EXPOSURE FEE ADVICE SRI LANKA

PRIVATE SECTOR CREDITS

EXPOSURE FEE LEVEL 6

A. SOVEREIGN (e.g., Finance Ministry Guarantee):		Т	RANSACTIO	N RISK IN	CREMENT	Γ: See	See Public Sector Chart			
3. POLITICAL ONLY COVER:	TRANSACTION RISK INCREMENT:						-1			
1. BORROWERS/GUARANTORS with RATED/TRADE	D CROSS BORDE	R (HARD C	URRENCY) [DEBTS:						
TRANSACTION RISK INCREMENT:	0	0	0	0		0	0	1	2	
LONG-TERM (S&P, others)	AA+,AA,AA-	A+,A,A-	BBB+,BBB	BBB-	BB+,E	3B	BB-	B+,B	В-	
LONG-TERM (Moody's)	Aa1,Aa2	A1,A2,A3	Baa1,Baa2	Baa3	Ba1,B	a2	Ba3	B1,B2	В3	
SHORT-TERM (S&P, others)	A-1+	A-1	A-2	A-3		В		С		
SHORT-TERM (TBW)	TBW-1	TBW-2	TBW-3	TBW-4						
SHORT-TERM (Moody's)		P-1	P-2	P-3						
SPREAD (bp) over T-YIELD <	40	70	140	250	4	00	600	900	1500	
SPREAD (bp) over LIBOR <	10	40	90	220	3	70	570	870	1470	
2. BORROWERS/GUARANTORS with INTRA-COUNT	RY (LOCAL CURR	ENCY) RAT	INGS:							
TRANSACTION RISK INCREMENT:	0	0	0	0		0	0	1	2	
LONG-TERM (S&P, TBW)	AA+,AA,AA-	A+,A,A-	BBB+,BBB	BBB-	BB+,E	BB	BB-	B+,B	B-	
LONG-TERM (Moody's)	Aa1,Aa2	A1,A2,A3	Baa1,Baa2	Baa3	Ba1,B	a2	Ba3	B1,B2	В3	
SHORT-TERM (S&P, others)	A-1+	A-1	A-2	A-3		В		С		
SHORT-TERM (Moody's)		P-1	P-2	P-3						
FINANCIAL STRENGTH (Moody's)	A/B	В	B/C	С	С	/D	D	D/E	Е	
INTRA-COUNTRY ISSUER (TBW)	IC A/B	IC B	IC B/C	IC C	IC C	D IC	DI	C D/E	IC E	
				0	_	/D	D	D/E	Е	
INDIVIDUAL (IBCA)	A/B	В	B/C	С	C	/D	D	D/ L		
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence)	A/B AA+,AA,AA-	B A+,A,A-	B/C BBB+,BBB	BBB-	BB+,E		BB-	B+,B	B-	
INDIVIDUAL (Capital Intelligence)	AA+,AA,AA-	A+,A,A-		BBB-		ЗВ	BB-	B+,B	B-	
	AA+,AA,AA- NCIAL INSTITUTIO	A+,A,A- DNS:	BBB+,BBB	BBB- *	BB+,E	BB CTION RIS	BB- SK INCR	B+,B EMENT:		
INDIVIDUAL (Capital Intelligence) 11. TRANSACTIONS OF \$10 MILLION OR LESS - FINA	AA+,AA,AA- NCIAL INSTITUTIONER THAN FINANC	A+,A,A- DNS:	BBB+,BBB	BBB- *	BB+,E FRANSAC	BB CTION RIS	BB- SK INCR SK INCR	B+,B EMENT: EMENT:	0	
INDIVIDUAL (Capital Intelligence) 1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA 2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE . UNRATED LARGEST (PROFITABLE) FINANCIAL IN	AA+,AA,AA- NCIAL INSTITUTION: ER THAN FINANC	A+,A,A- <u>DNS:</u> AL INSTITU	BBB+,BBB JTIONS: M	BBB- ** **	BB+,E FRANSAC	BB CTION RIS	BB- SK INCR SK INCR	B+,B EMENT: EMENT:	0	
INDIVIDUAL (Capital Intelligence) 1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA 2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE . UNRATED LARGEST (PROFITABLE) FINANCIAL IN	AA+,AA,AA- NCIAL INSTITUTION: ER THAN FINANC	A+,A,A- <u>DNS:</u> AL INSTITU	BBB+,BBB JTIONS: M	BBB- ** **	BB+,E FRANSAC	BB CTION RIS	BB- SK INCR SK INCR	B+,B EMENT: EMENT: EMENT:	0	
INDIVIDUAL (Capital Intelligence) 1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA 2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE UNRATED LARGEST (PROFITABLE) FINANCIAL IN 1. UNRATED BORROWERS/GUARANTORS OTHER T	AA+,AA,AA- NCIAL INSTITUTION: ER THAN FINANC	A+,A,A- <u>DNS:</u> AL INSTITU	BBB+,BBB JTIONS: M	BBB- * *- IAXIMUM ⁻	BB+,I FRANSAC FRANSAC FRANSAC <2X	ETION RISETION RISETION RISE	BB- SK INCR SK INCR SK INCR	B+,B EMENT: EMENT: EMENT:	0 1 0	
INDIVIDUAL (Capital Intelligence) 1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA 2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE . UNRATED LARGEST (PROFITABLE) FINANCIAL IN 1. UNRATED BORROWERS/GUARANTORS OTHER T	AA+,AA,AA- NCIAL INSTITUTION: ER THAN FINANC	A+,A,A- DNS: AL INSTITU	BBB+,BBB JTIONS: M	BBB- * *- IAXIMUM ⁻	BB+,I FRANSAC FRANSAC FRANSAC <2X	ETION RISETION RISETION RISE	BB- SK INCR SK INCR SK INCR	B+,B EMENT: EMENT: EMENT: 4 <6X REMENT:	0 1 0	
INDIVIDUAL (Capital Intelligence) 1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL 2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE . UNRATED LARGEST (PROFITABLE) FINANCIAL IN 1. UNRATED BORROWERS/GUARANTORS OTHER TO DEBT TO TANGIBLE NET WORTH OPERATING	AA+,AA,AA- NCIAL INSTITUTION: ER THAN FINANC	A+,A,A- DNS: AL INSTITUTIO >	BBB+,BBB JTIONS: N NS:	BBB- * *- IAXIMUM ⁻ <1X	BB+,E FRANSAC FRANSAC FRANSAC <2X TRANSA	ETION RISE ETION RISE ETION RISE <3X CTION R	BB- BK INCR BK INCR SK INCR <44X ISK INC	B+,B EMENT: EMENT: EMENT: < <6X REMENT: 0	0 1 0 >6X	
INDIVIDUAL (Capital Intelligence) 1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL 2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE . UNRATED LARGEST (PROFITABLE) FINANCIAL IN 1. UNRATED BORROWERS/GUARANTORS OTHER TO DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW	AA+,AA,AA- NCIAL INSTITUTION: ER THAN FINANC	A+,A,A- DNS: AL INSTITUTIO >>	BBB+,BBB JTIONS: NS:	BBB- * ** ** IAXIMUM - <1X 0	BB+,I FRANSAC FRANSAC <2X TRANSA 0	ETION RISETION RISETION RISETION RISETION RISETION R	BB- SK INCR SK INCR <4X ISK INC	B+,B EMENT: EMENT: EMENT: (<6X REMENT: 0 0 1	0 1 0 >6X	
INDIVIDUAL (Capital Intelligence) 1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL 2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE . UNRATED LARGEST (PROFITABLE) FINANCIAL IN 1. UNRATED BORROWERS/GUARANTORS OTHER TO DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO	AA+,AA,AA- NCIAL INSTITUTION: ER THAN FINANC	A+,A,A- DNS: AL INSTITUTIO >> >>	BBB+,BBB JTIONS: NS: 25% 20%	*** ** ** ** ** ** * * * * *	BB+,E FRANSAC FRANSAC <2X TRANSA 0 0	CTION RISCTION RISCTION RISCTION RISCTION R	BB- BK INCR BK INCR <4X ISK INCC	B+,B EMENT: EMENT: EMENT: < <6X REMENT: 0 0 1 2	0 1 0 >6X 1 2	
INDIVIDUAL (Capital Intelligence) 1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL 2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE . UNRATED LARGEST (PROFITABLE) FINANCIAL IN 1. UNRATED BORROWERS/GUARANTORS OTHER TO DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE)	AA+,AA,AA- NCIAL INSTITUTION: ER THAN FINANC	A+,A,A- DNS: AL INSTITUTIO >> >>	BBB+,BBB JTIONS: NS: 25% 20% 15%	**************************************	BB+,E FRANSAC FRANSAC <2X TRANSA 0 0 0	CTION RISCTION RISCTION RISCTION RISCTION R COTION R O O O	BB- BK INCR BK INCR <4X ISK INC (0) (1)	B+,B EMENT: EMENT: EMENT: C <6X REMENT: 0 0 1 1 2 2	0 1 0 >6X 1 2	
INDIVIDUAL (Capital Intelligence) 1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL 2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE . UNRATED LARGEST (PROFITABLE) FINANCIAL IN 1. UNRATED BORROWERS/GUARANTORS OTHER TO DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO	AA+,AA,AA- NCIAL INSTITUTION: ER THAN FINANC	A+,A,A- DNS: AL INSTITUTIO >> >>	BBB+,BBB JTIONS: NS: 25% 20% 15% 10%	**************************************	BB+,I FRANSAC FRANSAC <2X TRANSA 0 0 0 0	CTION RISCALLED	BB- SK INCR SK INCR <4X ISK INC 1	B+,B EMENT: EMENT: C <6X REMENT: 0 1 2 2 2 2	0 1 0 >6X 1 2 2	
INDIVIDUAL (Capital Intelligence) 1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL 2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE . UNRATED LARGEST (PROFITABLE) FINANCIAL IN 1. UNRATED BORROWERS/GUARANTORS OTHER TO DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO	AA+,AA,AA- NCIAL INSTITUTION: ER THAN FINANC	A+,A,A- DNS: AL INSTITUTIO >> >>	BBB+,BBB JTIONS: NS: 25% 20% 15% 10% >5%	**************************************	BB+,E FRANSAC FRANSAC <2X TRANSA 0 0 0 1	CTION RISCTION RISCTI	BB- BK INCR BK INCR <4X ISK INC 1 2 2	B+,B EMENT: EMENT: C <6X REMENT: 0 1 2 2 2 2 2 2 2	0 1 0 >6X 1 2 2 2 2	
INDIVIDUAL (Capital Intelligence) 1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL 2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE . UNRATED LARGEST (PROFITABLE) FINANCIAL IN 1. UNRATED BORROWERS/GUARANTORS OTHER TO DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT	AA+,AA,AA- NCIAL INSTITUTION: ISTITUTION: HAN FINANCIAL I	A+,A,A- DNS: AL INSTITUTIO >> >> >>	BBB+,BBB JTIONS: NS: 25% 20% 15% 10% >5% >0%	**************************************	BB+,E FRANSAC FRANSAC <2X TRANSA 0 0 0 1 2	CTION RISCTION RISCTION RISCTION R CATON RISCTION R 0 0 1 2 2	BB- BK INCR SK INCR <4X ISK INC 1 2 2 2	B+,B EMENT: EMENT: C <6X REMENT: 0 1 2 2 2 2 2 2 2	0 1 0 >6X 1 2 2 2 2 2	
INDIVIDUAL (Capital Intelligence) 1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL 2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE . UNRATED LARGEST (PROFITABLE) FINANCIAL IN 1. UNRATED BORROWERS/GUARANTORS OTHER TO DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT	AA+,AA,AA- NCIAL INSTITUTION: ISTITUTION: HAN FINANCIAL I	A+,A,A- DNS: AL INSTITUTIO >> >> >>	BBB+,BBB JTIONS: NS: 25% 20% 15% 10% >5% >0%	**************************************	BB+,E FRANSAC FRANSAC <2X TRANSA 0 0 0 1 2	CTION RISCTION RISCTION RISCTION R CATON RISCTION R 0 0 1 2 2	BB- BK INCR SK INCR <4X ISK INC 1 2 2 2	B+,B EMENT: EMENT: EMENT: 3 <6X REMENT: 0 0 1 2 2 2 2 2 2 2 2 2 2	0 1 0 >6X 1 2 2 2 2 2	
INDIVIDUAL (Capital Intelligence) 1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL 2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE UNRATED LARGEST (PROFITABLE) FINANCIAL IN 1. UNRATED BORROWERS/GUARANTORS OTHER TO DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT 2. UNRATED FINANCIAL INSTITUTION BORROWERS	AA+,AA,AA- NCIAL INSTITUTION: ISTITUTION: HAN FINANCIAL I	A+,A,A- DNS: AL INSTITUTIO >> >> >>	BBB+,BBB JTIONS: NS: 25% 20% 15% 10% >5% >0%	**************************************	BB+,E FRANSAC FRANSAC <2X TRANSA 0 0 0 1 2 2	CTION RISCTION RISCTI	BB- BK INCR SK INCR <4X ISK INC 1 2 2 2 2	B+,B EMENT: EMENT: C <6X REMENT: 0 1 2 2 2 2 2 2 2 1	0 1 0 >6X 1 2 2 2 2 2 2	
INDIVIDUAL (Capital Intelligence) 1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL 2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE UNRATED LARGEST (PROFITABLE) FINANCIAL IN 1. UNRATED BORROWERS/GUARANTORS OTHER TO DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT 2. UNRATED FINANCIAL INSTITUTION BORROWERS TRANSACTION RISK INCREMENT:	AA+,AA,AA- NCIAL INSTITUTION: ISTITUTION: HAN FINANCIAL I	A+,A,A- DNS: AL INSTITUTIO >> >> >>	BBB+,BBB JTIONS: NS: 25% 20% 15% 10% >5% >0%	*** *** ** ** ** ** ** ** ** *	BB+,E FRANSAC FRANSAC <2X TRANSA 0 0 0 1 2 2 0	CTION RISCTION RISCTI	BB- BK INCR SK INCR <4X ISK INC 1 2 2 2 2	B+,B EMENT: EMENT: EMENT: (<6X REMENT:	0 1 0 >6X 1 2 2 2 2 2 2	
INDIVIDUAL (Capital Intelligence) 1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL 2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE . UNRATED LARGEST (PROFITABLE) FINANCIAL IN 1. UNRATED BORROWERS/GUARANTORS OTHER TO DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT 2. UNRATED FINANCIAL INSTITUTION BORROWERS TRANSACTION RISK INCREMENT: SHAREHOLDER'S EQUITY TO ASSETS	AA+,AA,AA- NCIAL INSTITUTION: ISTITUTION: HAN FINANCIAL I	A+,A,A- DNS: AL INSTITUTIO >> >> >>	BBB+,BBB JTIONS: NS: 25% 20% 15% 10% >5% >0%	**************************************	BB+,E FRANSAC FRANSAC <2X TRANSA 0 0 0 1 2 2 2 0 >7%	CTION RISCTION RISCTI	BB- BK INCR SK INCR <4X ISK INC 1 2 2 2 2 0 >5%	B+,B EMENT: EMENT: EMENT: (<6X REMENT: (2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 1 0 >6X 1 2 2 2 2 2 2 4%	
INDIVIDUAL (Capital Intelligence) 1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL 2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE 3. UNRATED LARGEST (PROFITABLE) FINANCIAL IN 1. UNRATED BORROWERS/GUARANTORS OTHER T DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT 2. UNRATED FINANCIAL INSTITUTION BORROWERS TRANSACTION RISK INCREMENT: SHAREHOLDER'S EQUITY TO ASSETS NET INCOME TO ASSETS (2-YEAR AVERAGE)	AA+,AA,AA- NCIAL INSTITUTION: ISTITUTION: HAN FINANCIAL I	A+,A,A- DNS: AL INSTITUTIO >> >> >>	BBB+,BBB JTIONS: NS: 25% 20% 15% 10% >5% >0%	**************************************	BB+,E FRANSAC FRANSAC <2X TRANSA 0 0 0 1 2 2 2 -7% >2.0%	STION RISCTION RISCTI	BB- BK INCR SK INCR SK INCR 44X ISK INC 1 2 2 2 2 2 3 55% >1.0%	B+,B EMENT: EMENT: C <6X REMENT: 0 1 2 2 2 2 2 2 2 2 3 3 4 5 >0.5% 6 <120%	0 1 0 >6X 1 2 2 2 2 2 2 4% <0.5%	

* MAY NOT APPLY IF A TRANSACTION RISK INCREMENT HAS BEEN PRE-APPROVED

Effective: 04/25/2008

EXPOSURE FEE ADVICE SRI LANKA

PUBLIC SECTOR CREDITS

EXPOSURE FEE LEVEL 6

A. SOVEREIGN (e.g., Finance Ministry Guarantee):		Т	RANSACTIO	ON RISK I	NCREME	NT: C)			
B. POLITICAL ONLY COVER:			TRANSACTION RISK INCREMENT:				See Private Sector Chart			
C1. BORROWERS/GUARANTORS with RATED/TRADED	CROSS BORDE	R (HARD C	URRENCY)	DEBTS:						
TRANSACTION RISK INCREMENT:	0	0	0		0	0	0	1	2	
LONG-TERM (S&P, others)	AA+,AA,AA-	A+,A,A-	BBB+,BBB	BBB	- BB+		BB-	B+,B	В-	
LONG-TERM (Moody's)	Aa1,Aa2	A1,A2,A3	Baa1,Baa2	Baa			Ba3	B1,B2	В3	
SHORT-TERM (S&P, others)	A-1+	A-1	A-2	A-	3	В		С		
SHORT-TERM (TBW)	TBW-1	TBW-2	TBW-3	TBW-	4					
SHORT-TERM (Moody's)		P-1	P-2	P-	3					
SPREAD (bp) over T-YIELD <	40	70	140	25	0	400	600	900	1500	
SPREAD (bp) over LIBOR <	10	40	90	22	0	370	570	870	1470	
C2. BORROWERS/GUARANTORS with INTRA-COUNTR	Y (LOCAL CURR	ENCY) RAT	ΓINGS:							
TRANSACTION RISK INCREMENT:	0	0			0	0	0	1	2	
LONG-TERM (S&P, TBW)		A+,A,A-	BBB+,BBB	BBB	- BB+		BB-	B+,B	B-	
LONG-TERM (Moody's)	Aa1,Aa2	A1,A2,A3	Baa1,Baa2	Baa	3 Ba1,	Ba2	Ba3	B1,B2	В3	
SHORT-TERM (S&P, others)	A-1+	A-1	A-2	A-	3	В		С		
SHORT-TERM (Moody's)		P-1	P-2	P-	3					
FINANCIAL STRENGTH (Moody's)	A/B	В	B/C	(C/D	D	D/E	Е	
INTRA-COUNTRY ISSUER (TBW)	IC A/B	IC B	IC B/C	IC (C IC	C/D IC	D IC	D/E	IC E	
INDIVIDUAL (IBCA)	A/B	В	B/C	(C/D	D	D/E	Е	
INDIVIDUAL (Capital Intelligence)	AA+,AA,AA-	A+,A,A-	BBB+,BBB	BBB	- BB+	,BB	BB-	B+,B	B-	
D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAN	ICIAL INSTITUTION	ONS:			*TRANSA	CTION R	ISK INCRE	MENT:	0	
D2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE	R THAN FINANC	AL INSTITI	JTIONS:		*TRANSA	CTION R	ISK INCRE	MENT:	1	
E. UNRATED LARGEST (PROFITABLE) FINANCIAL IN							SK INCREI		1	
				VIAXIIVIOIVI	TRANSA	CHONK	SK INCKLI	VILIVI.	'	
F1. UNRATED BORROWERS/GUARANTORS OTHER TH	IAN FINANCIAL I	NSTITUTIO	NS:							
DEBT TO TANGIBLE NET WORTH				<1X	<2X	<3X	<4X	<6X	>6X	
		TRANSACT			ACTION F	TION RISK INCREMENT:				
		>	25%	0	0	0	0	0	1	
OPERATING CASH FLOW		>	20%	0	0	0	0	1	2	
CASH FLOW (2-YEAR AVERAGE)		>	15%	0	0	0	1	2	2	
TO DEBT		>	10%	0	0	1	2	2	2	
DEBI			>5%	0	1	2	2	2	2	
			>0%	1	2	2	2	2	2	
			<0%	2	2	2	2	2	2	
F2. UNRATED FINANCIAL INSTITUTION BORROWERS/	GUARANTORS:									
TRANSACTION RISK INCREMENT:				0	0	0	0	1	2	
SHAREHOLDER'S EQUITY TO ASSETS				>8%	>7%	>6%	>5%	>4%	<4%	
NET INCOME TO ASSETS (2-YEAR AVERAGE)				>2.5%	>2.0%	>1.5%	>1.0%	>0.5%	<0.5%	
BORROWED FUNDS TO NET LOANS				<40%	<60%	<80%	<100%	<120%	>120%	
LIQUID ASSETS TO ASSETS				>25%	>20%	>15%	>10%	>5%	<5%	
RESERVES TO NON-PERFORMING ASSETS				>200%	>175%	>150%	>125%	>100%	<100%	
* MAY NOT APPLY IF A TRANSACTION ICRAS RATII	NG HAS BEEN PF	RE-APPRO	/ED				Effective	: 04/	25/2008	