EXPOSURE FEE ADVICE UZBEKISTAN

PRIVATE SECTOR CREDITS

EXPOSURE FEE LEVEL 6

A. SOVEREIGN (e.g., Finance Ministry Guarantee):		TRANSACTION RISK INCREMENT:						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) I	DEBTS:							
TRANSACTION RISK INCREMENT:	0	0	0	0		0	0	() 1		
LONG-TERM (S&P, others)	AA+,AA,AA-	A+,A,A-	BBB+,BBB	BBB-	BB+	BB	BB-	B+,E	В		
LONG-TERM (Moody's)	Aa1,Aa2	A1,A2,A3	Baa1,Baa2	Baa3	Ba1,l	3a2	Ba3	B1,B2	. В		
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-COUNT	RY (LOCAL CURR	ENCY) RAT	TINGS:								
TRANSACTION RISK INCREMENT:	1	1	1	1		1	1	1	1		
LONG-TERM (S&P, TBW)	AA+,AA,AA-	A+,A,A-	BBB+,BBB	BBB-	BB+	BB	BB-	B+,E	В		
LONG-TERM (Moody's)	Aa1,Aa2	A1,A2,A3	Baa1,Baa2	Baa3	Ba1,l	Ba2	Ва3	B1,B2	. В		
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	E		
INTRA-COUNTRY ISSUER (TBW)	IC A/B	IC B	IC B/C	IC C	IC	C/D IC	D	IC D/I	IC I		
(- /-	_	D //			
INDIVIDUAL (IBCA)	A/B	В	B/C	С	(C/D	D	D/E			
, ,	A/B AA+,AA,AA-	B A+,A,A-	B/C BBB+,BBB	C BBB-	BB+		BB-	D/E B+,E			
INDIVIDUAL (IBCA)	AA+,AA,AA-	A+,A,A-		BBB-	BB+	ВВ	BB-		В		
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence)	AA+,AA,AA- NCIAL INSTITUTIO	A+,A,A- DNS:	BBB+,BBB	BBB- *	BB+ TRANSA	BB CTION RI	BB- SK INC	B+,E	в В 1		
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA	AA+,AA,AA- NCIAL INSTITUTIO ER THAN FINANC	A+,A,A- DNS:	BBB+,BBB	BBB- *	BB+ TRANSA TRANSA	BB CTION RI CTION RI	BB- SK INC SK INC	B+,E REMENT: REMENT:	1 1		
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA D2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE	AA+,AA,AA- NCIAL INSTITUTIO ER THAN FINANC	A+,A,A- <u>DNS:</u> AL INSTITU	BBB+,BBB JTIONS:	BBB- **	BB+ TRANSA TRANSA	BB CTION RI CTION RI	BB- SK INC SK INC	B+,E REMENT: REMENT:	1 1		
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA D2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHI E. UNRATED LARGEST (PROFITABLE) FINANCIAL IN	AA+,AA,AA- NCIAL INSTITUTIO ER THAN FINANC	A+,A,A- <u>DNS:</u> AL INSTITU	BBB+,BBB JTIONS:	BBB- **	BB+ TRANSA TRANSA	BB CTION RI CTION RI	BB- SK INC SK INC	B+,E REMENT: REMENT: REMENT	1 1		
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA D2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHI E. UNRATED LARGEST (PROFITABLE) FINANCIAL IN F1. UNRATED BORROWERS/GUARANTORS OTHER T	AA+,AA,AA- NCIAL INSTITUTIO ER THAN FINANC	A+,A,A- <u>DNS:</u> AL INSTITU	BBB+,BBB JTIONS:	BBB- * * 1AXIMUM	BB+ TRANSA TRANSA TRANSA	BB CTION RI CTION RI CTION RI <3X	BB- SK INC SK INC SK INC	B+,E REMENT: REMENT: REMENT	1 1 1 1 6X >6X		
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA D2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHI E. UNRATED LARGEST (PROFITABLE) FINANCIAL IN F1. UNRATED BORROWERS/GUARANTORS OTHER T	AA+,AA,AA- NCIAL INSTITUTIO ER THAN FINANC ISTITUTION:	A+,A,A- DNS: AL INSTITU	BBB+,BBB JTIONS: N	BBB- * * * * * * * * * * * * * * * * * *	BB+ TRANSA TRANSA TRANSA <2X TRANSA	BB CTION RI CTION RI CTION RI <3X ACTION R	BB- SK INC SK INC SK INC	B+,E REMENT REMENT REMENT X <6 CREMENT	1 1 1 1 X >6X ::		
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA D2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE E. UNRATED LARGEST (PROFITABLE) FINANCIAL IN F1. UNRATED BORROWERS/GUARANTORS OTHER T DEBT TO TANGIBLE NET WORTH	AA+,AA,AA- NCIAL INSTITUTIO ER THAN FINANC ISTITUTION:	A+,A,A- DNS: AL INSTITUTIO >	BBB+,BBB JTIONS: N NS:	BBB- * * * * * * * * * * * * *	BB+ TRANSA TRANSA <2X TRANSA	BB CTION RI CTION RI CTION RI <3X ACTION R	BB- SK INC SK INC SK INC	B+,E REMENT: REMENT REMENT X CREMENT	1 1 1 1		
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA D2. 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	AA+,AA,AA- NCIAL INSTITUTIO ER THAN FINANC ISTITUTION:	A+,A,A- DNS: AL INSTITUTIO >>	BBB+,BBB JTIONS: NS: 25% 20%	** ** ** ** ** ** ** ** * * * * * * *	BB+ TRANSA TRANSA <2X TRANSA 1 1	BB CTION RI CTION RI <3X ACTION R 1	BB- SK INC SK INC SK INC	B+,E REMENT REMENT X CREMENT 1	1 1 1 X >6X 5: 1 1 1		
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA D2. 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)	AA+,AA,AA- NCIAL INSTITUTIO ER THAN FINANC ISTITUTION:	A+,A,A- DNS: AL INSTITUTIO >> >>	BBB+,BBB JTIONS: NS: 25% 20% 15%	** ** ** ** ** ** ** ** ** ** ** ** **	BB+ TRANSA TRANSA <2X TRANSA 1 1 1	CTION RICTION	BB- SK INC SK INC SK INC	B+,E REMENT REMENT EX <6 CREMENT 1 1 1	1 1 1 1 1 1		
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA D2. 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	AA+,AA,AA- NCIAL INSTITUTIO ER THAN FINANC ISTITUTION:	A+,A,A- DNS: AL INSTITUTIO >> >>	BBB+,BBB JTIONS: N NS: 25% 20% 15% 10%	**************************************	BB+ TRANSA TRANSA <2X TRANSA 1 1 1 1	BB CTION RI CTION RI <3X ACTION R 1 1 1 1	BB- SK INC SK INC SK INC	B+,E REMENT REMENT CREMENT 1 1 1 1	1 1 1 1 1 1 1		
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA D2. 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 INSTITUTIO ER THAN FINANC ISTITUTION:	A+,A,A- DNS: AL INSTITUTIO >> >>	BBB+,BBB JTIONS: NS: 25% 20% 15% 10% >5%	** ** ** ** ** ** ** ** ** ** ** ** **	BB+ TRANSA TRANSA <2X TRANSA 1 1 1 1 1	CTION RICTION	BB- SK INC SK INC SK INC	B+,E REMENT REMENT CREMENT 1 1 1 1 1	1 1 1 1 1 1 1 1		
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA D2. 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 INSTITUTIO ER THAN FINANC ISTITUTION:	A+,A,A- DNS: AL INSTITUTIO >> >> >>	BBB+,BBB JTIONS: NS: 25% 20% 15% 10% >5% >0%	**************************************	BB+ TRANSA TRANSA <2X TRANSA 1 1 1 1	BB CTION RI CTION RI <3X ACTION R 1 1 1 1	BB- SK INC SK INC SK INC	B+,E REMENT REMENT CREMENT 1 1 1 1	1 1 1 1 1 1 1 1 1		
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA D2. 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 DEBT	AA+,AA,AA- INCIAL INSTITUTION ER THAN FINANC INSTITUTION: THAN FINANCIAL I	A+,A,A- DNS: AL INSTITUTIO >> >> >>	BBB+,BBB JTIONS: NS: 25% 20% 15% 10% >5%	** ** ** ** ** ** ** ** ** ** ** ** **	BB+ TRANSA TRANSA <2X TRANSA 1 1 1 1 1 1	CTION RICTION	BB- SK INC SK INC SK INC	B+,E REMENT REMENT CREMENT 1 1 1 1 1 1 1	1 1 1 1 1 1 1 1 1		
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA D2. 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 DEBT F2. UNRATED FINANCIAL INSTITUTION BORROWERS	AA+,AA,AA- INCIAL INSTITUTION ER THAN FINANC INSTITUTION: THAN FINANCIAL I	A+,A,A- DNS: AL INSTITUTIO >> >>	BBB+,BBB JTIONS: NS: 25% 20% 15% 10% >5% >0%	** ** ** ** ** ** ** ** ** ** ** ** **	BB+ TRANSA TRANSA <2X TRANSA 1 1 1 1 1 1 1	CTION RICTION	BB- SK INC SK INC SK INC	B+,E REMENT REMENT CREMENT 1 1 1 1 1 1 1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA D2. 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 DEBT F2. UNRATED FINANCIAL INSTITUTION BORROWERS TRANSACTION RISK INCREMENT:	AA+,AA,AA- INCIAL INSTITUTION ER THAN FINANC INSTITUTION: THAN FINANCIAL I	A+,A,A- DNS: AL INSTITUTIO >> >>	BBB+,BBB JTIONS: NS: 25% 20% 15% 10% >5% >0%	**************************************	BB+ TRANSA TRANSA <2X TRANSA 1 1 1 1 1 1 1 1	CTION RICTION	BB- SK INC SK INC <4	B+,E REMENT REMENT CREMENT 1 1 1 1 1 1 1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA D2. 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 DEBT F2. UNRATED FINANCIAL INSTITUTION BORROWERS TRANSACTION RISK INCREMENT: SHAREHOLDER'S EQUITY TO ASSETS	AA+,AA,AA- INCIAL INSTITUTION ER THAN FINANC INSTITUTION: THAN FINANCIAL I	A+,A,A- DNS: AL INSTITUTIO >> >>	BBB+,BBB JTIONS: NS: 25% 20% 15% 10% >5% >0%	** ** ** ** ** ** ** ** ** ** ** ** **	BB+ TRANSA TRANSA <2X TRANSA 1 1 1 1 1 1 1 1 7%	CTION RICTION	BB- SK INC SK INC <44 ISK INC	B+,E REMENT REMENT REMENT CREMENT 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA D2. 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 DEBT F2. UNRATED FINANCIAL INSTITUTION BORROWERS TRANSACTION RISK INCREMENT: SHAREHOLDER'S EQUITY TO ASSETS NET INCOME TO ASSETS (2-YEAR AVERAGE)	AA+,AA,AA- INCIAL INSTITUTION ER THAN FINANC INSTITUTION: THAN FINANCIAL I	A+,A,A- DNS: AL INSTITUTIO >> >>	BBB+,BBB JTIONS: NS: 25% 20% 15% 10% >5% >0%	**************************************	BB+ TRANSA TRANSA <2X TRANSA 1 1 1 1 1 1 1 2 7% >2.0%	CTION RI CTION RI CTION RI <3X ACTION R 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	BB- SK INC SK INC <4 USK INC >55 >1.0	B+,E REMENT REMENT CREMENT 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
INDIVIDUAL (IBCA) INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FINA D2. 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 DEBT F2. UNRATED FINANCIAL INSTITUTION BORROWERS TRANSACTION RISK INCREMENT: SHAREHOLDER'S EQUITY TO ASSETS	AA+,AA,AA- INCIAL INSTITUTION ER THAN FINANC INSTITUTION: THAN FINANCIAL I	A+,A,A- DNS: AL INSTITUTIO >> >>	BBB+,BBB JTIONS: NS: 25% 20% 15% 10% >5% >0%	** ** ** ** ** ** ** ** ** ** ** ** **	BB+ TRANSA TRANSA <2X TRANSA 1 1 1 1 1 1 1 1 7%	CTION RICTION	BB- SK INC SK INC <44 ISK INC	B+,E REMENT REMENT CREMENT 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		

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

Effective: 02/08/2008

EXPOSURE FEE ADVICE UZBEKISTAN

PUBLIC SECTOR CREDITS

EXPOSURE FEE LEVEL 6

A. SOVEREIGN (e.g., Finance Ministry Guarantee):		1	RANSACTI	ON RISK II	NCREME	NT: 0)		
POLITICAL ONLY COVER: TRANSACTION RISK INCRE			NCREME	NT: Se	e Private S	Sector Ch	art		
C1. BORROWERS/GUARANTORS with RATED/TRADE	D CROSS BORDE	R (HARD C	URRENCY	DEBTS:					
TRANSACTION RISK INCREMENT:	0	0	0	()	0	0	0	1
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			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	1				
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 CURR	ENCY) RAT	ΓINGS:						
TRANSACTION RISK INCREMENT:	0	0	0	()	0	0	0	1
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 - FINAL	NCIAL INSTITUTION	ONS:		:	*TRANSA	CTION RI	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:		!	MAXIMUM	TRANSA	CTION RIS	SK INCREI	MENT:	1
F1. UNRATED BORROWERS/GUARANTORS OTHER TI	HAN FINANCIAL I	NSTITUTIO	NS:						
DEBT TO TANGIBLE NET WORTH				<1X	<2X	<3X	<4X	<6X	>6X
				TRANSACTI			RISK INCR		
OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT			25%	0	0	0	0	0	0
			20%	0	0	0	0	0	1
			15%	0	0	0	0	1	1
			10%	0	0	0	1	1	1
			>5%	0	0	1	1	1	1
			>0%	0	1	1	1	1	1
			<0%	1	1	1	1	1	1
F2. UNRATED FINANCIAL INSTITUTION BORROWERS	/GUARANTORS:								
TRANSACTION RISK INCREMENT:	_			0	0	0	0	0	1
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 RATI	NG HAS BEEN PF	RE-APPRO	/ED				Effective	: 02/	08/2008