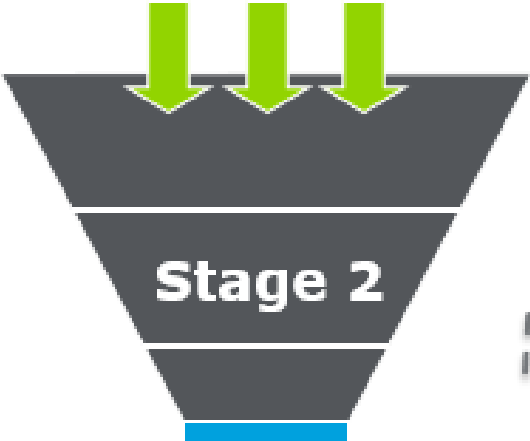


**Significant increase in credit risk
but no objective evidence of
impairment**



**Objective evidence of
impairment**

