



Addendum to ISDA's Nov. 15/12 Disclosure Annex for Foreign Exchange Transactions:

The following language shall be added at the end of the Disclosure Annex for Foreign Exchange Transactions:

“Foreign Exchange Fixing Transactions

The final rates or spreads at which Foreign Exchange Fixing Transactions are traded are determined by independent sources, such as central banks, the Bank of Canada, WM/Reuters or other third parties.

We will guarantee the fixing rate or spread applicable, however we may execute the Foreign Exchange Fixing Transactions at any time before or after, in our sole discretion, the time that the applicable Fix rate is to be set, as specified by the applicable independent source.”