

Appendix C

Institution Name	Country		L/Term	S/Term	Individual	Support
Australia & New Zealand Banking Group	AUS	2yr	AA-	F1+	B	1
Commonwealth Bank of Australia	AUS	5yr	AA	F1+	A/B	1
National Australia Bank	AUS	5yr	AA	F1+	B	1
Westpac Banking Corporation	AUS	2yr	AA-	F1+	B	1
Erste Bank der Oesterreichischen Sparkassen	AUT	3mth	A	F1	B/C	1
Dexia Bank Belgium	BEL	1yr	AA-	F1+	C	1
KBC Bank	BEL	3mth	A+	F1	B/C	1
Bank of Montreal	CAN	2yr	AA-	F1+	B	1
Bank of Nova Scotia	CAN	2yr	AA-	F1+	B	1
Canadian Imperial Bank of Commerce	CAN	2yr	AA-	F1+	B	1
National Bank of Canada	CAN	1yr	A+	F1	B	2
Royal Bank of Canada	CAN	5yr	AA	F1+	A/B	1
Toronto-Dominion Bank	CAN	2yr	AA-	F1+	B	1
UBS AG	CHE	3mth	A+	F1+	C	1
Deutsche Bank AG	DEU	2yr	AA-	F1+	B/C	1
Deutsche Postbank AG	DEU	3mth	A	F1	C	1
Landesbank Baden-Wuerttemberg	DEU	3mth	A+	F1+	C	1
Norddeutsche Landesbank Girozentrale	DEU	3mth	A	F1	C	1
Danske Bank	DNK	2yr	AA-	F1+	B	1
Banco Bilbao Vizcaya Argentaria (BBVA)	ESP	2yr	AA-	F1+	A/B	1
Banco de Sabadell	ESP	3mth	A+	F1	B	3
Banco Santander Central Hispano	ESP	5yr	AA	F1+	A/B	1
Confederacion Espanola de Cajas de Ahorros	ESP	2yr	AA-	F1+	B	2
Nordea Bank Finland plc	FIN	2yr	AA-	F1+	B	1
Banque Palatine	FRA	3mth	A+	F1	C	1
BNP Paribas	FRA	5yr	AA	F1+	A/B	1
Credit Agricole	FRA	2yr	AA-	F1+	B	1
Credit Industriel et Commercial (CIC Group)	FRA	2yr	AA-	F1+	B/C	1
Dexia Credit Local	FRA	1yr	AA-	F1+	C	1
Societe Generale (SG)	FRA	2yr	AA-	F1+	B	1
Abbey plc	GBR	2yr	AA-	F1+	B	1
Alliance & Leicester	GBR	2yr	AA-	F1+	B/C	1
Bank of Scotland Plc now part of Lloyds Bank	GBR	1yr	AA-	F1+	C	1
Barclays Bank plc	GBR	5yr	AA	F1+	B	1
Clydesdale Bank	GBR	2yr	AA-	F1+	B/C	1
Coventry Building Society	GBR	3mth	A	F1	B	3
HSBC Bank plc	GBR	5yr	AA	F1+	A/B	1
Lloyds TSB Bank	GBR	2yr	AA-	F1+	B	1
Nationwide Building Society	GBR	2yr	AA-	F1+	B	1
Banca Monte dei Paschi di Siena	ITA	3mth	A	F1	B/C	2
UniCredito Italiano	ITA	3mth	A+	F1	B/C	1
Dexia Banque Internationale a Luxembourg	LUX	1yr	AA-	F1+	C	1
Bank Nederlandse Gemeenten	NLD	5yr	AAA	F1+	A	1
Friesland Bank NV	NLD	3mth	A	F1	B	3
ING Bank NV	NLD	5yr	AA	F1+	B	1
Banco BPI SA	PRT	1yr	A+	F1	B	2
Banco Comercial Portugues	PRT	1yr	A+	F1	B	2
Banco Espirito Santo	PRT	3mth	A+	F1	B/C	2
Banco Santander Totta SA	PRT	5yr	AA	F1+	B	1
Caixa Geral de Depositos	PRT	2yr	AA-	F1+	B	1
Nordea Bank AB	SWE	2yr	AA-	F1+	B	1
Skandinaviska Enskilda Banken AB	SWE	1yr	A+	F1	B	1
Svenska Handelsbanken	SWE	2yr	AA-	F1+	B	1
Swedbank (ForeningsSparbanken AB)	SWE	3mth	A+	F1	B/C	1
Bank of America, N.A.	USA	3mth	A+	F1+	C	1
Bank of New York Mellon, The	USA	2yr	AA-	F1+	A/B	2
BNY Mellon Bank NA	USA	2yr	AA-	F1+	A/B	2
Citibank, N.A.	USA	3mth	A+	F1+	C	1
JPMorgan Chase Bank	USA	2yr	AA-	F1+	B	1
Northern Trust Company (The)	USA	3mth	AA-	F1+	B	3
State Street Bank & Trust Co	USA	3mth	A+	F1+	B/C	2
Wachovia Bank, NA	USA	5yr	AA	F1+	A/B	1

Key**Long - Term Ratings**

AAA	Highest credit Exceptionally strong capacity for repayment of financial commitments
AA	Very high credit quality. Very low credit risk
A	High credit quality. Low credit risk.

Short - term credit ratings

F1	Highest credit quality
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Individual Ratings

A	A very strong bank. Characteristics may include outstanding profitability and balance sheet integrity
B	A very bank. No major concerns regarding the bank
C	An adequate bank. May possess one or two troublesome aspects
D	A bank which has weakness of internal and/ or external origin.

Support Ratings

1	A bank for which there is an extremely high probability of external support. The potential provider of support is very highly rated in its own right and had a high propensity to support the bank in question
2	A bank for which there is an extremely probability of external support. The potential provider of support is highly rated in its own right and had a high propensity to support the bank in question
3	A bank for which there is a moderate probability of support because of uncertainties about the propensity of the potential provider of support to do so.
4	A bank for which there is a limited probability of support because of significant uncertainties about the ability or propensity of any possible provider to do so.