

- On page 15, line 40, by replacing the Standard Rate Schedule with the following Standard Rate Schedule

Rate Group	Lower Reserve Ratio Limit	Upper Reserve Ratio Limit	Standard Rate
1	22		0.2
2	21	21.99	0.4
3	20	20.99	0.6
4	19	19.99	0.8
5	18	18.99	1
6	17	17.99	1.2
7	16	16.99	1.4
8	15	15.99	1.6
9	14	14.99	1.8
10	13	13.99	2
11	12	12.99	2.2
12	11	11.99	2.4
13	10	10.99	2.6
14	9	9.99	2.8
15	8	8.99	3
16	0	7.99	5.4
N1	-0.99	-0.01	5.6
N2	-1.99	-1	5.8
N3	-2.99	-2	6
N4	-3.99	-3	6.2
N5	-4.99	-4	6.4
N6	-5.99	-5	6.6
N7	-6.99	-6	6.8
N8	-7.99	-7	7
N9	-8.99	-8	7.2
N10	-9.99	-9	7.4
N11		-10	7.6