EXPOSURE FEE ADVICE ICELAND PRIVATE SECTOR CREDITS

1

EXPOSURE FEE LEVEL

A. SOVEREIGN (e.g., Finance Ministry Guarantee):

TRANSACTION RISK INCREMENT: See Public

See Public Sector Chart

B. POLITICAL ONLY COVER:

TRANSACTION RISK INCREMENT: -1

C1. BORROWERS/GUARANTORS with RATED/TRADED CROSS BORDER (HARD CURRENCY) DEBTS:

TRANSACTION RISK INCREMENT:		0	0		0	C)	0	1		2		3
LONG-TERM (S&P, others)	AA+,A	A,AA-	A+,A,A-	BB	BB+,BBB	BBB	 	,BB	BB-	-	B+,B	E	B-
LONG-TERM (Moody's)	,	, 1,Aa2	A1,A2,A3		aa1,Baa2	Baa3		,	Ba3		B1,B2	В	33
SHORT-TERM (S&P, others)		A-1+	A-1		A-2	A-3		В			С		
SHORT-TERM (TBW)	г	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	1	400	600		900	150	00
SPREAD (bp) over LIBOR <		10	40		90	220	1	370	570		870	147	70
C2. BORROWERS/GUARANTORS with INTRA-COUN	ITRY (LOCAL	CURR	ENCY) RA	TING	IGS:								
TRANSACTION RISK INCREMENT:		0	0		0	()	0	1		2		3
LONG-TERM (S&P, TBW)	AA+,A	A,AA-	A+,A,A-	BB	BB+,BBB	BBB	BB+	,BB	BB-	_	B+,B	E	B-
LONG-TERM (Moody's)	Aa	a1,Aa2	A1,A2,A3	Ba	aa1,Baa2	Baa3	Ba1,	Ba2	Ba3		B1,B2	В	33
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	C B/C	IC C	IC	C/D I	C D	IC	D/E	IC	Е
INDIVIDUAL (IBCA)		A/B	В		B/C	C	:	C/D	D		D/E		Е
			A+,A,A-	BB	BB+,BBB	BBB-	BB+	,BB	BB-		B+,B	E	B-
INDIVIDUAL (Capital Intelligence)	AA+,A	A,AA-	,,,,,,,,										
						÷	TRANSA	CTION F	ISK IN	CRE	MENT:	0	
INDIVIDUAL (Capital Intelligence)	ANCIAL INS	TITUTI	ONS:	Γυτια	<u>IONS:</u>		TRANSA TRANSA		-			0 1	
INDIVIDUAL (Capital Intelligence) <u>D1. TRANSACTIONS OF \$10 MILLION OR LESS - FIN</u> <u>D2. TRANSACTIONS OF \$10 MILLION OR LESS - OT</u>	IANCIAL INS		ONS:	Γυτιά			TRANSA	CTION F	ISK IN	CRE	MENT:	-	
INDIVIDUAL (Capital Intelligence) <u>D1. TRANSACTIONS OF \$10 MILLION OR LESS - FIN</u> <u>D2. TRANSACTIONS OF \$10 MILLION OR LESS - OT</u> <u>E. UNRATED LARGEST (PROFITABLE) FINANCIAL</u>	NANCIAL INS	<u>TITUTI</u> INANC <u>N:</u>	<u>ONS:</u> IAL INSTI		N	*	TRANSA	CTION F	ISK IN	CRE	MENT:	1	
INDIVIDUAL (Capital Intelligence) <u>D1. TRANSACTIONS OF \$10 MILLION OR LESS - FIN</u> <u>D2. TRANSACTIONS OF \$10 MILLION OR LESS - OT</u> <u>E. UNRATED LARGEST (PROFITABLE) FINANCIAL</u> <u>F1. UNRATED BORROWERS/GUARANTORS OTHER</u>	NANCIAL INS	<u>TITUTI</u> INANC <u>N:</u>	<u>ONS:</u> IAL INSTI		N	, IAXIMUM	TRANSA	CTION F	ISK ING	CREI	MENT: MENT:	1 0	
INDIVIDUAL (Capital Intelligence) <u>D1. TRANSACTIONS OF \$10 MILLION OR LESS - FIN</u> <u>D2. TRANSACTIONS OF \$10 MILLION OR LESS - OT</u> <u>E. UNRATED LARGEST (PROFITABLE) FINANCIAL</u>	NANCIAL INS	<u>TITUTI</u> INANC <u>N:</u>	<u>ONS:</u> IAL INSTI		N	*	TRANSA TRANSA <2X	CTION F CTION F <3X	ISK ING	CREI CREI 4X	MENT: MENT: <6X	1	
INDIVIDUAL (Capital Intelligence) <u>D1. TRANSACTIONS OF \$10 MILLION OR LESS - FIN</u> <u>D2. TRANSACTIONS OF \$10 MILLION OR LESS - OT</u> <u>E. UNRATED LARGEST (PROFITABLE) FINANCIAL</u> <u>F1. UNRATED BORROWERS/GUARANTORS OTHER</u>	NANCIAL INS	<u>TITUTI</u> INANC <u>N:</u>	<u>ONS:</u> IAL INSTI NSTITUTI	ONS:		, IAXIMUM <1X	TRANSA TRANSA <2X TRANS	CTION F CTION F <3X ACTION	ISK ING SK ING RISK IN	CREI CREI 4X ICRE	MENT: MENT: <6X EMENT:	1 0 >6>	x
INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FIN D2. TRANSACTIONS OF \$10 MILLION OR LESS - OT E. UNRATED LARGEST (PROFITABLE) FINANCIAL F1. UNRATED BORROWERS/GUARANTORS OTHER DEBT TO TANGIBLE NET WORTH	NANCIAL INS	<u>TITUTI</u> INANC <u>N:</u>	<u>ONS:</u> IAL INSTI NSTITUTI	<u>DNS:</u> >25%		, IAXIMUM <1X 0	TRANSA TRANSA <2X TRANS 0	CTION F CTION F <3X ACTION	ISK ING ISK ING RISK IN	CREI CREI 4X JCRE 0	MENT: MENT: <6X EMENT: 1	1 0 >6)	X 2
INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FIN D2. TRANSACTIONS OF \$10 MILLION OR LESS - OT E. UNRATED LARGEST (PROFITABLE) FINANCIAL F1. UNRATED BORROWERS/GUARANTORS OTHER DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW	NANCIAL INS	<u>TITUTI</u> INANC <u>N:</u>	<u>ons:</u> IAL INSTI INSTITUTI	<u>ONS:</u> >25% >20%		, IAXIMUM <1X 0 0	TRANSA TRANSA <2X TRANSA 0 0	CTION F CTION F <3X ACTION 0 0	ISK ING ISK ING RISK IN	CREI CREI 4X JCRE 0 1	MENT: MENT: <6X EMENT: 1 2	1 0 >6>	X 2 3
INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FIN D2. TRANSACTIONS OF \$10 MILLION OR LESS - OT E. UNRATED LARGEST (PROFITABLE) FINANCIAL F1. UNRATED BORROWERS/GUARANTORS OTHER DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE)	NANCIAL INS	<u>TITUTI</u> INANC <u>N:</u>	<u>ONS:</u> IAL INSTI	DNS: >25% >20% >15%	∑ <u>3:</u> % %	, IAXIMUM <1X 0 0 0	TRANSA TRANSA <2X TRANS 0 0 0	CTION F CTION F <3X ACTION 0 0 1	ISK ING	CREI CREI 4X JCRE 0 1 2	MENT: MENT: <6X EMENT: 1 2 3	1 0 >6)	X 2 3 3
INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FIN D2. TRANSACTIONS OF \$10 MILLION OR LESS - OT E. UNRATED LARGEST (PROFITABLE) FINANCIAL F1. UNRATED BORROWERS/GUARANTORS OTHER DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW	NANCIAL INS	<u>TITUTI</u> INANC <u>N:</u>	<u>ONS:</u> IAL INSTI	>25% >25% >20% >15% >10%	N 3: % % %	, IAXIMUM <1X 0 0 0 0 0	TRANSA TRANSA <2X TRANS 0 0 0 1	CTION F CTION F <3X ACTION 0 0 1 2	ISK ING ISK ING < RISK IN	CREI CREI 4X JCRE 0 1 2 3	MENT: MENT: <6X EMENT: 1 2 3 3 3	1 0 >6)	X 2 3 3 3
INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FIN D2. TRANSACTIONS OF \$10 MILLION OR LESS - OT E. UNRATED LARGEST (PROFITABLE) FINANCIAL F1. UNRATED BORROWERS/GUARANTORS OTHER DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO	NANCIAL INS	<u>TITUTI</u> INANC <u>N:</u>	<u>ONS:</u> IAL INSTI	>25% >20% >15% >10% >5%	N <u>3:</u> % % % %	, IAXIMUM <1X 0 0 0 0 1	TRANSA TRANSA <2X TRANSA 0 0 0 1 2	CTION F CTION F <3X ACTION 0 0 1 2 3	LISK ING LISK ING RISK IN	CREP CREP 4X ICRE 0 1 2 3 3	MENT: MENT: <6X EMENT: 1 2 3 3 3 3 3	1 0 >6)	X 2 3 3 3 3
INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FIN D2. TRANSACTIONS OF \$10 MILLION OR LESS - OT E. UNRATED LARGEST (PROFITABLE) FINANCIAL F1. UNRATED BORROWERS/GUARANTORS OTHER DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO	NANCIAL INS	<u>TITUTI</u> INANC <u>N:</u>	<u>ONS:</u> IAL INSTI	>25% >20% >15% >10% >5% >0%	N 3: % % % %	, IAXIMUM <1X 0 0 0 0 1 2	TRANSA TRANSA <2X TRANSA 0 0 0 1 2 3	CTION F CTION F <3X ACTION 0 0 1 2 3 3 3	ISK ING ISK ING RISK IN	CREI CREI 4X ICRE 0 1 2 3 3 3 3	MENT: MENT: <6X EMENT: 1 2 3 3 3 3 3 3 3 3	1 0 >6)	X 2 3 3 3 3 3 3
INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FIN D2. TRANSACTIONS OF \$10 MILLION OR LESS - OT E. UNRATED LARGEST (PROFITABLE) FINANCIAL F1. UNRATED BORROWERS/GUARANTORS OTHER DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT	AANCIAL INS	TITUTI INANC N: NCIAL I	<u>ONS:</u> IAL INSTI	>25% >20% >15% >10% >5%	N 3: % % % %	, IAXIMUM <1X 0 0 0 0 1	TRANSA TRANSA <2X TRANSA 0 0 0 1 2	CTION F CTION F <3X ACTION 0 0 1 2 3	ISK ING ISK ING RISK IN	CREP CREP 4X ICRE 0 1 2 3 3	MENT: MENT: <6X EMENT: 1 2 3 3 3 3 3	1 0 >6)	X 2 3 3 3 3
INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FIN D2. TRANSACTIONS OF \$10 MILLION OR LESS - OT E. UNRATED LARGEST (PROFITABLE) FINANCIAL F1. UNRATED BORROWERS/GUARANTORS OTHER DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT F2. UNRATED FINANCIAL INSTITUTION BORROWER	AANCIAL INS	TITUTI INANC N: NCIAL I	<u>ONS:</u> IAL INSTI	>25% >20% >15% >10% >5% >0%	N 3: % % % %	, IAXIMUM <1X 0 0 0 0 1 2 3	TRANSA TRANSA <2X TRANSA 0 0 0 1 2 3 3	CTION F CTION F <3X ACTION 0 0 1 2 3 3 3 3 3	LISK ING	2 CREI 4X 1 2 3 3 3 3 3	MENT: MENT: <6X EMENT: 1 2 3 3 3 3 3 3 3 3 3 3 3	1 0 >6)	X 2 3 3 3 3 3 3 3 3
INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FIN D2. TRANSACTIONS OF \$10 MILLION OR LESS - OT E. UNRATED LARGEST (PROFITABLE) FINANCIAL F1. UNRATED BORROWERS/GUARANTORS OTHER DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT F2. UNRATED FINANCIAL INSTITUTION BORROWER TRANSACTION RISK INCREMENT:	AANCIAL INS	TITUTI INANC N: NCIAL I	<u>ONS:</u> IAL INSTI	>25% >20% >15% >10% >5% >0%	N 3: % % % %	AXIMUM <1X 0 0 0 1 2 3 3	TRANSA TRANSA <2X TRANSA 0 0 0 1 2 3 3 3 0	CTION F CTION F <3X ACTION 0 0 1 2 3 3 3 3 3 0	RISK IN	CREI CREI 4X ICRE 0 1 2 3 3 3 3 3 3 1	MENT: MENT: <6X EMENT: 1 2 3 3 3 3 3 3 3 3 2	1 0 >6)	X 2 3 3 3 3 3 3 3 3
INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FIN D2. TRANSACTIONS OF \$10 MILLION OR LESS - OT E. UNRATED LARGEST (PROFITABLE) FINANCIAL F1. UNRATED BORROWERS/GUARANTORS OTHER DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT F2. UNRATED FINANCIAL INSTITUTION BORROWER TRANSACTION RISK INCREMENT: SHAREHOLDER'S EQUITY TO ASSETS	AANCIAL INS	TITUTI INANC N: NCIAL I	<u>ONS:</u> IAL INSTI	>25% >20% >15% >10% >5% >0%	N 3: % % % %	, IAXIMUM <1X 0 0 0 1 2 3 0 1 2 3 0 0 >8%	TRANSA TRANSA <2X TRANS 0 0 0 1 2 3 3 3 3 0 2 7%	CTION F CTION F <3X ACTION 0 0 0 1 2 3 3 3 3 3 3 0 0 0 >6%		4X 1 2 3 3 3 1 2 3 3 3 3 3	MENT: MENT: <6X EMENT: 1 2 3 3 3 3 3 3 3 3 2 2 >4%	1 0 >6)	X 23333333333
INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FIN D2. TRANSACTIONS OF \$10 MILLION OR LESS - OT E. UNRATED LARGEST (PROFITABLE) FINANCIAL F1. UNRATED BORROWERS/GUARANTORS OTHER DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT F2. UNRATED FINANCIAL INSTITUTION BORROWER TRANSACTION RISK INCREMENT: SHAREHOLDER'S EQUITY TO ASSETS NET INCOME TO ASSETS (2-YEAR AVERAGE)	AANCIAL INS	TITUTI INANC N: NCIAL I	<u>ONS:</u> IAL INSTI	>25% >20% >15% >10% >5% >0%	N 3: % % % %	, IAXIMUM <1X 0 0 0 1 2 3 0 1 2 3 0 0 >8% >2.5%	TRANSA TRANSA <2X TRANS 0 0 0 1 2 3 3 3 0 2.0%	CTION F CTION F <3X ACTION 0 0 0 1 2 3 3 3 3 3 3 3 0 0 >6% >1.5%	RISK IN 	$\begin{array}{c} \text{CREI} \\ \text{CREI} \\ \text{4X} \\ \text{ICRE} \\ 0 \\ 1 \\ 2 \\ 3 \\ 3 \\ 3 \\ 3 \\ 3 \\ 1 \\ 5\% \\ 0 \\ 0 \\ 0 \\ 0 \\ \end{array}$	MENT: MENT: <6X EMENT: 1 2 3 3 3 3 3 3 3 3 3 3 2 2 >4% >0.5%	1 0 >6) 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	X 23333333 <u>3</u> %%
INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FIN D2. TRANSACTIONS OF \$10 MILLION OR LESS - OT E. UNRATED LARGEST (PROFITABLE) FINANCIAL F1. UNRATED BORROWERS/GUARANTORS OTHER DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT F2. UNRATED FINANCIAL INSTITUTION BORROWER TRANSACTION RISK INCREMENT: SHAREHOLDER'S EQUITY TO ASSETS NET INCOME TO ASSETS (2-YEAR AVERAGE) BORROWED FUNDS TO NET LOANS	AANCIAL INS	TITUTI INANC N: NCIAL I	<u>ONS:</u> IAL INSTI	>25% >20% >15% >10% >5% >0%	N 3: % % % %	, IAXIMUM <1X 0 0 0 1 2 3 0 1 2 3 0 0 8% >2.5% <40%	TRANSA TRANSA <2X TRANSA 0 0 0 1 2 3 3 3 3 0 2 57% >2.0% <60%	CTION F CTION F <3X ACTION 0 0 0 1 2 3 3 3 3 3 3 3 3 3 3 3 4 0 0 2 5 % <80%	CISK INC CISK INC RISK IN >1.0 <100	2 CREI 2 CREI 4X 1 CRE 0 1 2 3 3 3 3 3 1 5% 0% 0%	MENT: MENT: <6X EMENT: 1 2 3 3 3 3 3 3 3 3 3 3 2 2 >4% >0.5% <120%	1 0 >6) 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	X 2333333 <u>3</u> %%%
INDIVIDUAL (Capital Intelligence) D1. TRANSACTIONS OF \$10 MILLION OR LESS - FIN D2. TRANSACTIONS OF \$10 MILLION OR LESS - OT E. UNRATED LARGEST (PROFITABLE) FINANCIAL F1. UNRATED BORROWERS/GUARANTORS OTHER DEBT TO TANGIBLE NET WORTH OPERATING CASH FLOW (2-YEAR AVERAGE) TO DEBT F2. UNRATED FINANCIAL INSTITUTION BORROWER TRANSACTION RISK INCREMENT: SHAREHOLDER'S EQUITY TO ASSETS NET INCOME TO ASSETS (2-YEAR AVERAGE)	AANCIAL INS	TITUTI INANC N: NCIAL I	<u>ONS:</u> IAL INSTI	>25% >20% >15% >10% >5% >0%	N 3: % % % %	, IAXIMUM <1X 0 0 0 1 2 3 0 1 2 3 0 0 >8% >2.5%	TRANSA TRANSA <2X TRANS 0 0 0 1 2 3 3 3 0 2.0%	CTION F CTION F <3X ACTION 0 0 0 1 2 3 3 3 3 3 3 3 0 0 >6% >1.5%	RISK IN 	2 CREI 2 CREI 4X 1 CRE 0 1 2 3 3 3 3 3 1 5% 0% 0%	MENT: MENT: <6X EMENT: 1 2 3 3 3 3 3 3 3 3 3 3 2 2 >4% >0.5%	1 0 >6) 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	X 2333333 <u>3</u> %%%%

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

Effective: 04/01/2009

EXPOSURE FEE ADVICE ICELAND

PUBLIC SECTOR CREDITS

EXPOSURE FEE LEVEL

A. SOVEREIGN (e.g., Finance Ministry Guarantee):

TRANSACTION RISK INCREMENT:

1

A. SOVEREIGN (e.g., Finance Ministry Guarantee):	., Finance Ministry Guarantee):				TRANSACTION RISK INCREMENT:				0				
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	1	2	3				
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	B Ba1,	Ba2	Ba3	B1,B2	B3				
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) RAT	TINGS:										
TRANSACTION RISK INCREMENT:	0	0	0	()	0	1	2	3				
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	B Ba1,	Ba2	Ba3	B1,B2	B3				
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	E				
INTRA-COUNTRY ISSUER (TBW)	IC A/B	IC B	IC B/C	IC C	; IC	C/D IC	DIC	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 - FINAN	CIAL INSTITUTI	ONS:		ł	TRANSA	CTION RI	SK INCRE	EMENT:	0				
D2. TRANSACTIONS OF \$10 MILLION OR LESS - OTHE	R THAN FINANC	IAL INSTIT	UTIONS:	ł	TRANSA	CTION RI	SK INCRE	EMENT:	1				
E. UNRATED LARGEST (PROFITABLE) FINANCIAL INS	TITUTION:		Ν	1AXIMUM [.]	TRANSA	CTION RIS	SK INCRE	MENT:	1				
F1. UNRATED BORROWERS/GUARANTORS OTHER TH	AN FINANCIAL I	NSTITUTIO	NS:										
DEBT TO TANGIBLE NET WORTH				<1X	<2X	<3X	<4X	<6X	>6X				
					TRANS	ACTION F	ISK INCR						
		>	25%	0	0	0	0	1	2				
OPERATING CASH FLOW		>	20%	0	0	0	1	2	3				
(2-YEAR AVERAGE)		>	15%	0	0	1	2	3	3				
TO DEBT		>	10%	0	1	2	3	3	3				
			>5%	1	2	3	3	3	3				
			>0%	2	3	3	3	3	3				
			<0%	3	3	3	3	3	3				
F2. UNRATED FINANCIAL INSTITUTION BORROWERS/	GUARANTORS:												
TRANSACTION RISK INCREMENT:				0	0	0	1	2	3				
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 RESERVES TO NON-PERFORMING ASSETS				<40 % >25% >200%	<00 % >20% >175%	<00% >15% >150%	>10% >125%	<120% >5% >100%	<5% <100%				

* MAY NOT APPLY IF A TRANSACTION ICRAS RATING HAS BEEN PRE-APPROVED

04/01/2009 Effective: