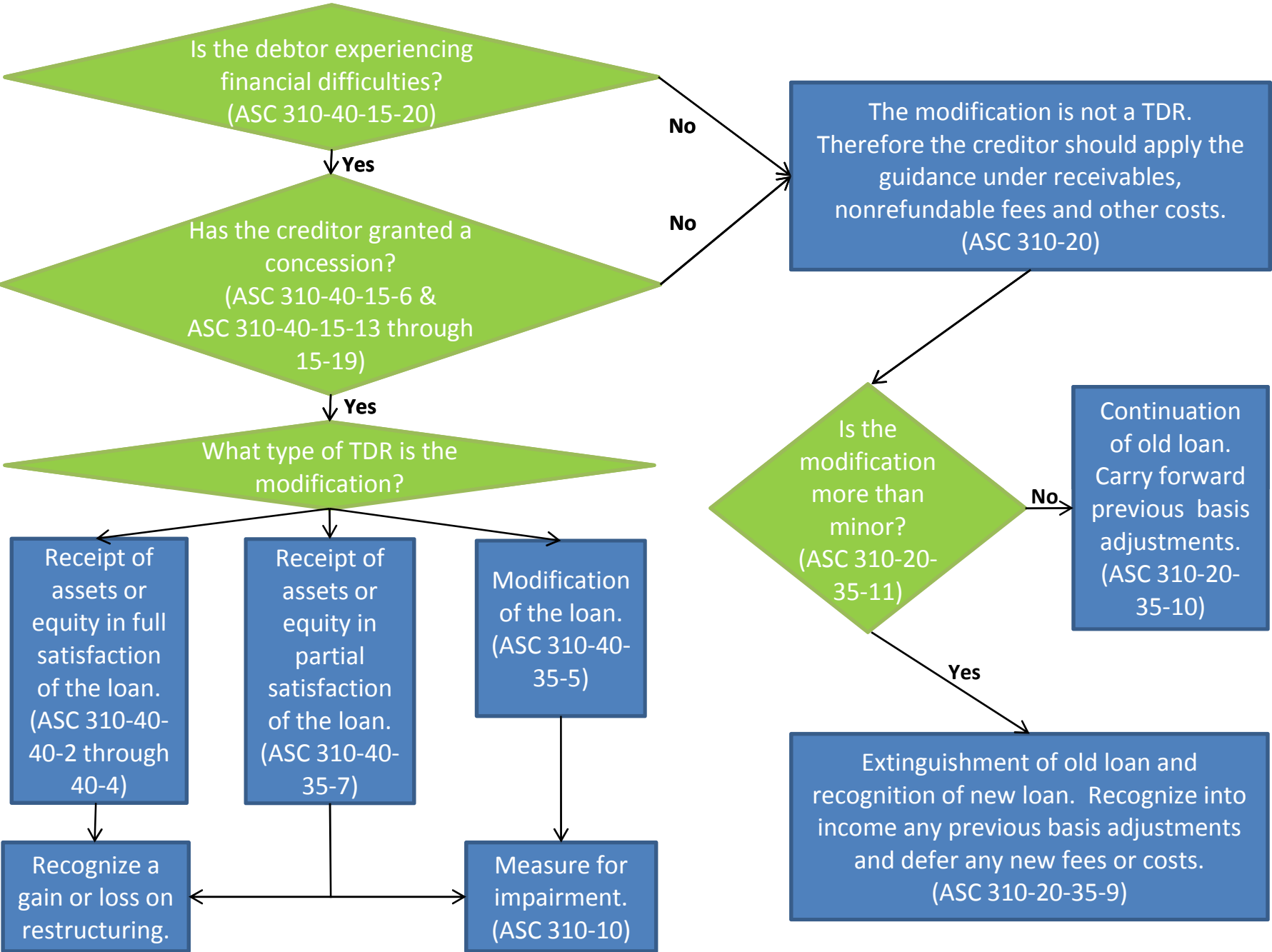
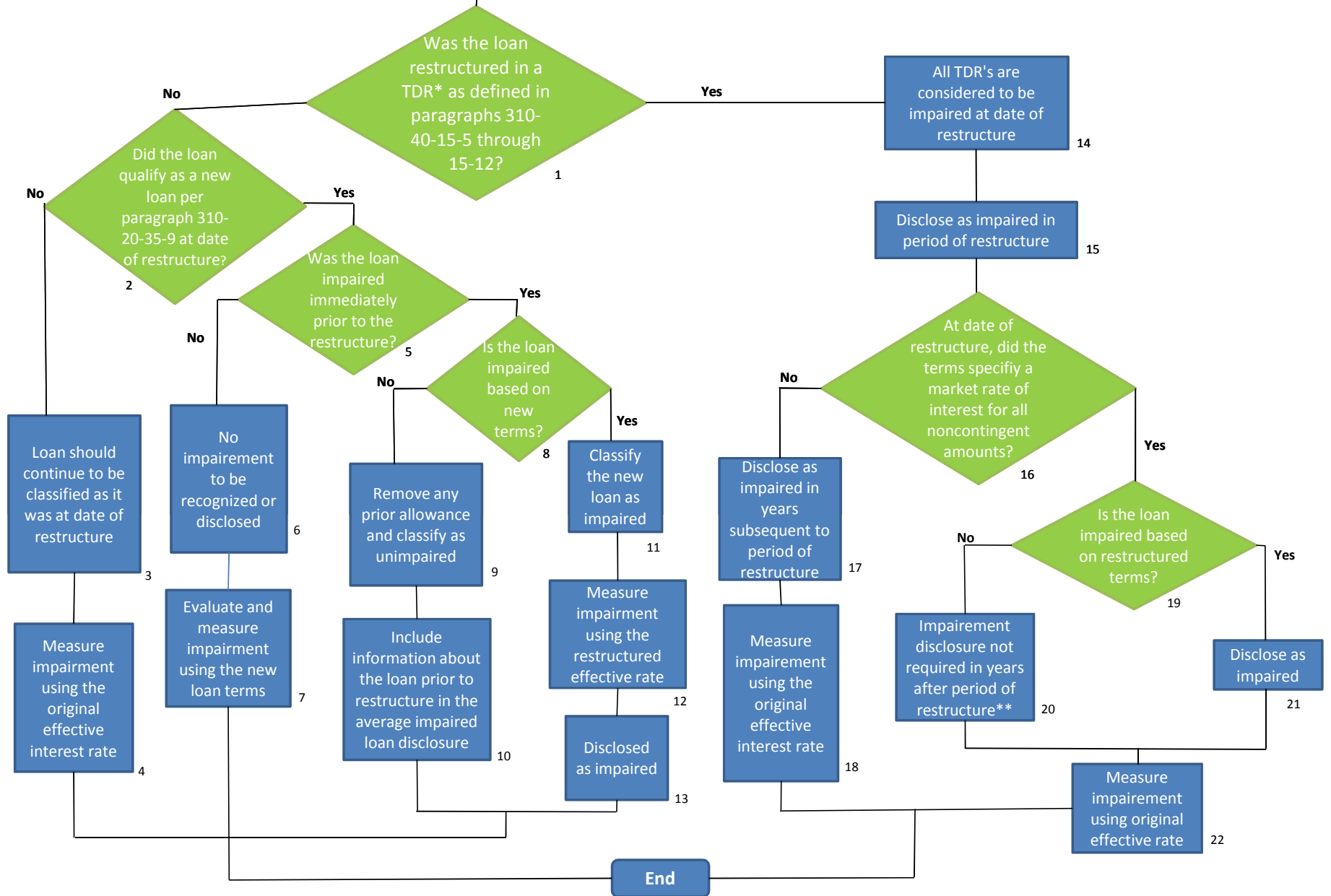


# Troubled Debt Restructuring Decision Tree



## Evaluating Restructured Loans



\*Troubled Debt Restructuring

\*\*If loan was impaired at the beginning of the period, it must be included in the average impaired loan disclosures