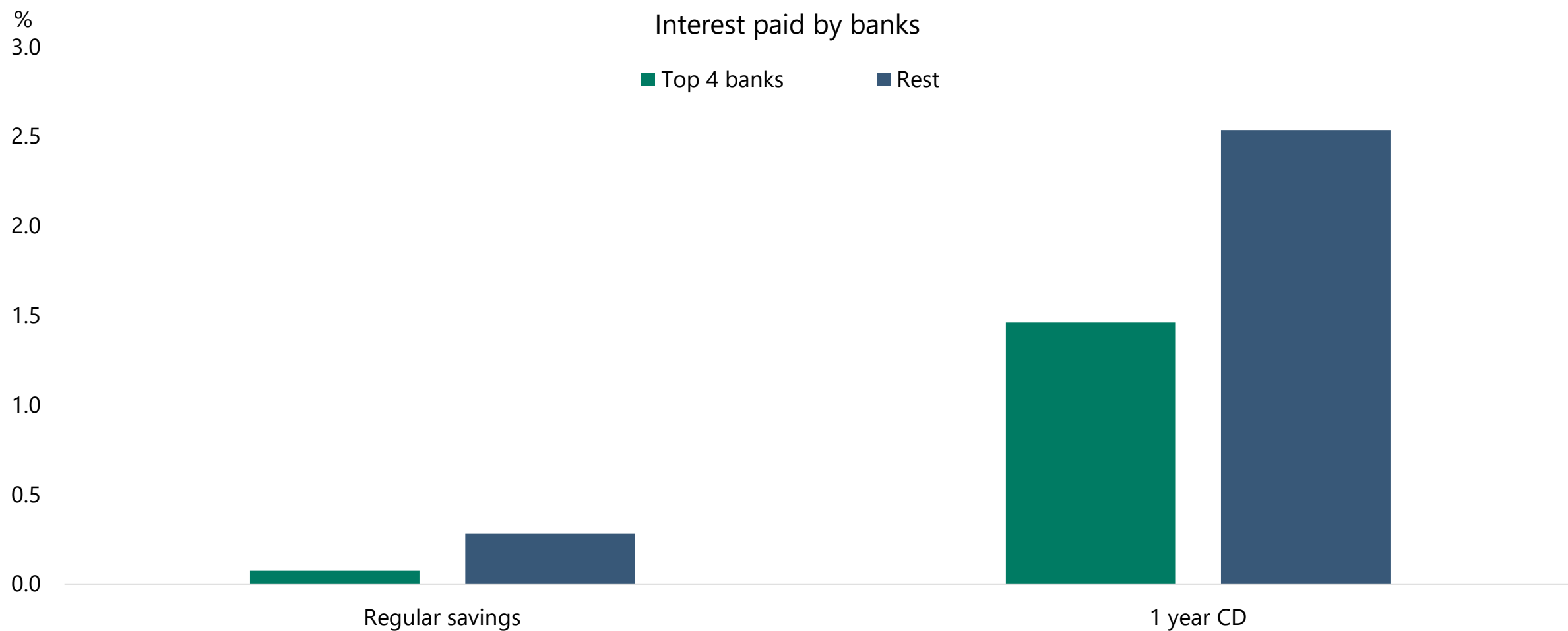


Top 4 banks pay lower interest rates to consumers



Rapid decline in bank lending

