## EXPOSURE FEE ADVICE DOMINICA

## **PRIVATE SECTOR CREDITS**

EXPOSURE FEE LEVEL 4

A. SOVEREIGN (e.g., Finance Ministry Guarantee):		NT: Se	See Public Sector Chart						
B. POLITICAL ONLY COVER:									
C1. BORROWERS/GUARANTORS with RATED/TRADED C	ROSS BORDER	(HARD CU	RRENCY) DI	EBTS:					
TRANSACTION RISK INCREMENT:	0	0	0	(	0	0	0	0	0
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	Ba1,l	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	Ļ				
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-COUNTRY	(LOCAL CURR	ENCY) RAT	INGS:						
TRANSACTION RISK INCREMENT:	0	0	0		0	0	0	0	0
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,l	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	C IC	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+	,BB	BB-	B+,B	B-
D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAN	CIAL INSTITUTION	ONS:			*TRANSAC	CTION RIS	K INCREM	ENT:	0
D2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHER	THAN FINANC	AL INSTITU	JTIONS:		*TRANSAC	CTION RIS	K INCREM	ENT:	0
E. UNRATED LARGEST (PROFITABLE) FINANCIAL INST	ΓΙΤ <b>UTION</b> :			MAXIMUM	TRANSAC	TION RISH	( INCREME	ENT:	0
F1. UNRATED BORROWERS/GUARANTORS OTHER THA	N FINANCIAL IN	STITUTION	<u>s</u>						
: DEBT TO TANGIBLE NET WORTH			_	<1X	<2X	<3X	<4X	<6X	>6X
							SK INCRE		
									_
OPERATING			25%	0	0	0	0	0	0
CASH FLOW			20%	0	0	0	0	0	0
(2-YEAR AVERAGE) TO			15%	0	0	0	0	0	0
DEBT			10%	0	0	0	0	0	0
			>5% >0%	0	0	0	0	0	0
		<0%			0 0		0	0	0
F2. UNRATED FINANCIAL INSTITUTION BORROWERS/GU	JARANTORS:		<076	U	U	0	U	U	U
				0	^	•	0	^	^
TRANSACTION RISK INCREMENT:				0	0	0	0	0	0
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 LIQUID ASSETS TO ASSETS				<40% >25%	<60% >20%	<80% >15%	<100% >10%	<120% >5%	>120% <5%
RESERVES TO NON-PERFORMING ASSETS				>25%	>20% >175%	>15%	>10%	>5% >100	<5% <100%
				- 20070	- 110/0	2 100 /0	- 120	. 100	

Effective: 09/01/2004

\* MAY NOT APPLY IF A TRANSACTION RISK INCREMENT HAS BEEN PRE-APPROVED

## EXPOSURE FEE ADVICE DOMINICA

## **PUBLIC SECTOR CREDITS**

EXPOSURE FEE LEVEL 4

A. SOVEREIGN (e.g., Finance Ministry Guarantee):	TRANSACTION RISK INCREMENT:								0					
POLITICAL ONLY COVER:					TRANSACTION RISK INCREMENT:					See Private Sector Chart				
C1. BORROWERS/GUARANTORS with RATED/TRADED C	ROSS BO	RDER	(HARD	CUF	RRENCY) DE	BTS:								
TRANSACTION RISK INCREMENT:	0		0		0		0		0		0	0		
LONG-TERM (S&P, others)	AA+,AA,AA-		A+,/	۸,A-	BBB+,BBB	BBE	 B- BE	3+,BB	_	BB-	B+,B	B-		
LONG-TERM (Moody's)	Aa <sup>2</sup>	Aa1,Aa2		2,A3	Baa1,Baa2	Baa	3 Ba	1,Ba2		Ba3	B1,B2	В3		
SHORT-TERM (S&P, others)	A-1+			A-1	A-2	A-	3	В			С			
SHORT-TERM (TBW)	TBW-1		TB	N-2	TBW-3	TBW-	4							
SHORT-TERM (Moody's)				P-1	P-2	P-3								
SPREAD (bp) over T-YIELD <	40			70	140	25	0	400		600	900	1500		
SPREAD (bp) over LIBOR <	10			40	90	220 370		370	570		870	1470		
C2. BORROWERS/GUARANTORS with INTRA-COUNTRY	(LOCAL	CURRI	ENCY)	RAT	INGS:									
TRANSACTION RISK INCREMENT:	0		0		0		0 0		0 0		0	0		
LONG-TERM (S&P, TBW)	AA+,AA,AA-		A+,A,A-		BBB+,BBB	BBE	BB+,BB		BB-		B+,B	B-		
LONG-TERM (Moody's)	Aa1,Aa2		A1,A2,A3		Baa1,Baa2	Baa	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							
FINANCIAL STRENGTH (Moody's)		A/B		В	B/C		С	C/D		D	D/E	E		
INTRA-COUNTRY ISSUER (TBW)	IC	A/B	IC	В	IC B/C	IC	C IC	C/D	IC	D IC	D/E	IC E		
INDIVIDUAL (IBCA)		A/B		В	B/C		С	C/D		D	D/E	E		
INDIVIDUAL (Capital Intelligence)	AA+,AA	A,AA-	A+,/	۸,A-	BBB+,BBB	BBE	B- BE	s+,BB		BB-	B+,B	B-		
D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINANC	IAL INST	ritutio	ONS:				*TRANSA	ACTION I	RISK	INCREMI	ENT:	0		
D2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHER	THAN FI	NANCI	AL INS	TITL	JTIONS:		*TRANSA	ACTION I	RISK	INCREMI	ENT:	1		
E. UNRATED LARGEST (PROFITABLE) FINANCIAL INST	ITUTION:	<u>!</u>			N	MAXIMUM	TRANSA	CTION R	ISK I	INCREME	NT:	1		
F1. UNRATED BORROWERS/GUARANTORS OTHER THAN	I FINANC	IAL IN	STITUT	ONS	<u>s</u>									
: DEBT TO TANGIBLE NET WORTH						<1X	<2X	< 3	3X	<4X	<6X	>6X		
				TRANSACTI					ION RISK INCREMENT:					
	>2			25%	0	C	)	0	0	0	0			
OPERATING CASH FLOW (2-YEAR AVERAGE) TO					20%	0	C		0	0	0	0		
		>			15%	0	C	)	0	0	0	0		
		>			10%	0	C	)	0	0	0	0		
DEBT				;	>5%	0	C	)	0	0	0	0		
				;	>0%	0	C	)	0	0	0	0		
					<0%	0	C	)	0	0	0	0		
F2. UNRATED FINANCIAL INSTITUTION BORROWERS/GU	ARANTO	RS:												
TRANSACTION RISK INCREMENT:						0	C	)	0	0	0	0		
SHAREHOLDER'S EQUITY TO ASSETS						>8%	>7%	>6	5%	>5%	>4%	<4%		
NET INCOME TO ASSETS (2-YEAR AVERAGE)						>2.5%	>2.0%	>1.5	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	5%	>10%	>5%	<5%		
RESERVES TO NON-PERFORMING ASSETS						>200%	>175%	>150	)%	>125%	>100%	<100%		
* MAY NOT APPLY IF A TRANSACTION ICRAS RATIN	IG HAS E	BEEN F	PRE-AI	PPR	OVED				ı	Effective	: 09/	01/2004		