## EXPOSURE FEE ADVICE LIBYA

## PRIVATE SECTOR CREDITS

EXPOSURE FEE LEVEL 6

A. SOVEREIGN (e.g., Finance Ministry Guarantee):		Т	RANSACTIO	N RISK INC	CREMEN	Γ: See	See Public Sector Chart			
3. POLITICAL ONLY COVER:	TRANSACTION RISK INCREMENT:						-1			
1. BORROWERS/GUARANTORS with RATED/TRADE	D CROSS BORDE	R (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+,E	3B	BB-	B+,B	В-	
LONG-TERM (Moody's)	Aa1,Aa2	A1,A2,A3	Baa1,Baa2	Baa3	Ba1,B	a2	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	4	00	600	900	1500	
SPREAD (bp) over LIBOR <	10	40	90	220	3	70	570	870	1470	
2. BORROWERS/GUARANTORS with INTRA-COUNTE	RY (LOCAL CURR	ENCY) RAT	TINGS:							
TRANSACTION RISK INCREMENT:	2	2	2	2		2	2	2	2	
LONG-TERM (S&P, TBW)	AA+,AA,AA-	A+,A,A-	BBB+,BBB	BBB-	BB+,E	3B	BB-	B+,B	B-	
LONG-TERM (Moody's)	Aa1,Aa2	A1,A2,A3	Baa1,Baa2	Baa3	Ba1,B	a2	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	С	/D	D	D/E	Е	
INTRA-COUNTRY ISSUER (TBW)	IC A/B	IC B	IC B/C	IC C	IC C	D IC	DI	C D/E	IC E	
		_		0		/D	D	D/E	Е	
INDIVIDUAL (IBCA)	A/B	В	B/C	С	C	/D	D	D/ L		
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence)	A/B AA+,AA,AA-	В А+,А,А-	B/C BBB+,BBB	BBB-	BB+,I		BB-	B+,B	B-	
INDIVIDUAL (Capital Intelligence)	AA+,AA,AA-	A+,A,A-		BBB-		ЗВ	BB-	B+,B	B-	
INDIVIDUAL (Capital Intelligence)  1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA	AA+,AA,AA- NCIAL INSTITUTIO	A+,A,A- <b>DNS:</b>	BBB+,BBB	BBB- *	BB+,	BB CTION RI	BB- SK INCR	B+,B EMENT:		
	AA+,AA,AA- NCIAL INSTITUTIO ER THAN FINANC	A+,A,A- <b>DNS:</b>	BBB+,BBB	BBB- *	BB+,I TRANSAC TRANSAC	BB CTION RIS	BB- SK INCR SK INCR	B+,B EMENT: EMENT:	2	
INDIVIDUAL (Capital Intelligence)  1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA  2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE  . UNRATED LARGEST (PROFITABLE) FINANCIAL IN	AA+,AA,AA-  NCIAL INSTITUTIO  ER THAN FINANC  ISTITUTION:	A+,A,A- DNS: AL INSTITU	BBB+,BBB  JTIONS:	BBB- **	BB+,I TRANSAC TRANSAC	BB CTION RIS	BB- SK INCR SK INCR	B+,B EMENT: EMENT:	2	
INDIVIDUAL (Capital Intelligence)  1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA  2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE  . UNRATED LARGEST (PROFITABLE) FINANCIAL IN	AA+,AA,AA-  NCIAL INSTITUTIO  ER THAN FINANC  ISTITUTION:	A+,A,A- DNS: AL INSTITU	BBB+,BBB  JTIONS:	BBB- **	BB+,I TRANSAC TRANSAC	BB CTION RIS	BB- SK INCR SK INCR	B+,B EMENT: EMENT: EMENT:	2	
INDIVIDUAL (Capital Intelligence)  1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA  2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE  UNRATED LARGEST (PROFITABLE) FINANCIAL IN  1. UNRATED BORROWERS/GUARANTORS OTHER T	AA+,AA,AA-  NCIAL INSTITUTIO  ER THAN FINANC  ISTITUTION:	A+,A,A- DNS: AL INSTITU	BBB+,BBB  JTIONS:	BBB- * *- 1AXIMUM <sup>-</sup>	BB+,I TRANSAC TRANSAC TRANSAC <2X	ETION RISETION RISETION RISE	BB- SK INCR SK INCR SK INCR	B+,B EMENT: EMENT: EMENT:	2 2 2	
INDIVIDUAL (Capital Intelligence)  1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA  2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE  . UNRATED LARGEST (PROFITABLE) FINANCIAL IN  1. UNRATED BORROWERS/GUARANTORS OTHER T	AA+,AA,AA-  NCIAL INSTITUTIO  ER THAN FINANC  ISTITUTION:	A+,A,A- DNS: AL INSTITU	BBB+,BBB  JTIONS:	BBB- * *- 1AXIMUM <sup>-</sup>	BB+,I TRANSAC TRANSAC TRANSAC <2X	ETION RISETION RISETION RISE	BB- SK INCR SK INCR SK INCR	B+,B EMENT: EMENT: EMENT:  C <6X REMENT:	2 2 2	
INDIVIDUAL (Capital Intelligence)  1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL  2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE  . UNRATED LARGEST (PROFITABLE) FINANCIAL IN  1. UNRATED BORROWERS/GUARANTORS OTHER TO  DEBT TO TANGIBLE NET WORTH  OPERATING	AA+,AA,AA-  NCIAL INSTITUTIO  ER THAN FINANC  ISTITUTION:	A+,A,A-  DNS:  AL INSTITUTIO  >	BBB+,BBB  JTIONS:  N NS:	BBB- * *- 1AXIMUM <sup>-</sup> <1X	BB+,I FRANSAC FRANSAC FRANSAC <2X TRANSA	ETION RISE ETION RISE ETION RISE  <3X CTION R	BB- SK INCR SK INCR SK INCR <4X	B+,B EMENT: EMENT: EMENT:  4 <6X REMENT: 2	2 2 2 >6X	
INDIVIDUAL (Capital Intelligence)  1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL  2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE  . UNRATED LARGEST (PROFITABLE) FINANCIAL IN  1. UNRATED BORROWERS/GUARANTORS OTHER TO  DEBT TO TANGIBLE NET WORTH  OPERATING CASH FLOW	AA+,AA,AA-  NCIAL INSTITUTIO  ER THAN FINANC  ISTITUTION:	A+,A,A-  DNS:  AL INSTITUTIO  >>	BBB+,BBB  JTIONS:  NS:	BBB-  **  **  MAXIMUM -  <1X	BB+,I TRANSAC TRANSAC  <2X TRANSA 2	ETION RISETION RISETION RISETION RISETION RISETION R	BB- SK INCR SK INCR SK INCR <4X ISK INC	B+,B EMENT: EMENT: EMENT: <a href="mailto:46x">EMENT:</a> <a href="mailto:46x">EMENT:</a> <a href="mailto:46x">2</a> <a href="mailto:46x">EMENT:</a> <a href="mailto:46x">2</a> <a hre<="" td=""><td>2 2 2 &gt;6X</td></a>	2 2 2 >6X	
INDIVIDUAL (Capital Intelligence)  1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL  2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE  . UNRATED LARGEST (PROFITABLE) FINANCIAL IN  1. UNRATED BORROWERS/GUARANTORS OTHER TO  DEBT TO TANGIBLE NET WORTH  OPERATING CASH FLOW (2-YEAR AVERAGE) TO	AA+,AA,AA-  NCIAL INSTITUTIO  ER THAN FINANC  ISTITUTION:	A+,A,A-  DNS:  AL INSTITUTIO  >> >>	BBB+,BBB  JTIONS:  NS:  25% 20%	**************************************	BB+,I TRANSAC TRANSAC  <2X TRANSA  2 2	CTION RISCTION RISCTION RISCTION RISCTION R	BB- SK INCR SK INCR <44X ISK INCC 2	B+,B EMENT: EMENT: EMENT:  < <6X REMENT: 2 2 2 2 2	2 2 2 >6X 2	
INDIVIDUAL (Capital Intelligence)  1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL  2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE  . UNRATED LARGEST (PROFITABLE) FINANCIAL IN  1. UNRATED BORROWERS/GUARANTORS OTHER TO  DEBT TO TANGIBLE NET WORTH  OPERATING CASH FLOW (2-YEAR AVERAGE)	AA+,AA,AA-  NCIAL INSTITUTIO  ER THAN FINANC  ISTITUTION:	A+,A,A-  DNS:  AL INSTITUTIO  >> >>	BBB+,BBB  JTIONS:  NS:  25% 20% 15%	**************************************	BB+,I TRANSAC TRANSAC  <2X TRANSA  2 2 2 2	CTION RISCTION RISCTION RISCTION RISCTION R  COTION R  COTION R  2 2 2	BB- SK INCR SK INCR  <4X ISK INC  2 2 2	B+,B EMENT: EMENT: EMENT:  < 6X REMENT: 2 2 2 2 2 2 2	2 2 2 >6X 2 2	
INDIVIDUAL (Capital Intelligence)  1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL  2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE  . UNRATED LARGEST (PROFITABLE) FINANCIAL IN  1. UNRATED BORROWERS/GUARANTORS OTHER TO  DEBT TO TANGIBLE NET WORTH  OPERATING CASH FLOW (2-YEAR AVERAGE) TO	AA+,AA,AA-  NCIAL INSTITUTIO  ER THAN FINANC  ISTITUTION:	A+,A,A-  DNS:  AL INSTITUTIO  >> >>	BBB+,BBB  JTIONS:  NS:  25% 20% 15% 10%	**************************************	BB+,I FRANSAC FRANSAC  <2X TRANSA  2 2 2 2 2	CTION RISCTION RISCTI	BB- SK INCR SK INCR <4X ISK INC 2 2 2 2	B+,B EMENT: EMENT:  EMENT:  C <6X REMENT:  2 2 2 2 2 2 2 2	2 2 2 >6X 2 2 2 2	
INDIVIDUAL (Capital Intelligence)  1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL  2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE  . UNRATED LARGEST (PROFITABLE) FINANCIAL IN  1. UNRATED BORROWERS/GUARANTORS OTHER TO  DEBT TO TANGIBLE NET WORTH  OPERATING CASH FLOW (2-YEAR AVERAGE) TO	AA+,AA,AA-  NCIAL INSTITUTIO  ER THAN FINANC  ISTITUTION:	A+,A,A- DNS: AL INSTITUTIO	BBB+,BBB  JTIONS:  NS:  25% 20% 15% 10% >5%	**************************************	BB+,I TRANSAC TRANSAC  <2X TRANSA  2 2 2 2 2 2	CTION RISCTION RISCTI	BB- SK INCR SK INCR  <4X ISK INC  2 2 2 2 2 2	B+,B EMENT: EMENT:  C <6X REMENT:  2 2 2 2 2 2 2 2 2 2	2 2 2 >6X 2 2 2 2 2	
INDIVIDUAL (Capital Intelligence)  1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL  2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE  . UNRATED LARGEST (PROFITABLE) FINANCIAL IN  1. UNRATED BORROWERS/GUARANTORS OTHER TO  DEBT TO TANGIBLE NET WORTH  OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT	AA+,AA,AA-  NCIAL INSTITUTION  ER THAN FINANC  ISTITUTION:  HAN FINANCIAL I	A+,A,A- DNS: AL INSTITUTIO	BBB+,BBB  JTIONS:  NS:  25% 20% 15% 10% >5% >0%	**************************************	BB+,I TRANSAC TRANSAC  <2X TRANSA  2 2 2 2 2 2 2	CTION RISCTION RISCTION RISCTION R  CATON R  2 2 2 2 2 2 2	BB- SK INCR SK INCR  <4X ISK INC  2 2 2 2 2 2 2	B+,B EMENT: EMENT:  C <6X REMENT:  2 2 2 2 2 2 2 2 2 2	2 2 2 >6X 2 2 2 2 2	
INDIVIDUAL (Capital Intelligence)  1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL  2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE  . UNRATED LARGEST (PROFITABLE) FINANCIAL IN  1. UNRATED BORROWERS/GUARANTORS OTHER TO  DEBT TO TANGIBLE NET WORTH  OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT	AA+,AA,AA-  NCIAL INSTITUTION  ER THAN FINANC  ISTITUTION:  HAN FINANCIAL I	A+,A,A- DNS: AL INSTITUTIO	BBB+,BBB  JTIONS:  NS:  25% 20% 15% 10% >5% >0%	**************************************	BB+,I TRANSAC TRANSAC  <2X TRANSA  2 2 2 2 2 2 2	CTION RISCTION RISCTION RISCTION R  CATON R  2 2 2 2 2 2 2	BB- SK INCR SK INCR  <4X ISK INC  2 2 2 2 2 2 2	B+,B EMENT: EMENT:  EMENT:  3 <6X REMENT:  4 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	2 2 2 >6X 2 2 2 2 2	
INDIVIDUAL (Capital Intelligence)  1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL  2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE  . UNRATED LARGEST (PROFITABLE) FINANCIAL IN  1. UNRATED BORROWERS/GUARANTORS OTHER TO  DEBT TO TANGIBLE NET WORTH  OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT  2. UNRATED FINANCIAL INSTITUTION BORROWERS	AA+,AA,AA-  NCIAL INSTITUTION  ER THAN FINANC  ISTITUTION:  HAN FINANCIAL I	A+,A,A- DNS: AL INSTITUTIO	BBB+,BBB  JTIONS:  NS:  25% 20% 15% 10% >5% >0%	**************************************	BB+,I FRANSAC FRANSAC  <2X TRANSAC  2 2 2 2 2 2 2 2 2	CTION RISCTION RISCTI	BB- SK INCR SK INCR  <4X ISK INC  2 2 2 2 2 2 2	B+,B EMENT: EMENT:  C <6X REMENT: 2 2 2 2 2 2 2 2 2 2 2 2 2	2 2 2 >6X 2 2 2 2 2 2	
INDIVIDUAL (Capital Intelligence)  1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL  2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE  . UNRATED LARGEST (PROFITABLE) FINANCIAL IN  1. UNRATED BORROWERS/GUARANTORS OTHER TO  DEBT TO TANGIBLE NET WORTH  OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT  2. UNRATED FINANCIAL INSTITUTION BORROWERS  TRANSACTION RISK INCREMENT:	AA+,AA,AA-  NCIAL INSTITUTION  ER THAN FINANC  ISTITUTION:  HAN FINANCIAL I	A+,A,A- DNS: AL INSTITUTIO	BBB+,BBB  JTIONS:  NS:  25% 20% 15% 10% >5% >0%	**************************************	BB+,I TRANSAC TRANSAC  <2X TRANSAC  2 2 2 2 2 2 2 2	CTION RISCTION RISCTI	BB- SK INCR SK INCR  <4X ISK INC  2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	B+,B EMENT: EMENT: EMENT:  3	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	
INDIVIDUAL (Capital Intelligence)  1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL  2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE  . UNRATED LARGEST (PROFITABLE) FINANCIAL IN  1. UNRATED BORROWERS/GUARANTORS OTHER TO  DEBT TO TANGIBLE NET WORTH  OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT  2. UNRATED FINANCIAL INSTITUTION BORROWERS  TRANSACTION RISK INCREMENT: SHAREHOLDER'S EQUITY TO ASSETS	AA+,AA,AA-  NCIAL INSTITUTION  ER THAN FINANC  ISTITUTION:  HAN FINANCIAL I	A+,A,A- DNS: AL INSTITUTIO	BBB+,BBB  JTIONS:  NS:  25% 20% 15% 10% >5% >0%	**************************************	BB+,I TRANSAC TRANSAC  <2X TRANSA  2 2 2 2 2 2 2 2 2 2 77%	STION RISCTION RISCTI	BB- SK INCR SK INCR SK INCR  44X ISK INC 2 2 2 2 2 2 2 3 55%	B+,B EMENT: EMENT:  EMENT:  3	2 2 2 >6X 2 2 2 2 2 2 2 2 4%	
INDIVIDUAL (Capital Intelligence)  1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL  2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE  3. UNRATED LARGEST (PROFITABLE) FINANCIAL IN  1. UNRATED BORROWERS/GUARANTORS OTHER T  DEBT TO TANGIBLE NET WORTH  OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT  2. UNRATED FINANCIAL INSTITUTION BORROWERS  TRANSACTION RISK INCREMENT: SHAREHOLDER'S EQUITY TO ASSETS NET INCOME TO ASSETS (2-YEAR AVERAGE)	AA+,AA,AA-  NCIAL INSTITUTION  ER THAN FINANC  ISTITUTION:  HAN FINANCIAL I	A+,A,A- DNS: AL INSTITUTIO	BBB+,BBB  JTIONS:  NS:  25% 20% 15% 10% >5% >0%	**************************************	BB+,I TRANSAC TRANSAC  <2X TRANSAC  2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	STION RISCTION RISCTI	BB- SK INCR SK INCR SK INCR  44X ISK INC  2 2 2 2 2 3 >55% >1.0%	B+,B EMENT: EMENT:  C <6X REMENT:  2 2 2 2 2 2 2 2 2 2 3 4% >>0.5% <120%	2 2 2 2 2 2 2 2 2 4% <0.5%	

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

Effective: 08/26/2008

## EXPOSURE FEE ADVICE LIBYA

## **PUBLIC SECTOR CREDITS**

EXPOSURE FEE LEVEL 6

A. SOVEREIGN (e.g., Finance Ministry Guarantee):		Т	RANSACTIO	ON RISK I	NCREME	NT: (	)				
B. POLITICAL ONLY COVER:			TRANSACTION RISK INCREMENT:					See Private Sector Chart			
C1. BORROWERS/GUARANTORS with RATED/TRADED	CROSS BORDE	R (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-	B+,B	В-		
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						
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	22	0	370	570	870	1470		
C2. BORROWERS/GUARANTORS with INTRA-COUNTR	Y (LOCAL CURR	ENCY) RAT	ΓINGS:								
TRANSACTION RISK INCREMENT:	0	0	0		0	0	0	1	2		
LONG-TERM (S&P, TBW)	AA+,AA,AA-	A+,A,A-	BBB+,BBB	BBB	- 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	(	0	C/D	D	D/E	Е		
INTRA-COUNTRY ISSUER (TBW)	IC A/B	IC B	IC B/C	IC	C IC	C/D IC	C D IC	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+	-,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 - OTHE	R THAN FINANCI	IAL INSTITI	JTIONS:		*TRANSA	CTION R	ISK INCRE	MENT:	1		
E. UNRATED LARGEST (PROFITABLE) FINANCIAL INS	STITUTION:			MAXIMUM	TRANSA	CTION RI	SK INCREI	MFNT:	1		
F1. UNRATED BORROWERS/GUARANTORS OTHER TH		NSTITLITIO									
DEBT TO TANGIBLE NET WORTH	IAN I INANCIAL I	1431110110	<u> </u>	<1X	<2X	<3X	<4X	<6X	>6X		
DEBT TO TANGIBLE NET WORTH				<17				_	>0∧		
					TRANS	ACTION F	RISK INCR	EMENI:			
ODEDATING		>	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 RATIN	NG HAS BEEN PF	RE-APPROV	/ED				Effective	: 08/	/26/2008		