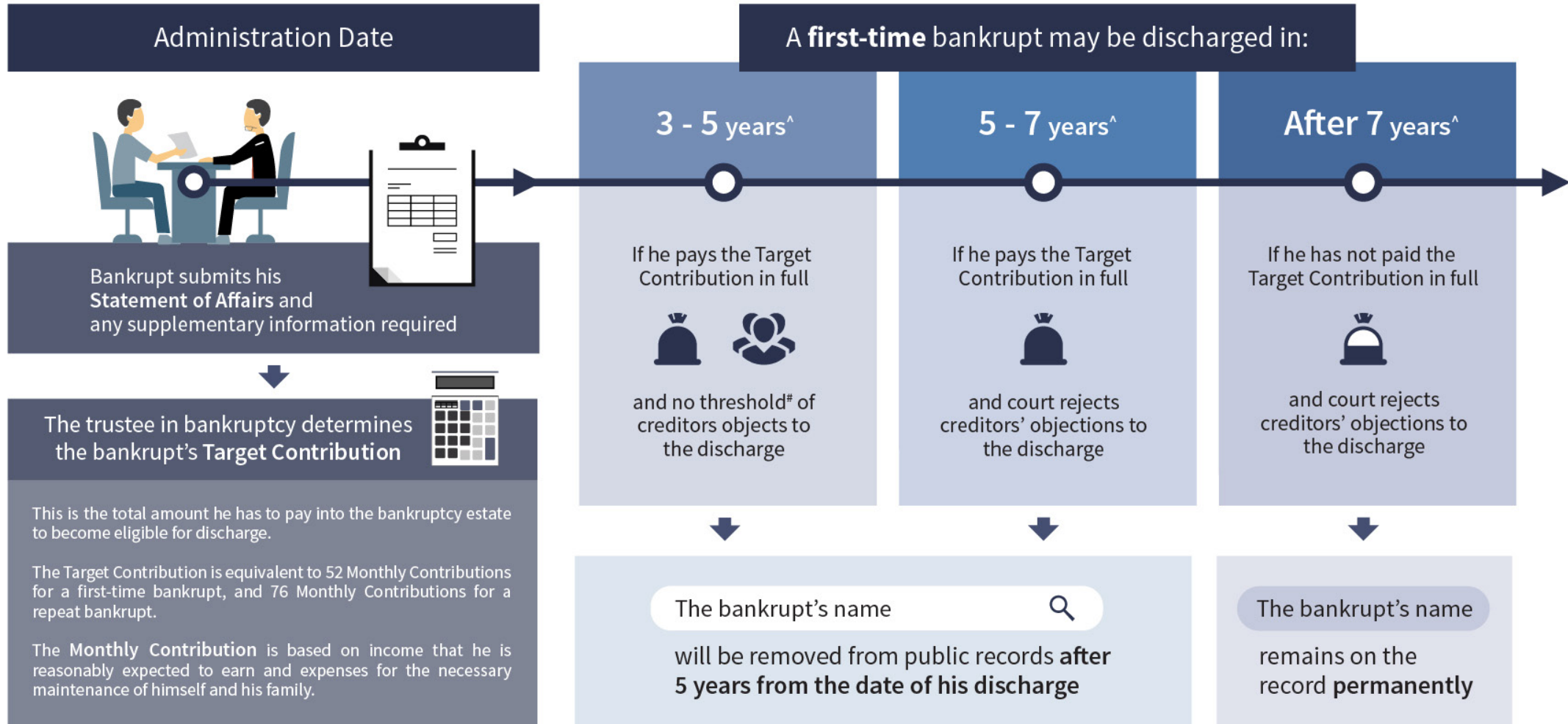


THE NEW DIFFERENTIATED DISCHARGE FRAMEWORK FOR BANKRUPTS



[^] For repeat bankrupts, each of these timelines will be extended by 2 years.

[#] The threshold is at least half in number of the creditors, or creditors whose debts amount to more than 25% of the total debts owed by the bankrupt.