For the three and 12 months ended October 31, 2007, (i) new impaired loans and gross impaired loans, (ii) net impaired loans and (iii) allowance for credit losses and provision for credit losses are overstated by $30 million, $22 million and $8 million, respectively, in the U.S. retail residential mortgage portfolio and are understated by $30 million, $22 million and $8 million, respectively, in the U.S. wholesale real estate and related portfolio. Aggregate amounts of new impaired loans, gross impaired loans, net impaired loans, allowance for credit losses and provision for credit losses are unchanged. These revisions are a reclassification only, and do not impact our consolidated net income or balance sheet.