EXPOSURE FEE ADVICE UKRAINE

PRIVATE SECTOR CREDITS

EXPOSURE FEE LEVEL 5

A. SOVEREIGN (e.g., Finance Ministry Guarantee):		Т	RANSACTIO	N RISK IN	CREMEN	IT: Se	See Public Sector Chart			
B. POLITICAL ONLY COVER:	TRANSACTION RISK INCREMENT: -1									
C1. 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+	,BB	BB-	B+,B	B-	
LONG-TERM (Moody's)	Aa1,Aa2	A1,A2,A3	Baa1,Baa2	Baa3	Ba1,l	3a2	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	
22. BORROWERS/GUARANTORS with INTRA-COUNT	RY (LOCAL CURR	ENCY) RAT	ΓINGS:							
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	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		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	C/D IC	D	IC D/E	IC E	
									_	
,	A/B	В	B/C	С	(C/D	D	D/E	E	
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence)	A/B AA+,AA,AA-	B A+,A,A-	B/C BBB+,BBB	C BBB-	BB+		D BB-	D/E B+,B	B-	
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence)	AA+,AA,AA-	A+,A,A-		BBB-	BB+	,BB	BB-			
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA	AA+,AA,AA- NCIAL INSTITUTI	A+,A,A- DNS:	BBB+,BBB	BBB- *	BB+ TRANSA	BB CTION RI	BB- SK INC	B+,B	B-	
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence)	AA+,AA,AA- NCIAL INSTITUTI ER THAN FINANC	A+,A,A- DNS:	BBB+,BBB	BBB- *	BB+ TRANSA TRANSA	BB CTION RI	BB- SK INC SK INC	B+,B REMENT: REMENT:	B-	
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) 1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA 22. TRANSACTIONS OF \$10 MILLION OR LESS - OTHI	AA+,AA,AA- NCIAL INSTITUTION:	A+,A,A- <u>DNS:</u> IAL INSTITI	BBB+,BBB UTIONS:	888- **	BB+ TRANSA TRANSA	BB CTION RI	BB- SK INC SK INC	B+,B REMENT: REMENT:	B- 1 2	
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) 1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA 22. TRANSACTIONS OF \$10 MILLION OR LESS - OTHI	AA+,AA,AA- NCIAL INSTITUTION:	A+,A,A- <u>DNS:</u> IAL INSTITI	BBB+,BBB UTIONS:	BBB- **	BB+ TRANSA TRANSA	BB CTION RI	BB- SK INC SK INC	B+,B REMENT: REMENT: REMENT:	B- 1 2	
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) 11. TRANSACTIONS OF \$10 MILLION OR LESS - FINA 12. TRANSACTIONS OF \$10 MILLION OR LESS - OTHI 13. UNRATED LARGEST (PROFITABLE) FINANCIAL IN 14. UNRATED BORROWERS/GUARANTORS OTHER T	AA+,AA,AA- NCIAL INSTITUTION:	A+,A,A- <u>DNS:</u> IAL INSTITI	BBB+,BBB UTIONS:	BBB- * * MAXIMUM	BB+ TRANSA TRANSA TRANSA <2X	BB CTION RI CTION RI CTION RI <3X	BB- SK INC SK INC SK INC	B+,B REMENT: REMENT: REMENT:	B- 1 2 1	
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) 11. TRANSACTIONS OF \$10 MILLION OR LESS - FINA 12. TRANSACTIONS OF \$10 MILLION OR LESS - OTHI 13. UNRATED LARGEST (PROFITABLE) FINANCIAL IN 14. UNRATED BORROWERS/GUARANTORS OTHER T	AA+,AA,AA- NCIAL INSTITUTION:	A+,A,A- DNS: IAL INSTITU	BBB+,BBB UTIONS: N	BBB- * * MAXIMUM * <1X	BB+ TRANSA TRANSA TRANSA <2X TRANSA	BB CTION RI CTION RI CTION RI <3X ACTION F	BB- SK INC SK INC SK INC <4	B+,B REMENT: REMENT: REMENT: X <6X CREMENT:	B- 1 2 1 >6X	
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) 21. TRANSACTIONS OF \$10 MILLION OR LESS - FINA 22. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE E. UNRATED LARGEST (PROFITABLE) FINANCIAL IN E1. UNRATED BORROWERS/GUARANTORS OTHER T DEBT TO TANGIBLE NET WORTH	AA+,AA,AA- NCIAL INSTITUTION:	A+,A,A- DNS: IAL INSTITUTIO >	BBB+,BBB UTIONS: N NS 25%	BBB- * MAXIMUM <1X	BB+ TRANSA TRANSA <2X TRANSA	BB CTION RI CTION RI CTION RI <3X ACTION F	BB- SK INC SK INC SK INC <4	B+,B REMENT: REMENT: X <6X CREMENT: 1 1	B- 1 2 1 >6X	
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) 21. TRANSACTIONS OF \$10 MILLION OR LESS - FINA 22. TRANSACTIONS OF \$10 MILLION OR LESS - OTHI E. UNRATED LARGEST (PROFITABLE) FINANCIAL IN E1. UNRATED BORROWERS/GUARANTORS OTHER T DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW	AA+,AA,AA- NCIAL INSTITUTION:	A+,A,A- DNS: IAL INSTITUTIO >> >>	BBB+,BBB UTIONS: N ONS 25% 20%	**************************************	BB+ TRANSA TRANSA <2X TRANSA 1 1	CTION RICTION RICTION RICTION RICTION FINANCTION FINANC	BB- SK INC SK INC SK INC <4	B+,B REMENT: REMENT: X <6X CREMENT: 1 1 1 1	B- 1 2 1 >6X 1 2	
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) 21. TRANSACTIONS OF \$10 MILLION OR LESS - FINA 22. TRANSACTIONS OF \$10 MILLION OR LESS - OTHI E. UNRATED LARGEST (PROFITABLE) FINANCIAL IN E1. UNRATED BORROWERS/GUARANTORS OTHER T DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE)	AA+,AA,AA- NCIAL INSTITUTION:	A+,A,A- DNS: IAL INSTITUTIO >> >>	BBB+,BBB UTIONS: N NS 25% 20% 15%	** ** ** ** ** ** ** ** ** ** ** ** **	BB+ TRANSA TRANSA <2X TRANSA 1 1 1	CTION RICTION RICTION RICTION FINAL CTION	BB- SK INC SK INC SK INC <4	B+,B REMENT: REMENT: X <6X CREMENT: 1 1 1 1 1 2	B- 1 2 1 >6X 1 2	
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) 21. TRANSACTIONS OF \$10 MILLION OR LESS - FINA 22. TRANSACTIONS OF \$10 MILLION OR LESS - OTHI E. UNRATED LARGEST (PROFITABLE) FINANCIAL IN E1. UNRATED BORROWERS/GUARANTORS OTHER T DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW	AA+,AA,AA- NCIAL INSTITUTION:	A+,A,A- DNS: IAL INSTITUTIO >> >> >>	BBB+,BBB UTIONS: N DNS 25% 20% 15% 10%	**************************************	BB+ TRANSA TRANSA <2X TRANSA 1 1 1 1	CTION RICTION RICTION RICTION FINAL CTION	BB- SK INC SK INC SK INC <4	B+,B REMENT: REMENT: X <6X CREMENT: 1 1 1 1 2 2 2	B- 1 2 1 >6X 1 2 2 2 2	
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) 21. TRANSACTIONS OF \$10 MILLION OR LESS - FINA 22. TRANSACTIONS OF \$10 MILLION OR LESS - OTHI E. UNRATED LARGEST (PROFITABLE) FINANCIAL IN F1. UNRATED BORROWERS/GUARANTORS OTHER T DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO	AA+,AA,AA- NCIAL INSTITUTION:	A+,A,A- DNS: IAL INSTITUTIO >> >>	BBB+,BBB UTIONS: N DNS 25% 20% 15% 10% >5%	**************************************	BB+ TRANSA TRANSA <2X TRANSA 1 1 1 1 1	CTION RICTION RICTION RICTION FINAL PROPERTY OF THE PROPERTY O	BB- SK INC SK INC SK INC <4	B+,B REMENT: REMENT: X <6X CREMENT: 1 1 1 1 2 2 2 2 2	B- 1 2 1 >6X 1 2 2 2 2 2	
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) 21. TRANSACTIONS OF \$10 MILLION OR LESS - FINA 22. TRANSACTIONS OF \$10 MILLION OR LESS - OTHI E. UNRATED LARGEST (PROFITABLE) FINANCIAL IN F1. UNRATED BORROWERS/GUARANTORS OTHER T DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO	AA+,AA,AA- NCIAL INSTITUTION:	A+,A,A- DNS: IAL INSTITUTIO >> >> >>	BBB+,BBB UTIONS: N DNS 25% 20% 15% 10% >5% >0%	**************************************	BB+ TRANSA TRANSA <2X TRANSA 1 1 1 1 1 2	CTION RICTION RICTION RICTION FINAL PROPERTY OF THE PROPERTY O	BB- SK INC SK INC SK INC <4	B+,B REMENT: REMENT: X <6X CREMENT: 1 1 1 1 2 2 2 2 2 2 2	B- 1 2 1 >6X 1 2 2 2 2 2 2	
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) 21. TRANSACTIONS OF \$10 MILLION OR LESS - FINA 22. TRANSACTIONS OF \$10 MILLION OR LESS - OTHI E. UNRATED LARGEST (PROFITABLE) FINANCIAL IN E1. UNRATED BORROWERS/GUARANTORS OTHER T DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT	AA+,AA,AA- INCIAL INSTITUTION: INSTITUTION: IHAN FINANCIAL	A+,A,A- DNS: IAL INSTITUTIO >> >> >>	BBB+,BBB UTIONS: N DNS 25% 20% 15% 10% >5%	**************************************	BB+ TRANSA TRANSA <2X TRANSA 1 1 1 1 1	CTION RICTION RICTION RICTION FINAL PROPERTY OF THE PROPERTY O	BB- SK INC SK INC SK INC <4	B+,B REMENT: REMENT: X <6X CREMENT: 1 1 1 1 2 2 2 2 2	B- 1 2 1 >6X 1 2 2 2 2 2	
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) 21. TRANSACTIONS OF \$10 MILLION OR LESS - FINA 22. TRANSACTIONS OF \$10 MILLION OR LESS - OTHI E. UNRATED LARGEST (PROFITABLE) FINANCIAL IN F1. UNRATED BORROWERS/GUARANTORS OTHER T DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO	AA+,AA,AA- INCIAL INSTITUTION: INSTITUTION: IHAN FINANCIAL	A+,A,A- DNS: IAL INSTITUTIO >> >> >>	BBB+,BBB UTIONS: N DNS 25% 20% 15% 10% >5% >0%	** ** ** ** *AAXIMUM ** *1 1 1 1 1 2	BB+ TRANSA TRANSA <2X TRANSA 1 1 1 1 2 2	CTION RICTION RICTION RICTION FINAL PROPERTY OF THE PROPERTY O	BB- SK INC SK INC SK INC <4	B+,B REMENT: REMENT: X <6X CREMENT: 1 1 1 1 2 2 2 2 2 2 2 2 2 2	B- 1 2 1 >6X 1 2 2 2 2 2 2 2	
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) 11. TRANSACTIONS OF \$10 MILLION OR LESS - FINA 12. TRANSACTIONS OF \$10 MILLION OR LESS - OTHI 13. UNRATED LARGEST (PROFITABLE) FINANCIAL IN 14. UNRATED BORROWERS/GUARANTORS OTHER TO DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT 12. UNRATED FINANCIAL INSTITUTION BORROWERS TRANSACTION RISK INCREMENT:	AA+,AA,AA- INCIAL INSTITUTION: INSTITUTION: IHAN FINANCIAL	A+,A,A- DNS: IAL INSTITUTIO >> >> >>	BBB+,BBB UTIONS: N DNS 25% 20% 15% 10% >5% >0%	**************************************	BB+ TRANSA TRANSA <2X TRANSA 1 1 1 2 2	CTION RICTION RICTION RICTION FINAL CTION	BB- SK INC SK INC <4	B+,B REMENT: REMENT: X <6X CREMENT: 1 1 1 1 2 2 2 2 2 2 2 2 2 2 2 2	B- 1 2 1 36X 1 2 2 2 2 2 2 2	
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) 11. TRANSACTIONS OF \$10 MILLION OR LESS - FINA 12. TRANSACTIONS OF \$10 MILLION OR LESS - OTHI 13. UNRATED LARGEST (PROFITABLE) FINANCIAL IN 14. 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- INCIAL INSTITUTION: INSTITUTION: IHAN FINANCIAL	A+,A,A- DNS: IAL INSTITUTIO >> >> >>	BBB+,BBB UTIONS: N DNS 25% 20% 15% 10% >5% >0%	**************************************	BB+ TRANSA TRANSA <2X TRANSA 1 1 1 2 2 1 >7%	(SB) CTION RICTION RICTION RICTION FINANCE 1 1 2 2 2 1 >6%	SK INC SK INC <48 RISK INC	B+,B REMENT: REMENT: X <6X CREMENT: 1 1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 3 4 6 4 > 4%	B- 1 2 1 >6X 1 2 2 2 2 2 2 2	
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) 21. TRANSACTIONS OF \$10 MILLION OR LESS - FINA 22. TRANSACTIONS OF \$10 MILLION OR LESS - OTHI 23. UNRATED LARGEST (PROFITABLE) FINANCIAL IN 24. UNRATED BORROWERS/GUARANTORS OTHER TO DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT TO DEBT 22. UNRATED FINANCIAL INSTITUTION BORROWERS TRANSACTION RISK INCREMENT: SHAREHOLDER'S EQUITY TO ASSETS NET INCOME TO ASSETS (2-YEAR AVERAGE)	AA+,AA,AA- INCIAL INSTITUTION: INSTITUTION: IHAN FINANCIAL	A+,A,A- DNS: IAL INSTITUTIO >> >> >>	BBB+,BBB UTIONS: N DNS 25% 20% 15% 10% >5% >0%	**************************************	BB+ TRANSA TRANSA <2X TRANSA 1 1 1 2 2 1 >7% >2.0%	(SB) CTION RICTION RICTION RICTION F 43X ACTION F 1 1 2 2 2 2 1 >6% >1.5%	BB- SK INC SK INC <4 RISK INC >55° >1.0°	B+,B REMENT: REMENT: X <6X CREMENT: 1 1 1 1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2	B- 1 2 1 >6X 1 2 2 2 2 2 2 2 4% <0.5%	
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) 21. TRANSACTIONS OF \$10 MILLION OR LESS - FINA 22. TRANSACTIONS OF \$10 MILLION OR LESS - OTHI E. UNRATED LARGEST (PROFITABLE) FINANCIAL IN 21. UNRATED BORROWERS/GUARANTORS OTHER T DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT 22. UNRATED FINANCIAL INSTITUTION BORROWERS TRANSACTION RISK INCREMENT: SHAREHOLDER'S EQUITY TO ASSETS	AA+,AA,AA- INCIAL INSTITUTION: INSTITUTION: IHAN FINANCIAL	A+,A,A- DNS: IAL INSTITUTIO >> >> >>	BBB+,BBB UTIONS: N DNS 25% 20% 15% 10% >5% >0%	**************************************	BB+ TRANSA TRANSA <2X TRANSA 1 1 1 2 2 1 >7%	(SB) CTION RICTION RICTION RICTION FINANCE 1 1 2 2 2 1 >6%	SK INC SK INC <48 RISK INC	B+,B REMENT: REMENT: X <6X CREMENT: 1 1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 3 4	B- 1 2 1 >6X 1 2 2 2 2 2 2 2	

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

Effective: 02/02/2007

EXPOSURE FEE ADVICE UKRAINE

PUBLIC SECTOR CREDITS

EXPOSURE FEE LEVEL 5

A. SOVEREIGN (e.g., Finance Ministry Guarantee):		7	TRANSACTI	ION RISK II	NCREME	NT: 0)		
. POLITICAL ONLY COVER: TRANS			TRANSACTI	ION RISK II	NCREME	NT: Se	e Private S	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-	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	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-COUNTR	Y (LOCAL CURR	ENCY) RA	TINGS:						
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	C IC	C/D IC	D IC	D/E	IC E
INDIVIDUAL (IBCA)	A/B	В	B/C	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	CIAL INSTITUTION	ONS:		1	*TRANSA	CTION RI	SK INCRE	MENT:	0
D2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE	R THAN FINANC	IAL INSTIT	UTIONS:	•	*TRANSA	CTION RI	SK INCRE	MENT:	1
E. UNRATED LARGEST (PROFITABLE) FINANCIAL INS	STITUTION:		1	MAXIMUM	TRANSA	CTION RI	SK INCRE	MENT:	1
F1. UNRATED BORROWERS/GUARANTORS OTHER TH	IAN FINANCIAL I	NSTITUTIO	<u>NS</u>						
DEBT TO TANGIBLE NET WORTH				<1X	<2X	<3X	<4X	<6X	>6X
				TRANSACTI			RISK INCR		
			25%	0	0	0	0	0	1
OPERATING			20%	0	0	0	0	1	2
CASH FLOW			15%	0	0	0	1	2	2
(2-YEAR AVERAGE) 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 PI	RE-APPRO	VED				Effective	: 02/	/02/2007