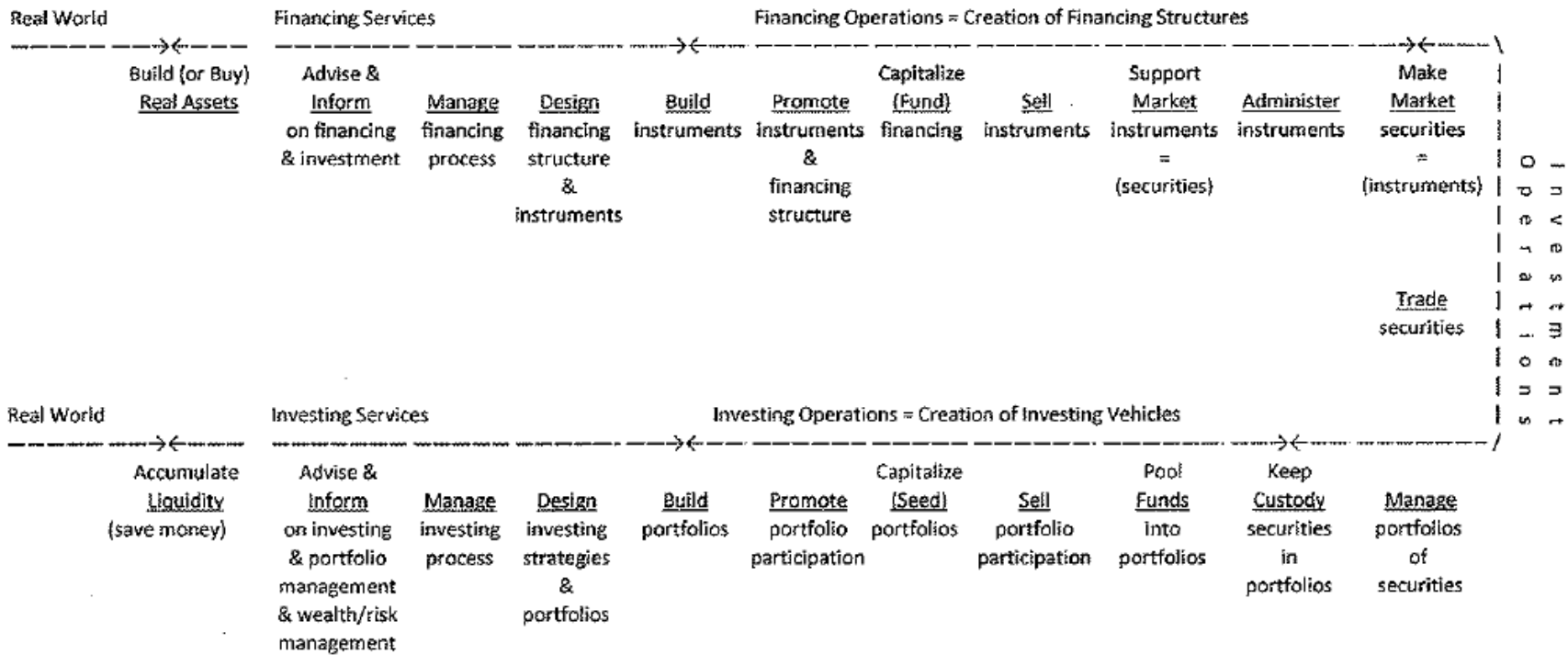


FUNCTIONS PERFORMED BY THE FINANCIAL SERVICES INDUSTRY



OPERATIONS