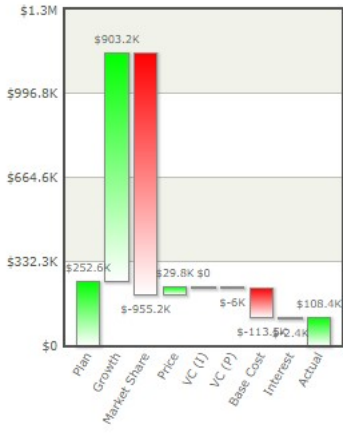


Pre-tax NI Walk: Plan vs. Actual



Pre-tax NI Walk: Plan YTD vs. Actual YTD



Cash Flow Walk:

