MAPPING OF RATINGS ISSUED BY DBRS Ratings Limited

Standardized method

Long-term ratings for exposures towards central governments and central banks, supervised institutions, regional governments, local authorities, multilateral development banks, corporates and other entities.

Credit quality step	Risk weights				ECAI
	Central governments and central banks	Supervised institutions, regional governments, local authorities*	Multilateral development banks	Corporates and other entities	DBRS Ratings Limited
1	0%	20%	20%	20%	from AAA to AAL
2	20%	50%	50%	50%	from AH to AL
3	50%	100%	50%	100%	from BBBH to BBBL
4	100%	100%	100%	100%	from BBH to BBL
5	100%	100%	100%	150%	from BH to BL
6	150%	150%	150%	150%	CCC

*In accordance with the "New regulations for the prudential supervision of banks" banks shall refer to the credit quality step assigned to the exposures towards the central government of the State where these entities have their headquarters

Short-term ratings for exposures towards supervised institutions and corporates

Credit quality step	Risk weights	ECAI
		DBRS Ratings Limited
1	20%	R-1 (high), R-1 (middle), R-1 (low)
2	50%	R-2 (high), R-2 (middle), R-2 (low)
3	100%	R-3
4	150%	R-4, R-5
5	150%	
6	150%	

Long-term ratings for securitization positions

Credit quality step	**Risk weights**	**ECAI**
		DBRS Ratings Limited
1	20%	da AAA to AAL
2	50%	da AH a AL
3	100%	da BBBH a BBBL
4	350%	da BBH a BBL
5	1250%	BH and lower

Short-term ratings for securitization positions

Credit quality step	**Risk weights**	**ECAI**
		DBRS Ratings Limited
1	20%	R-1 (high), R-1 (middle), R-1 (low)
2	50%	R-2 (high), R-2 (middle), R-2 (low)
3	100%	R-3
Any other assessment	1250%	

IRB method

Long-term ratings for securitization positions

Credit quality step	Risk weights			ECAI
	A*	B**	C***	DBRS Ratings Limited
1	7%	12%	20%	AAA
2	8%	15%	25%	AA
3	10%	18%	35%	AH
4	12%	20%	35%	A
5	20%	35%	35%	AL
6	35%	50%	50%	BBBH
7	60%	75%	75%	BBB
8	100%	100%	100%	BBBL
9	250%	250%	250%	BBH
10	425%	425%	425%	BB
11	650%	650%	650%	BBL
12	1250%	1250%	1250%	lower than BBL

Short-term ratings for securitization positions

Credit quality step	Risk weights			ECAI
	A*	B**	C***	DBRS Ratings Limited
1	7%	12%	20%	R-1 (high), R-1 (middle), R-1 (low)
2	12%	20%	35%	R-2 (high), R-2 (middle), R-2 (low)
3	60%	75%	75%	R-3
Any other assessment	1250%	1250%	1250%	All other ratings

*Securitization positions in the most senior tranche.

**Securitization positions in which the effective number of securitized assets is lower than six.

***Other securitization positions.