EXPOSURE FEE ADVICE CZECH REP.

PRIVATE SECTOR CREDITS

EXPOSURE FEE LEVEL 1

A. SOVEREIGN (e.g., Finance Ministry Guarantee):	TRANSACTION RISK INCREMENT:					NT: Se	See Public Sector Chart			
B. POLITICAL ONLY COVER:		Т	RANSACTI	ON RISK IN	ICREMEN	NT: -1				
C1. BORROWERS/GUARANTORS with RATED/TRADE	O CROSS BORDE	R (HARD C	URRENCY) DEBTS:						
TRANSACTION RISK INCREMENT:	0	0	1	2	2	3	4	5	5	
LONG-TERM (S&P, others)	AA+,AA,AA-	A+,A,A-	BBB+,BBB	BBB-	- BB+		BB-	B+,B	B-	
LONG-TERM (Moody's)	Aa1,Aa2	A1,A2,A3	Baa1,Baa2	Baa3	Ba1,	Ba2	Ba3	B1,B2	В3	
SHORT-TERM (S&P, others)	A-1+	A-1	A-2	A-3	3	В		С		
SHORT-TERM (TBW)	TBW-1	TBW-2	TBW-3	TBW-4						
SHORT-TERM (Moody's)		P-1	P-2	P-3	3					
SPREAD (bp) over T-YIELD <	40	70	140	250)	400	600	900	1500	
SPREAD (bp) over LIBOR <	10	40	90	220)	370	570	870	1470	
C2. BORROWERS/GUARANTORS with INTRA-COUNTR	RY (LOCAL CURR	ENCY) RAT	ΓINGS:							
TRANSACTION RISK INCREMENT:	0	0	1	2	2	3	4	5	5	
LONG-TERM (S&P, TBW)	AA+,AA,AA-	A+,A,A-	BBB+,BBB	BBB-	BB+	,BB	BB-	B+,B	B-	
LONG-TERM (Moody's)	Aa1,Aa2	A1,A2,A3	Baa1,Baa2	Baa3	Ba1,	Ba2	Ba3	B1,B2	В3	
SHORT-TERM (S&P, others)	A-1+	A-1	A-2	A-3	3	В		С		
SHORT-TERM (Moody's)		P-1	P-2	P-3	3					
FINANCIAL STRENGTH (Moody's)	A/B	В	B/C	C	:	C/D	D	D/E	E	
INTRA-COUNTRY ISSUER (TBW)	IC A/B	IC B	IC B/C	IC C	C IC	C/D IC	D IC	D/E	IC E	
INDIVIDUAL (IBCA)	A/B	В	B/C	C	:	C/D	D	D/E	E	
INDIVIDUAL (Capital Intelligence)	AA+,AA,AA-	A+,A,A-	BBB+,BBB	BBB-	- BB+	,ВВ	BB-	B+,B	B-	
D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL	NCIAL INSTITUTION	ONS:		*	TRANSA	CTION RI	SK INCRE	MENT:	0	
D2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE	R THAN FINANC	IAL INSTITI	JTIONS:	*	TRANSA	CTION RI	SK INCRE	MENT:	1	
E. UNRATED LARGEST (PROFITABLE) FINANCIAL IN	STITUTION:			MAXIMUM	TRANSA	CTION RI	SK INCRE	MENT:	0	
F1. UNRATED BORROWERS/GUARANTORS OTHER TI	HAN FINANCIAL I	NSTITUTIO	NS							
DEBT TO TANGIBLE NET WORTH				<1X	<2X	<3X	<4X	<6X	>6X	
			TRANSACTION RISK INCREMEN				EMENT:			
		>	25%	1	1	2	3	4	5	
OPERATING			20%	1	2	3	4	5	5	
CASH FLOW (2-YEAR AVERAGE)			15%	2	3	4	5	5	5	
TO		>	10%	3	4	5	5	5	5	
DEBT			>5%	4	5	5	5	5	5	
			>0%	5	5	5	5	5	5	
			<0%	5	5	5	5	5	5	
F2. UNRATED FINANCIAL INSTITUTION BORROWERS	GUARANTORS:									
TRANSACTION RISK INCREMENT:				1	2	3	4	5	5	
SHAREHOLDER'S EQUITY TO ASSETS				>8%	>7%	>6%	>5%	>4%	<4%	
NET INCOME TO ASSETS (2-YEAR AVERAGE)				>2.5%	>2.0%	>1.5%	>1.0%	>0.5%	<0.5%	
BORROWED FUNDS TO NET LOANS				<40%	<60%	<80%	<100%	<120%	>120%	
LIQUID ASSETS TO ASSETS				>25%	>20%	>15%	>10%	>5%	<5%	
RESERVES TO NON-PERFORMING ASSETS				>200%	>175%	>150%	>125	>100	<100%	
* MAY NOT APPLY IF A TRANSACTION RISK INCRE	MENT HAS BEEN	I PRE-APPI	ROVED				Effect	tive: 02/	/03/2006	

EXPOSURE FEE ADVICE CZECH REP.

PUBLIC SECTOR CREDITS

EXPOSURE FEE LEVEL

A. SOVEREIGN (e.g., Finance Ministry Guarantee):		Т	TRANSACTI	ON RISK I	NCREME	NT: ()		
B. POLITICAL ONLY COVER:		Т	TRANSACTI	ON RISK I	NCREME	NT: Se	e Private S	Sector Ch	art
C1. BORROWERS/GUARANTORS with RATED/TRADEI	CROSS BORDE	R (HARD C	URRENCY	DEBTS:					
TRANSACTION RISK INCREMENT:	0	0	1	:	2	3	4	5	5
LONG-TERM (S&P, others)	AA+,AA,AA-	A+,A,A-	BBB+,BBB	BBB	- BB+	,BB	BB-	B+,B	B-
LONG-TERM (Moody's)	Aa1,Aa2	A1,A2,A3	Baa1,Baa2	Baa			Ba3	B1,B2	В3
SHORT-TERM (S&P, others)	A-1+	A-1	A-2	A-:	3	В		С	
SHORT-TERM (TBW)	TBW-1	TBW-2	TBW-3	TBW-4	4				
SHORT-TERM (Moody's)		P-1	P-2	P-3	3				
SPREAD (bp) over T-YIELD <	40	70	140	250	0	400	600	900	1500
SPREAD (bp) over LIBOR <	10	40	90	220	0	370	570	870	1470
C2. BORROWERS/GUARANTORS with INTRA-COUNTR	Y (LOCAL CURR	ENCY) RAT	TINGS:						
TRANSACTION RISK INCREMENT:	0	0	1	:	2	3	4	5	5
LONG-TERM (S&P, TBW)	AA+,AA,AA-	A+,A,A-	BBB+,BBB	BBB	- BB+	,BB	BB-	B+,B	B-
LONG-TERM (Moody's)	Aa1,Aa2	A1,A2,A3	Baa1,Baa2	Baa	3 Ba1,	Ba2	Ba3	B1,B2	В3
SHORT-TERM (S&P, others)	A-1+	A-1	A-2	A-:	3	В		С	
SHORT-TERM (Moody's)		P-1	P-2	P-3	3				
FINANCIAL STRENGTH (Moody's)	A/B	В	B/C	(C/D	D	D/E	Е
INTRA-COUNTRY ISSUER (TBW)	IC A/B	IC B	IC B/C	IC (C IC	C/D I	D IC	D/E	IC E
INDIVIDUAL (IBCA)	A/B	В	B/C	(C/D	D	D/E	E
INDIVIDUAL (Capital Intelligence)	AA+,AA,AA-	A+,A,A-	BBB+,BBB	BBB	- BB+	,BB	BB-	B+,B	B-
D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAN	NCIAL INSTITUTION	ONS:			*TRANSA	CTION R	ISK INCRE	MENT:	0
D2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE	R THAN FINANC	IAL INSTITI	UTIONS:		*TRANSA	CTION R	ISK INCRE	MENT:	1
E. UNRATED LARGEST (PROFITABLE) FINANCIAL IN	STITUTION:			MAXIMUM	TRANSA	CTION RI	SK INCRE	MENT:	1
F1. UNRATED BORROWERS/GUARANTORS OTHER TH	HAN FINANCIAL I	NSTITUTIO	NS						
DEBT TO TANGIBLE NET WORTH	-			<1X	<2X	<3X	<4X	<6X	>6X
DEBT TO TANGED RET WORTH							TION RISK INCREMENT:		
		0504							
OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT		>25%		1	1	2	3	4	5
		>20%		1	2	3	4	3	
		>15% >10%		2	3	4	5	5	5
		>10% >5%		3	4	5	5	5	5
			>5% >0%	4 5	5 5	5 5	5 5	5 5	5 5
			<0%	5	5	5	5	5	5
F2. UNRATED FINANCIAL INSTITUTION BORROWERS/	GUARANTORS:		4070	· ·	Ū	Ü	Ü	Ū	J
	GUARANTORS.			1	2	2	4	5	5
TRANSACTION RISK INCREMENT:				1	2	3		5	5
SHAREHOLDER'S EQUITY TO ASSETS				>8%	>7%	>6%	>5%	>4%	<4%
NET INCOME TO ASSETS (2-YEAR AVERAGE) BORROWED FUNDS TO NET LOANS				>2.5% <40%	>2.0% <60%	>1.5% <80%	>1.0% <100%	>0.5% <120%	<0.5% >120%
LIQUID ASSETS TO ASSETS				>25%	>20%	>15%	>100%	>5%	>120% <5%
RESERVES TO NON-PERFORMING ASSETS				>200%	>175%	>150%	>125%	>100%	<100%
* MAY NOT APPLY IF A TRANSACTION ICRAS RATIO	NG HAS BEEN PF	RE-APPRO\	VED				Effective	: 02/	/03/2006