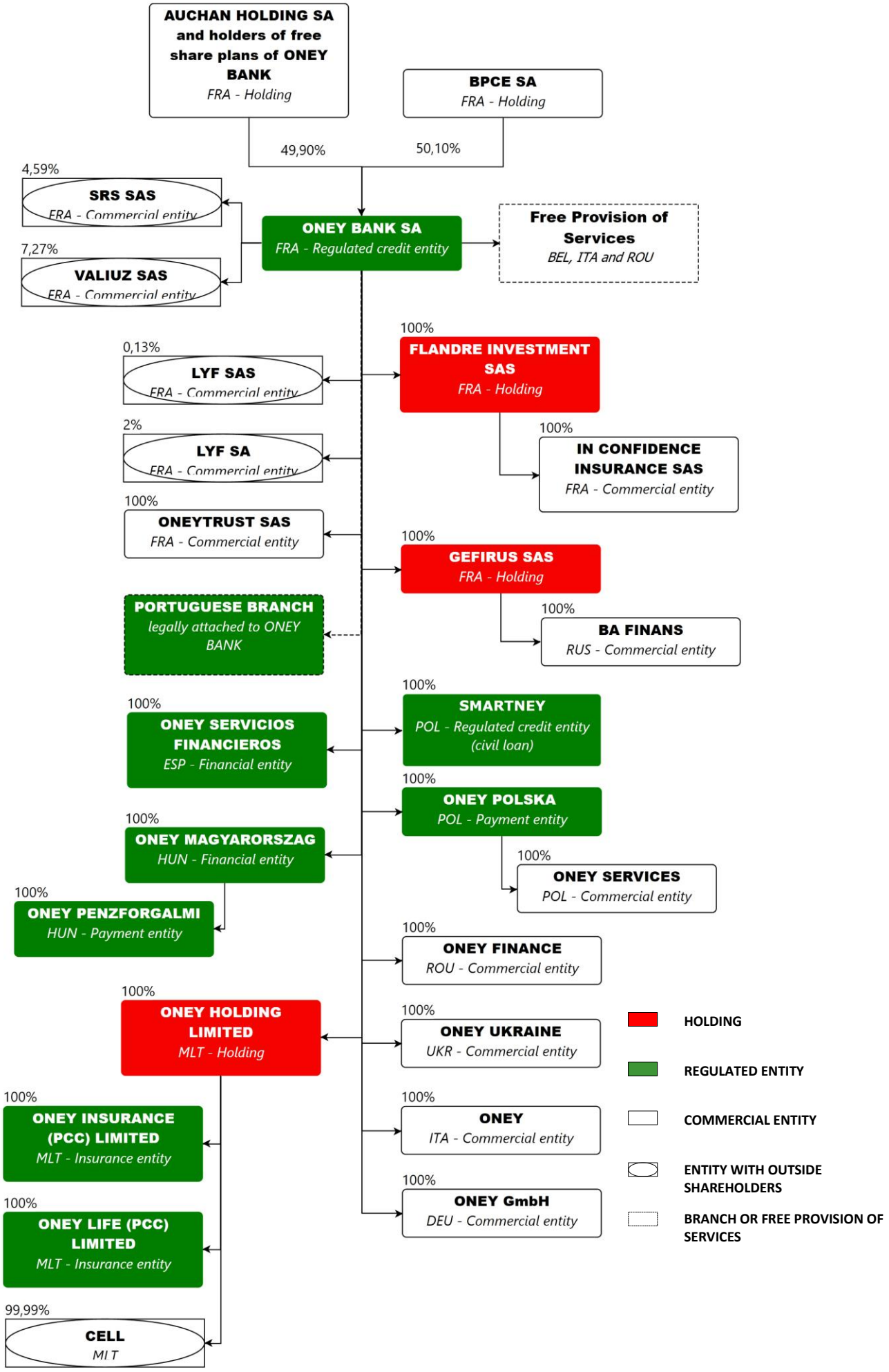ONEY BANK – 31TH OF DECEMBER 2021