MAPPING OF RATINGS ISSUED BY MOODY'S

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	Moody's
1	0%	20%	20%	20%	from Aaa to Aa3
2	20%	50%	50%	50%	from A1 to A3
3	50%	100%	50%	100%	from Baa1 to Baa3
4	100%	100%	100%	100%	from Ba1 to Ba3
5	100%	100%	100%	150%	from B1 to B3
6	150%	150%	150%	150%	Caa1 and lower

*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
		Moody's
1	20%	P-1
2	50%	P-2
3	100%	P-3
from 4 to 6	150%	NP

Ratings for exposures towards collective investment undertakings (CIU)

Credit quality step	Risk weights	ECAI
		Moody's
1	20%	from Aaa to Aa3
2	50%	from A1 to A3
3 and 4	100%	from Baa1 to Ba3
5 and 6	150%	B1 and lower

Long-term ratings for securitization positions

Credit quality step	Risk weights	ECAI
		Moody's
1	20%	from Aaa to Aa3
2	50%	from A1 to A3
3	100%	from Baa1 to Baa3
4	350%	from Ba1 to Ba3
5	1250%	B1 and lower

Short-term ratings for securitization positions

Credit quality step	Risk weights	ECAI
		Moody's
1	20%	P-1
2	50%	P-2
3	100%	P-3
Any other assessment	1250%	NP

IRB method

Long-term ratings for securitization positions

Exposure class	Risk weights			ECAI
	*A**	*B****	*C***	Moody's
1	7%	12%	20%	Aaa
2	8%	15%	25%	Aa
3	10%	18%	35%	A1
4	12%	20%	35%	A2
5	20%	35%	35%	A3
6	35%	50%	50%	Baa1
7	60%	75%	75%	Baa2
8	100%	100%	100%	Baa3
9	250%	250%	250%	Ba1
10	425%	425%	425%	Ba2
11	650%	650%	650%	Ba3
12	1250%	1250%	1250%	lower than Ba3

Short-term ratings for securitization positions

Exposure class	Risk weights			ECAI
	*A**	*B****	*C***	Moody's
1	7%	12%	20%	P-1
2	12%	20%	35%	P-2
3	60%	75%	75%	P-3
Any other assessment	1250%	1250%	1250%	lower than P-3

*Securitization positions in the most senior tranche.
**Securitization positions in which the effective number of securitized assets is lower than six.
*** Other securitization positions.