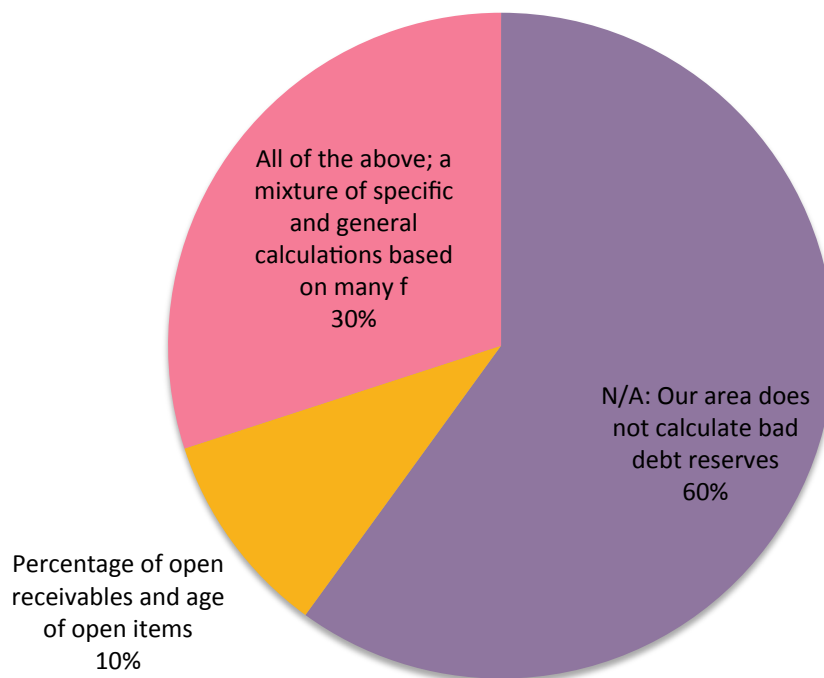


What is your basis for calculating threat reserves for future bad debt charge-offs? (Reminder: this question is in regards to PL)



Value	Percent	Count
N/A: Our area does not calculate bad debt reserves	60.0%	6
Percentage of open receivables and age of open items	10.0%	1
All of the above; a mixture of specific and general calculations based on many factors	30.0%	3
	Totals	10