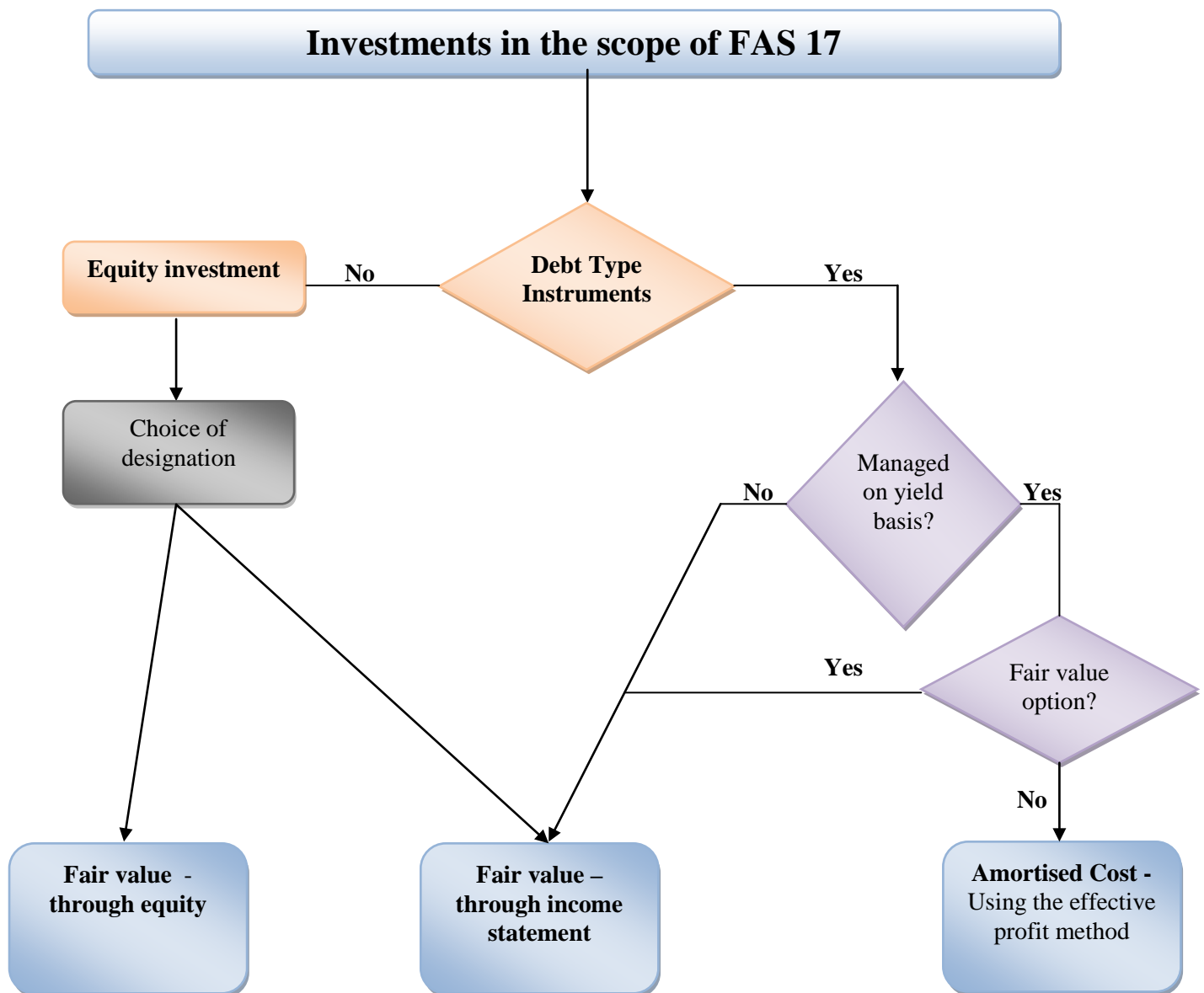
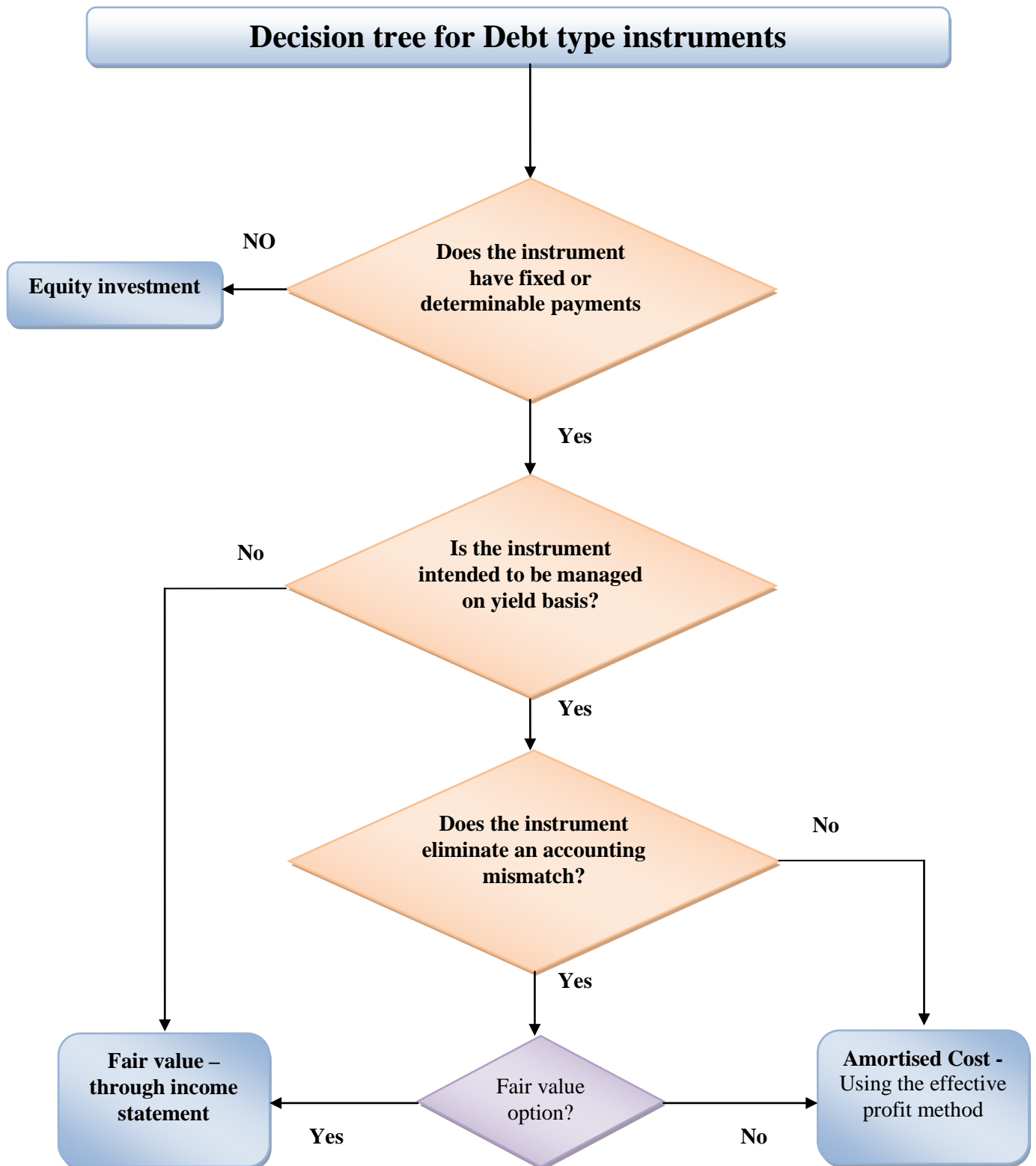


FAS 17 (revised) – Initial classification approach



The above flow chart provides a high level depiction of the classification approach and should not be considered to be conclusive on its own and should be read and interpreted in conjunction with the revised FAS 17.

FAS 17 (revised) – Initial classification approach for Debt type instruments



The above flow chart provides a high level depiction of the classification approach and should not be considered to be conclusive on its own and should be read and interpreted in conjunction with the revised FAS 17.