

Exhibit B

U.S. Dollar Libor Settlement
Message Code Legend

Deficient Message Codes – Transactional Level

These message flags are meant to identify individual transactions that are deficient. To cure the deficient condition(s), please provide information sufficient to specify the terms of each transaction and/or the information specifically requested for the transactions listed.

"U.S. Dollar LIBOR-Based Instrument," "Defendant," and other relevant terms are defined in the Settlement Agreements, which can be found at www.USDollarLiborSettlement.com.

100	The instrument type is not specified or insufficiently specified. You must provide information confirming that this transaction is a qualifying U.S. Dollar LIBOR-Based Instrument.
101	The instrument type appears to be a foreign exchange trade. You must provide information on the direction of each currency traded, as well as the index and tenor of the trade.
102	The instrument type appears to be a swaption. You must provide information on whether the swaption was exercised, whether it was exercised in kind or in cash, the exercise date, the strike price/rate, the size of the cash payment (if exercised in cash), and the terms of the swap (if exercised in kind).
103	The counterparty is not specified. You must provide information confirming that your counterparty on this transaction was a Defendant (or a Defendant's subsidiary or affiliate).
104	Multiple counterparties are specified. You must specify one counterparty only.
105	The LIBOR currency is not specified or insufficiently specified. You must provide information confirming that the interest rate on the transaction was U.S. Dollar LIBOR.
106	The LIBOR tenor is not specified or insufficiently specified. You must provide information on the tenor of U.S. Dollar LIBOR associated with this transaction.
107	The interest rate index is not specified or insufficiently specified.
108	The transaction maturity date is not specified or insufficiently specified.
109	The transaction effective date is not specified or insufficiently specified.
110	The transaction maturity date and/or effective date appear to be incorrect (e.g., the specified maturity date precedes the effective date).
111	The specified notional amount appears to be incorrect as you have specified a negative notional amount for a swap transaction. You must provide information confirming the notional amount and instrument type.
112	The specified notional amount appears to be incorrect as you have specified a notional amount of zero. You must provide information confirming the notional amount.
113	The specified notional amount appears to be incorrect as you have specified a notional amount between -\$1,000 and zero for a transaction type that is either not specified or appears to be security. You must provide information confirming the notional amount.
114	The specified notional amount appears to be incorrect as you have specified a notional amount less than \$1,000. You must provide information confirming the notional amount.
115	The transaction or transaction type appears to be amortizing but no amortization schedule has been provided. You must provide the amortization schedule.
116	The seller is not specified or insufficiently specified.
117	The specified seller is not a Defendant or a Defendant's subsidiary or affiliate. For this transaction to be a qualifying U.S. Dollar LIBOR-Based Instrument, you must confirm in writing that the specified seller acted as a broker and that the prior beneficial owner of the instrument was a Defendant or a Defendant's subsidiary or affiliate.
118	Your Claim contains multiple records which appear to be duplicative of each other. You must provide information clarifying the number of transactions and, if applicable, consolidate the transactions in your Claim to avoid duplication.

119	Your Claim contains multiple records which appear to be associated with the same security transaction. You must provide a transaction ID that clearly identifies the records that are associated with each transaction. If the records pertain to a security that was purchased and/or sold over the course of multiple transactions, you should provide a separate transaction ID for each particular piece of the security you held, as well as information on the number of transactions, transaction type, amount held, and the start and end dates of each particular holding. Absent special circumstances requiring you to do so, you should not assign the same transaction ID to multiple records.
120	Your Claim contains multiple records which appear to be associated with the same swap transaction. For each swap transaction bearing this message code, you must provide a transaction ID that clearly identifies the leg on which you <u>received</u> LIBOR-based payments (except in the case of basis swaps, for which you should identify both legs).
121	The instrument type appears to be a basis swap. You must provide the tenor, currency, and index for both legs of the swap.
122	The instrument type appears to be a basis swap. You must specify the direction of each leg of the swap (i.e., identify the leg received and leg paid).
123	There is insufficient information to determine if the transaction occurred in the United States. An instrument is considered purchased in the United States if one or more of the following conditions is satisfied: (1) the claimant is a U.S. resident or domiciliary; (2) the claimant entered into the transaction in the United States through one of its U.S.-based trading desks or offices; or (3) the transaction was entered into with a U.S.-domiciled Defendant or a U.S. desk, branch, subsidiary, or affiliate of a non-U.S. domiciled Defendant. Any written request for reconsideration must include a signed declaration certifying that each of the instruments you wish to include in your Claim were purchased in the United States.
124	The Claimant appears to be a Lehman Brothers or Smith Barney entity. Any written request for reconsideration must include a signed declaration certifying that the Claimant was not affiliated with or owned by a Defendant (or a Defendant's subsidiary or affiliate), directly or indirectly, at the time the Claimant received interest linked to U.S. Dollar LIBOR during the settlement class period.
125	The notional amount is not specified or insufficiently specified.
126	The instrument type appears to be a range accrual. You must specify the accrual range and terms of the interest payment calculation.
127	This instrument type appears to be a credit default swap (CDS). You must confirm that the CDS defaulted (such that the CDS contract took effect) and that you received LIBOR-based payments pursuant to the contract. You must also specify the terms of the LIBOR-based payments you received (e.g., LIBOR tenor, frequency of payments) and the time periods over which you received them.
128	This instrument type appears to be a contract for difference (CFD). You must specify the underlying asset, whether you were long or short on the CFD, and the strike rate.
129	This instrument type appears to be an interest rate cap or floor. You must specify the strike rate of the cap (or floor) and whether you bought or sold the interest rate cap (or floor).
130	This instrument type appears to be an option. You must specify the type of option (e.g., FX, swaption, interest rate cap or floor, etc.), the option strike rate, whether the option was exercised, and the effective and maturity dates of the LIBOR-based payments.

Ineligible Message Codes – Claim Level

These message flags are meant to identify entire claims that are ineligible. If you agree with the determination of ineligibility, no further action is required.

"Excluded Party" and other relevant terms are defined in the Settlement Agreements, which can be found at www.USDollarLiborSettlement.com.

200	The Claim number listed above is considered duplicative of another filed Claim. The original Claim has been processed in accordance with the terms and conditions of the Plan of Distribution.
201	We received a request to withdraw your Claim.
202	The Claim you submitted was filed on behalf of a person or entity that requested and was granted exclusion from the relevant Settlement.

203	The Claim you submitted was filed on behalf of an Excluded Party. Excluded Parties include Defendants and their employees, affiliates, parents, and subsidiaries. Additional Excluded Parties are defined in the Settlement Agreements, which can be found at www.USDollarLiborSettlement.com .
204	The Claim you submitted is for a de minimis amount and will not be paid in accordance with the Plan of Distribution for each relevant Settlement.
205	The Claim you submitted did not include any transactions, or did not contain any transactions with elements indicating they are Libor transactions.
206	You indicated that you submitted transactions for this Claim using a different Claimant ID. Please review the transactions data spreadsheet associated with that Claimant ID, as the Claims Administrator's determinations of deficiency and/or ineligibility for those transactions will be applied to this Claim.
207	The Claim you submitted does not include the name of the account owner. Please provide the complete name of the owner of the account for which the claim was filed.

Ineligible Message Codes – Transactional Level

These message flags are meant to identify individual transactions that are ineligible and will not factor into the final disposition of your Claim. If your Claim contains other eligible, non-deficient transactions, the remainder of your Claim will be calculated in accordance with the Plan of Distribution approved by the Court for each relevant Settlement. Even if your Claim contains other eligible, non-deficient transactions, you might not receive a distribution if your distribution amount is calculated to be de minimis (i.e., less than \$10 USD). If your Claim does not contain other eligible transactions, your Claim will be ineligible to receive a distribution.

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300	The transaction is not a qualifying U.S. Dollar LIBOR-Based Instrument.
301	The transaction was not entered into directly with a Defendant (or a Defendant's subsidiary or affiliate).
302	The specified seller is not a Defendant (or a Defendant's subsidiary or affiliate).
303	The transaction was entered into with Lehman Brothers or Smith Barney. Any written request for reconsideration must include documentation showing that at the time you purchased the instrument and/or received interest linked to U.S. Dollar LIBOR, the Lehman Brothers or Smith Barney entity with whom you transacted was owned by a Defendant (or a Defendant's subsidiary or affiliate).
304	The transaction does not appear to have occurred in the United States. An instrument is considered purchased in the United States if one or more of the following conditions is satisfied: (1) the claimant is a U.S. resident or domiciliary; (2) the claimant entered into the transaction in the United States through one of its U.S.-based trading desks or offices; or (3) the transaction was entered into with a U.S.-domiciled Defendant or a U.S. desk, branch, subsidiary, or affiliate of a non-U.S. domiciled Defendant. Any written request for reconsideration must include a signed declaration certifying that each of the instruments you wish to include in your Claim were purchased in the United States.
305	The specified interest rate in this transaction for the payments received by the Claimant is not U.S. Dollar LIBOR.
306	The specified interest rate in this transaction for the payments received by the Claimant is not LIBOR.
307	The specified interest rate in this transaction for the payments received by the Claimant is not a valid tenor of U.S. Dollar LIBOR.
308	The specified interest rate in this transaction for the payments received by the Claimant is a fixed rate.

Ineligible and Deficient Message Codes – Third Party Filers

These message codes are meant to identify additional information required to process Claims submitted through Third Party Filing Services.

400	The Claim you submitted did not include the address of the Claimant on whose behalf you submitted the Claim. The Claim will be considered ineligible unless you submit a signed declaration confirming that the transactions you submitted for that Claimant occurred in the United States.
401	The Claim you submitted was on behalf of one or more third-party claimants without sufficient documentation of your authority to act on those claimants' behalf. Any written request for reconsideration must include documentation showing that those claimants authorized your submission of a Claim on their behalf.