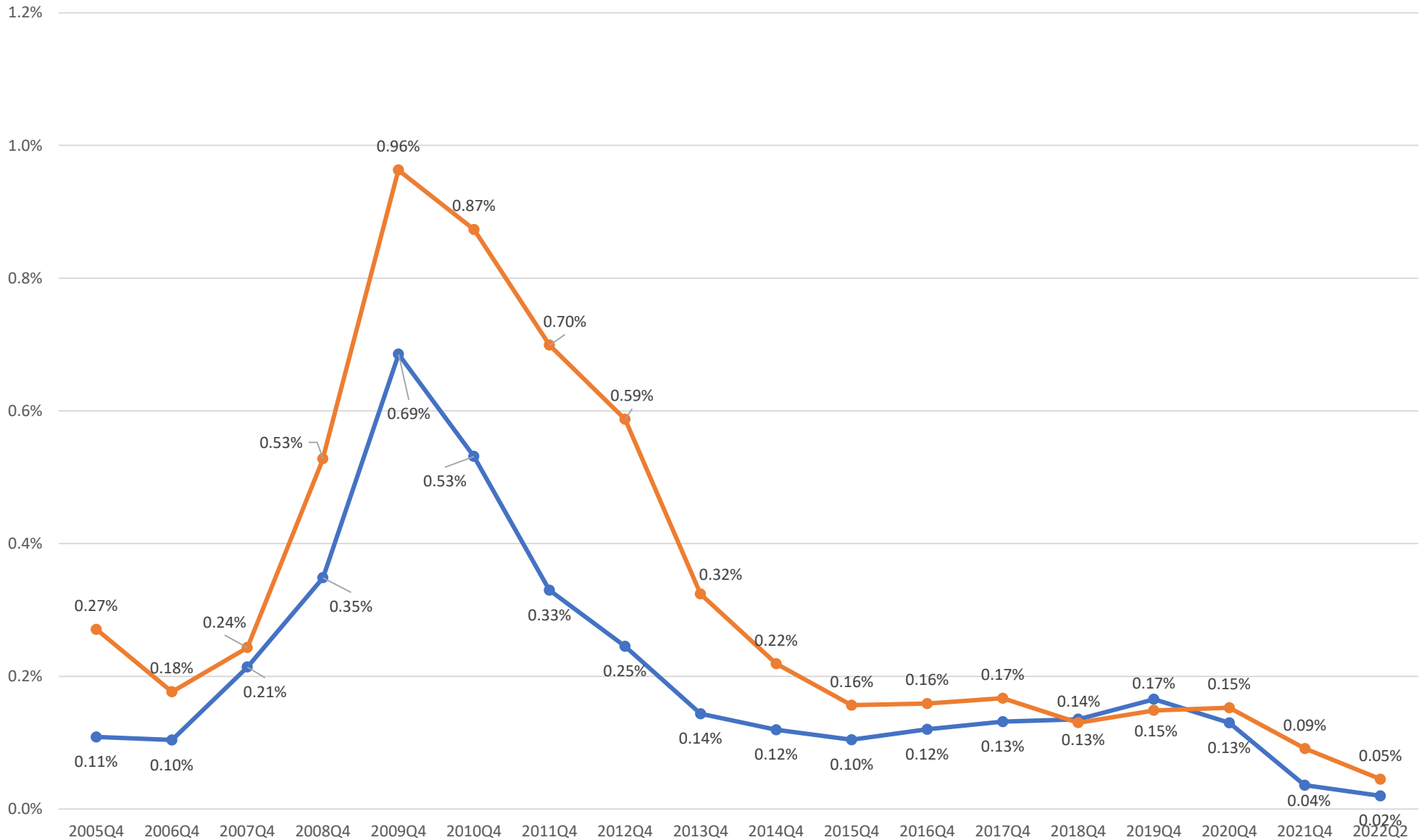


Net Loss to Average Total Loans and Leases



● Iowa State Chartered Banks ● All FDIC Community Banks