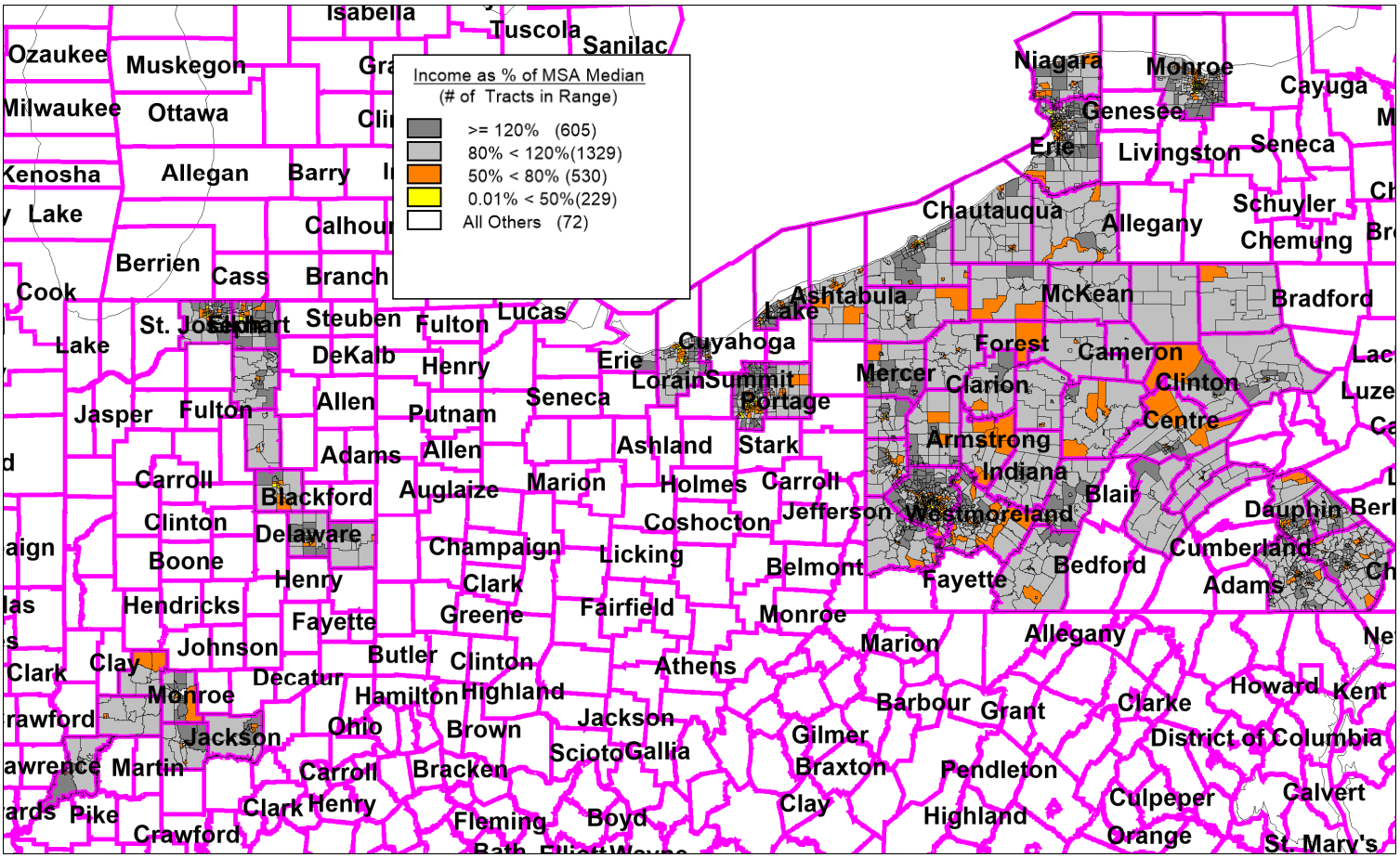Northwest Bank Combined Areas 2022