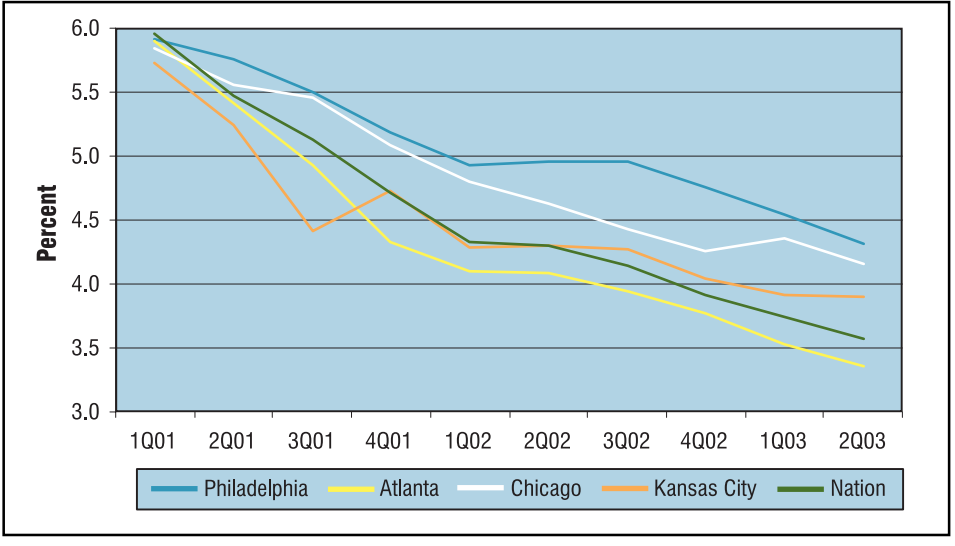Chart 11. Cost of Borrowings for Commercial Banks with Assets Less than $10 Billion