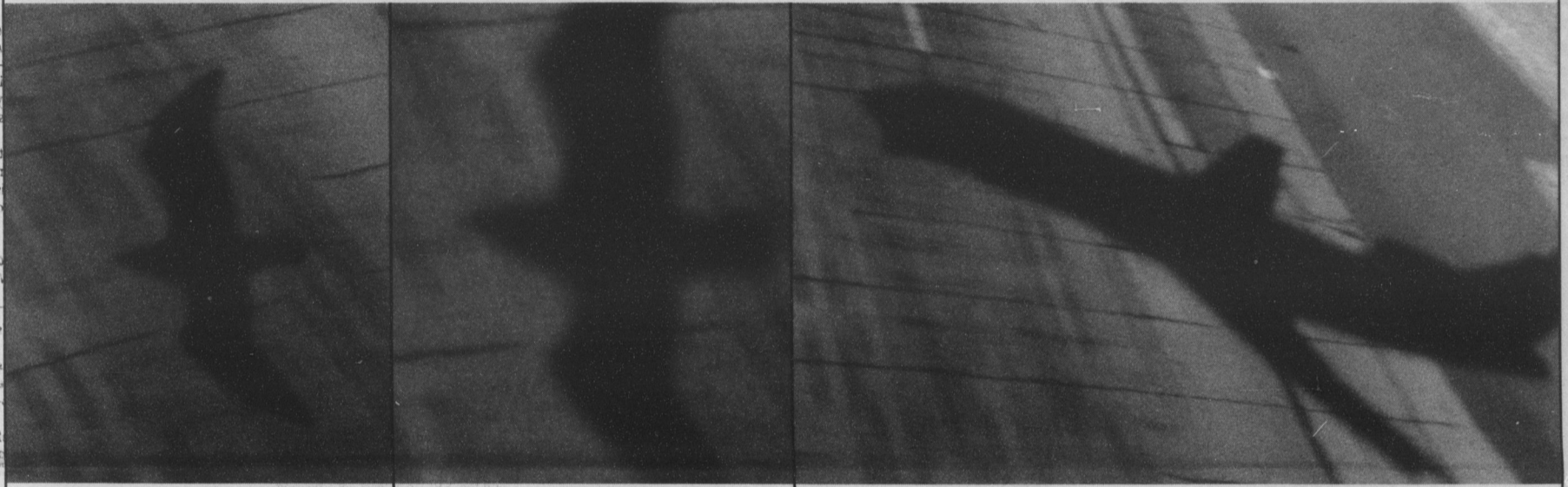


**CREDIT
SUISSE** | **FIRST
BOSTON**

**DARWIN WAS WRONG
ABOUT EVOLUTION IN ONE REGARD.
IT ISN'T ALWAYS SLOW.**



www.csfb.com

We would like to congratulate the
Kenan-Flagler School of Business Class of 2001
and welcome the following people to our team:

Gagan D. Bakshi
Waldir Mahana
Mario Solorzano
Gregory Teitel

CSFB | EMPOWERING CHANGE.™

An Equal Opportunity Employer