EXPOSURE FEE ADVICE INDONESIA

PRIVATE SECTOR CREDITS

EXPOSURE FEE LEVEL 5

	EXPOSURE FE	E LEVEL	5							
A. SOVEREIGN (e.g., Finance Ministry Guarantee):	TRANSACTION RISK INCREMENT: See Public Sector Ch							art		
B. POLITICAL ONLY COVER:	TRANSACTION RISK INCREMENT:				NT: -1	-1				
C1. BORROWERS/GUARANTORS with RATED/TRADE	D CROSS BORDE	ER (HARD C	URRENCY) DEBTS:						
TRANSACTION RISK INCREMENT:	0	0	0	(0	0	0	1	2	
LONG-TERM (S&P, others)	AA+,AA,AA-	A+,A,A-	BBB+,BBB	BBB	- BB+	,BB	BB-	B+,B	В-	
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 (TBW)	TBW-1	TBW-2	TBW-3	TBW-	4					
SHORT-TERM (Moody's)		P-1	P-2	P-:	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-COUNT	RY (LOCAL CURR	RENCY) RA	TINGS:							
TRANSACTION RISK INCREMENT:	1	1	1		1	1	1	1	2	
LONG-TERM (S&P, TBW)	AA+,AA,AA-	A+,A,A-	BBB+,BBB	BBB	- BB+	,BB	BB-	B+,B	В-	
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					
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 IC	D 10	C D/E	IC E	
INDIVIDUAL (IBCA)	A/B	В	B/C	(C/D	D	D/E	Е	
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 - FINA	NCIAL INSTITUTION	ONS:			*TRANSA	CTION RI	SK INCRI	EMENT:	1	
D2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHI	ER THAN FINANC	IAL INSTIT	UTIONS:		*TRANSA	CTION RI	SK INCRI	EMENT:	2	
E. UNRATED LARGEST (PROFITABLE) FINANCIAL IN	ISTITUTION:			MAXIMUM	I TRANSA	CTION RI	SK INCRI	EMENT:	1	
F1. UNRATED BORROWERS/GUARANTORS OTHER T		INSTITUTIO	NS.							
DEBT TO TANGIBLE NET WORTH	HANTINANOIAL			<1X	<2X	<3X	<4X	<6X	>6X	
DEBT TO TANGIBLE NET WORTH				< IX		_		_	>0/	
OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT		IRA				ANSACTION RISK INCREMENT:				
		>	25%	1	1	1	1	1	1	
		>	20%	1	1	1	1	1	2	
		>	15%	1	1	1	1	2	2	
		>	10%	1	1	1	2	2	2	
			>5%	1	1	2	2	2	2	
			>0%	1	2	2	2		2	
			<0%	2	2	2	2	2	2	
F2. UNRATED FINANCIAL INSTITUTION BORROWERS	/GUARANTORS:									
TRANSACTION RISK INCREMENT:				1	1	1	1	1	2	
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%	
BORROWED FUNDS TO NET LOANS				<40%	<60%	<80%	<100%		>120%	
LIQUID ASSETS TO ASSETS				>25%	>20%	>15%	>10%		<5%	
RESERVES TO NON-PERFORMING ASSETS				>200%	>175%	>150%	>125	>100	<100%	
***********							-4		20/202	

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

Effective: 08/30/2007

EXPOSURE FEE ADVICE INDONESIA

PUBLIC SECTOR CREDITS

EXPOSURE FEE LEVEL 5

A. SOVEREIGN (e.g., Finance Ministry Guarantee):	TRANSACTION RISK INCREMENT: 0								
B. POLITICAL ONLY COVER:		1	RANSACTI	ON RISK II	NCREME	NT: Se	e Private S	Sector Ch	art
C1. BORROWERS/GUARANTORS with RATED/TRADED	CROSS BORDE	R (HARD C	URRENCY)	DEBTS:					
TRANSACTION RISK INCREMENT:	0	0	0	()	0	0	1	2
LONG-TERM (S&P, others)	AA+,AA,AA-	A+,A,A-	BBB+,BBB	BBB	- <u>-</u> - BB+	 .BB	BB-	B+,B	В-
LONG-TERM (Moody's)	Aa1,Aa2	A1,A2,A3	Baa1,Baa2	Baa3			Ba3	B1,B2	В3
SHORT-TERM (S&P, others)	A-1+	A-1	A-2	A-3		В		C	
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-COUNTR	Y (LOCAL CURR	ENCY) RAT	ΓINGS:						
TRANSACTION RISK INCREMENT:	0	0	0	()	0	0	1	2
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	Е
INTRA-COUNTRY ISSUER (TBW)	IC A/B	IC B	IC B/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	ICIAL INSTITUTION	ONS:		,	*TRANSA	CTION R	ISK INCRE	MENT:	0
D2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHER THAN FINANCIAL INSTITUTIONS: *TRANSACTION RISK INCREMENT:							MENT:	1	
E. UNRATED LARGEST (PROFITABLE) FINANCIAL IN	STITUTION:		ľ	MAXIMUM	TRANSA	CTION RI	SK INCREI	MENT:	1
F1. UNRATED BORROWERS/GUARANTORS OTHER TH		NETITIO							
	IAN I INANGIAL I	NOTITOTIO	<u> </u>	437	0)/	01/	437	<6X	01/
DEBT TO TANGIBLE NET WORTH		<1X <2X			<3X	<4X	>6X		
		IRAN			TRANS	ACTION F			
			25%	0	0	0	0	0	1
OPERATING CASH FLOW		>	20%	0	0	0	0	1	2
(2-YEAR AVERAGE)			15%	0	0	0	1	2	2
TO DEBT			10%	0	0	1	2	2	2
			>5%	0	1	2	2	2	2
			>0%	1	2	2	2	2	2
			<0%	2	2	2	2	2	2
F2. UNRATED FINANCIAL INSTITUTION BORROWERS/	GUARANTORS:								
TRANSACTION RISK INCREMENT:				0	0	0	0	1	2
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 ICRAS RATII	NG HAS BEEN PF	RE-APPROV	/ED				Effective	: 08/	30/2007