EXPOSURE FEE ADVICE MALI

PRIVATE SECTOR CREDITS

EXPOSURE FEE LEVEL 6

A. SOVEREIGN (e.g., Finance Ministry Guarantee):	TRANSACTION RISK INCREMENT: See Public Se							ector Cha	art
B. POLITICAL ONLY COVER:		1	RANSACTI	ON RISK IN	ICREMEN	IT: -1			
C1. BORROWERS/GUARANTORS with RATED/TRADE	D CROSS BORE	ER (HARD (CURRENCY) DEBTS:					
TRANSACTION RISK INCREMENT:	0	0	0	O)	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		*	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	RY (LOCAL CUR	RENCY) RA	TINGS:						
TRANSACTION RISK INCREMENT:	0	0	0	O)	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,E	Ba2	Ва3	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	С	; (C/D	D	D/E	Е
INTRA-COUNTRY ISSUER (TBW)	IC A/B	IC B	IC B/C	IC C	CIC	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,AA-	A+,A,A-	BBB+,BBB	BBB-	BB+	,BB	BB-	B+,B	B-
D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL	NCIAL INSTITUT	IONS:		*	TRANSA	CTION RI	SK INCRE	MENT:	0
D2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHER THAN FINANCIAL INSTITUTIONS: *TRANSACTION RISK INCREMENT:							MENT:	0	
E. UNRATED LARGEST (PROFITABLE) FINANCIAL IN	STITUTION:			MAXIMUM	TRANSA	CTION RI	SK INCRE	MENT:	0
F1. UNRATED BORROWERS/GUARANTORS OTHER TO	HAN FINANCIAL	. INSTITUTIO	<u>ONS</u>						
DEBT TO TANGIBLE NET WORTH				<1X	<2X	<3X	<4X	<6X	>6X
					TRANSA	ACTION R	ISK INCR	EMENT:	
		>	-25%	0	0	0	0	0	0
OPERATING		>	-20%	0	0	0	0	0	0
CASH FLOW (2-YEAR AVERAGE)		>	15%	0	0	0	0	0	0
TO		>	10%	0	0	0	0	0	0
DEBT			>5%	0	0	0	0	0	0
			>0%	0	0	0	0	0	0
			<0%	0	0	0	0	0	0
F2. UNRATED FINANCIAL INSTITUTION BORROWERS	GUARANTORS	<u>:</u>							
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				<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 BEE	N PRE-APP	ROVED				Effect	ive: 09/	/05/2006

EXPOSURE FEE ADVICE MALI

PUBLIC SECTOR CREDITS

EXPOSURE FEE LEVEL 6

A. SOVEREIGN (e.g., Finance Ministry Guarantee):	TRANSACTION RISK INCREMENT:)			
B. POLITICAL ONLY COVER:	TRANSACTION RISK INCREMENT:				NT: Se	See Private Sector Chart				
C1. BORROWERS/GUARANTORS with RATED/TRADE	D CROSS BORDE	R (HARD C	URRENCY)	DEBTS:						
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	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 (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 CURR	ENCY) RA	TINGS:							
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			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		C/D I	C D IC	D/E	IC E	
INDIVIDUAL (IBCA)	A/B	В	В/С	С		C/D	D	D/E	E	
INDIVIDUAL (Capital Intelligence)	AA+,AA,AA-	A+,A,A-	BBB+,BBB	BBB-			BB-	B+,B	B-	
D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINAL			,	*			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				MAXIMUM ⁻					1	
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F1. UNRATED BORROWERS/GUARANTORS OTHER TI	HAN FINANCIAL	NSIIIUIIC	<u>ins</u>							
DEBT TO TANGIBLE NET WORTH		<1X <2X <3X <4X					<6X	>6X		
					TRANS	SACTION RISK INCREMENT:				
		>	25%	0	0	0	0	0	0	
OPERATING CASH FLOW		>	20%	0	0	0	0	0	0	
(2-YEAR AVERAGE)		>	15%	0	0	0	0	0	0	
TO DEBT		>	10%	0	0	0	0	0	0	
DEBI			>5%	0	0	0	0	0	0	
			>0%	0	0	0	0	0	0	
			<0%	0	0	0	0	0	0	
F2. UNRATED FINANCIAL INSTITUTION BORROWERS	/GUARANTORS:									
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				<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 RATING HAS BEEN PRE-APPROVED							Effective	: 09/	/05/2006	