EXPOSURE FEE ADVICE MALAYSIA

PRIVATE SECTOR CREDITS

EXPOSURE FEE LEVEL 2

A. SOVEREIGN (e.g., Finance Ministry Guarantee):	TRANSACTION RISK INCREMENT: S						See Public Sector Chart			
B. POLITICAL ONLY COVER:		Т	RANSACTI	ON RISK IN	ICREMEN	NT: -1				
C1. BORROWERS/GUARANTORS with RATED/TRADE	D CROSS BORDE	ER (HARD C	CURRENCY) 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	;	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)	400	600	900	1500	
SPREAD (bp) over LIBOR <	10	40	90	220)	370	570	870	1470	
C2. BORROWERS/GUARANTORS with INTRA-COUNTR	RY (LOCAL CURF	RENCY) RA	TINGS:							
TRANSACTION RISK INCREMENT:	1	1	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	В-	
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	;	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	Е	
INTRA-COUNTRY ISSUER (TBW)	IC A/B	IC B	IC B/C	IC C	ic ic	C/D IC	D IC	D/E	IC E	
INDIVIDUAL (IBCA)	A/B	В	B/C	С		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 - FINAL	NCIAL INSTITUTI	ONS:		*	TRANSA	CTION RI	SK INCRE	MENT:	1	
D2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE	R THAN FINANC	IAL INSTIT	UTIONS:	*	TRANSA	CTION RI	SK INCRE	MENT:	2	
E. UNRATED LARGEST (PROFITABLE) FINANCIAL IN	STITUTION:			MAXIMUM	TRANSA	CTION RI	SK INCRE	MENT:	1	
F1. UNRATED BORROWERS/GUARANTORS OTHER TO	HAN FINANCIAL	INSTITUTIO	ONS							
DEBT TO TANGIBLE NET WORTH				<1X	<2X	<3X	<4X	<6X	>6X	
DEBT TO TANGIBLE NET WORTH				VIX.		-		-	> 0X	
		TRANSAC			ACTION R	TION RISK INCREMENT:				
ODEDATING		>	25%	1	1	2	3	4	5	
OPERATING CASH FLOW			20%	1	2	3	4	5	5	
(2-YEAR AVERAGE)			15%	2	3	4	5	5	5	
TO DEBT			10%	3	4	5	5	5	5	
			>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	<u>/GUARANTORS:</u>				_			_	_	
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% >100	<5%	
RESERVES TO NON-PERFORMING ASSETS				>200%	>175%	>150%	>125	>100	<100%	
* MAY NOT APPLY IF A TRANSACTION RISK INCRE	MENT HAS BEEN	N PRE-APPI	ROVED				Effec	tive: 01	/08/2007	

EXPOSURE FEE ADVICE MALAYSIA

PUBLIC SECTOR CREDITS

EXPOSURE FEE LEVEL 2

A. SOVEREIGN (e.g., Finance Ministry Guarantee):		T	RANSACTI	ON RISK IN	NCREME	NT: 0)		
B. POLITICAL ONLY COVER:	TRANSACTION RISK INCREMENT: See Private Sector (Sector Ch	art		
C1. BORROWERS/GUARANTORS with RATED/TRADED	CROSS BORDE	R (HARD C	URRENCY	DEBTS:					
TRANSACTION RISK INCREMENT:	0	0	1	2	<u>)</u>	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	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					
SHORT-TERM (Moody's)		P-1	P-2	P-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	TINGS:						
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			Ba3	B1,B2	В3
SHORT-TERM (S&P, others)	A-1+	A-1	A-2	A-3		В		C	
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	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	С	:	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	CIAL INSTITUTION	ONS:		*	TRANSA	CTION RI	SK INCRE	MENT:	0
D2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHER	R THAN FINANC	IAL INSTITI	JTIONS:	*	TRANSA	CTION RI	SK INCRE	MENT:	1
E. UNRATED LARGEST (PROFITABLE) FINANCIAL INS				MAXIMUM ⁻	TDANSA	TION DI	SK INCDEI	MENIT:	1
				VII-OVIIVIOIVI	ITANOA		JI IIIOILI	VILIVI.	
F1. UNRATED BORROWERS/GUARANTORS OTHER TH	AN FINANCIAL I	NSIIIUIIO	<u>NS</u>						
DEBT TO TANGIBLE NET WORTH				<1X	<2X	<3X	<4X	<6X	>6X
					TRANS	ACTION F	RISK INCR		
		>	25%	1	1	2	3	4	5
OPERATING CASH FLOW		>	20%	1	2	3	4	5	5
(2-YEAR AVERAGE)		>	15%	2	3	4	5	5	5
TO DEBT		>	10%	3	4	5	5	5	5
DEDI		:	>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/0	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 ICRAS RATIN	IG HAS BEEN PF	RE-APPROV	/ED				Effective	01/	08/2007