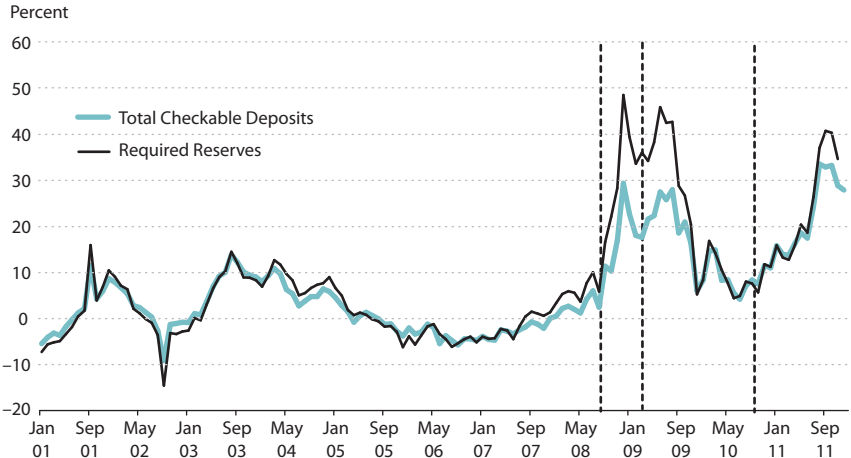Year-Over-Year Growth Rates of Total Checkable Deposits and Required Reserves (January 2001–December 2011)