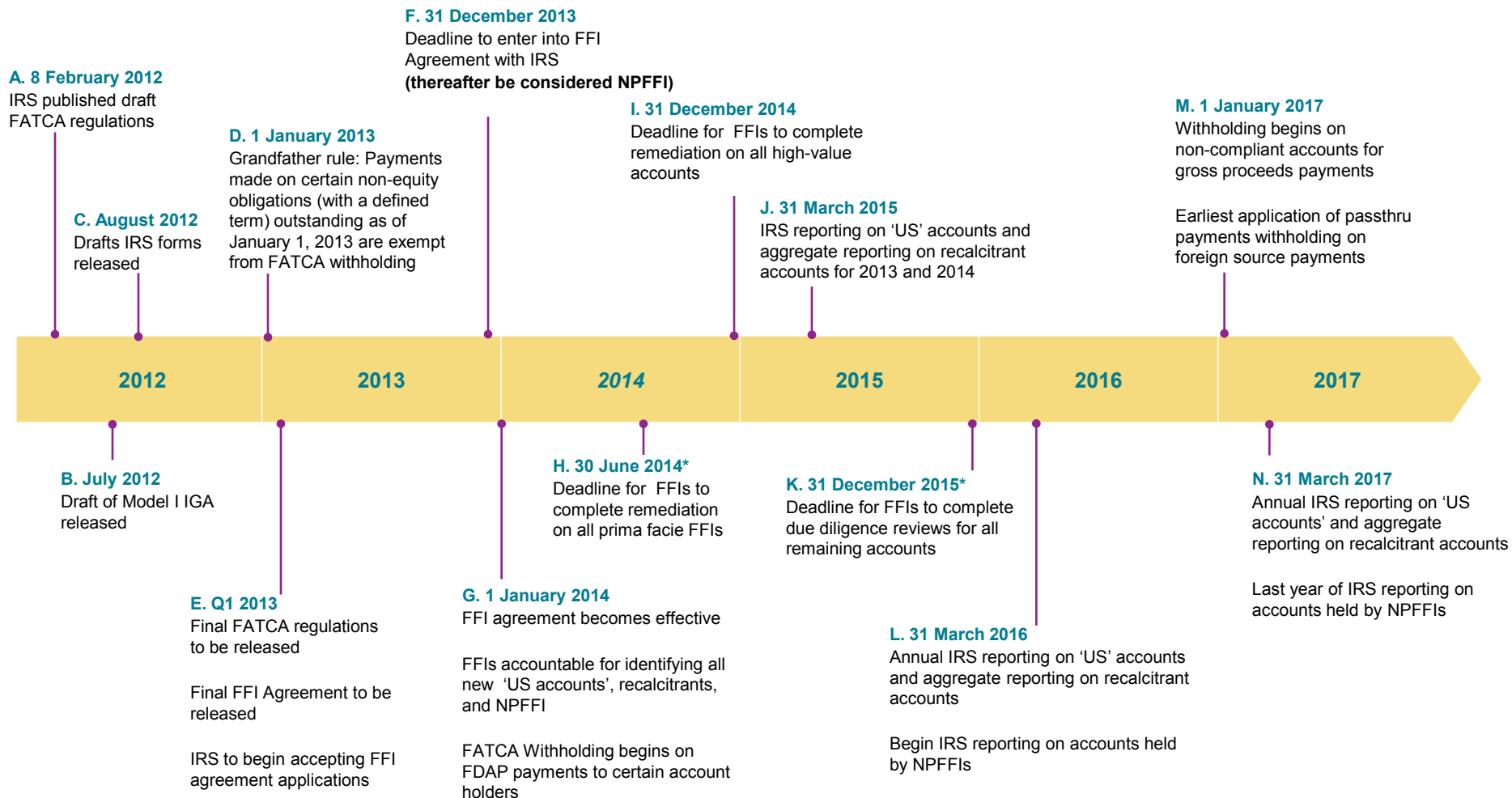


FATCA Timeline – Foreign Financial Institution



* These dates assume that the FFI's PFFI agreement is approved by the IRS and is effective on 1 January 2014.