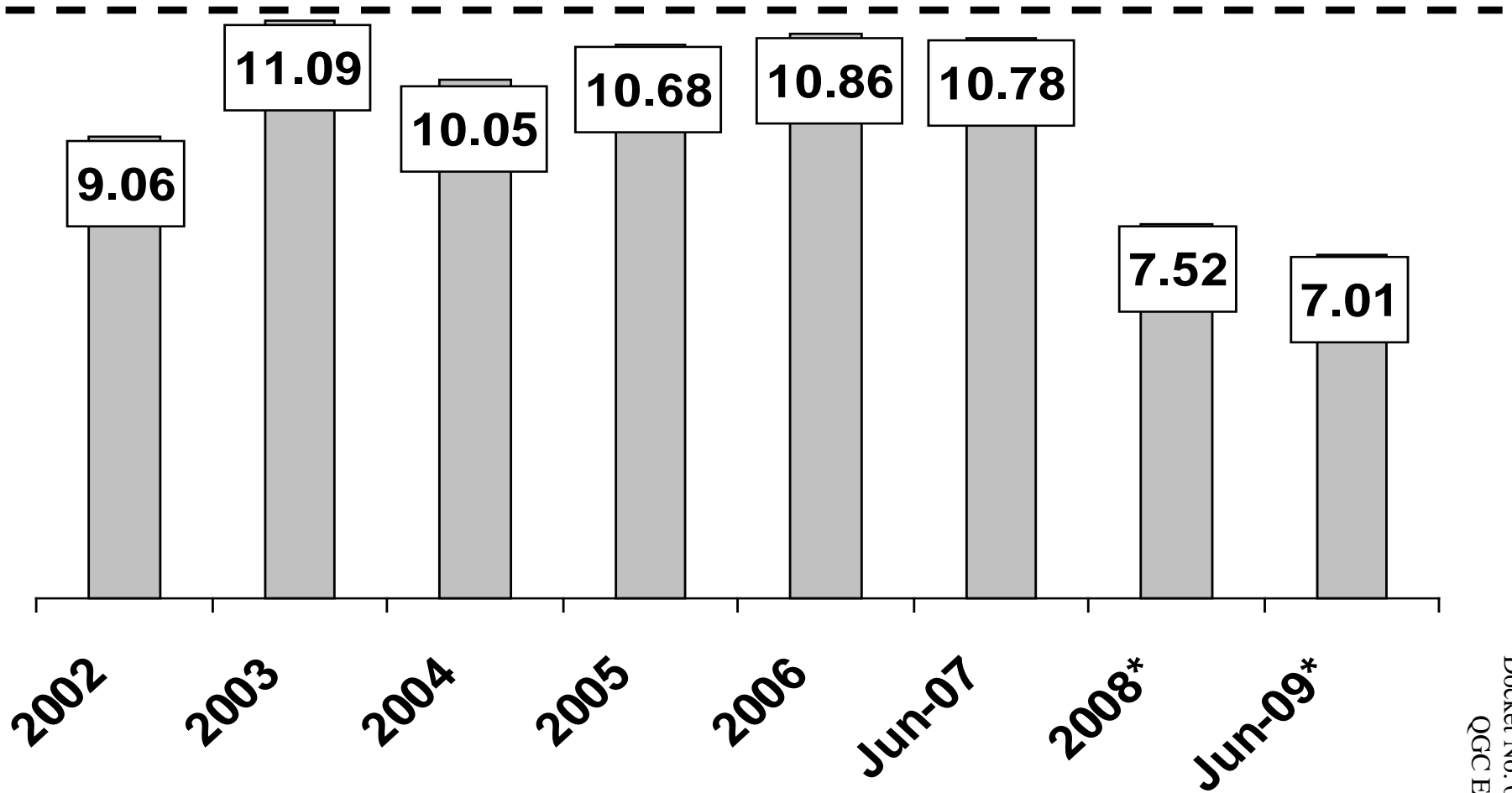


Return on Equity Will Plummet Without Rate Relief

Allowed: 11.20%



*forecast