

APPENDIX 2

Country / Financial Institution	FITCH				MOODY'S			S & P	
	Long Term	Short Term	Viability	Support	Long Term	Short Term	FSR	Long Term	Short Term
UK BANKS									
United Kingdom	AA+	F1+			Aa1	P-1		AAA	A-1+
Santander UK Plc	A	F1	a	1	A2	P-1	C-	A	A-1
Credit Suisse	AA-	F1+		1	A1	P-1		A+	A-1
HSBC Group	AA-	F1+	a+	1	Aa3	P-1	C-	AA-	A-1+
Lloyds Banking Group	A	F1		1	A2	P-1	D+	A	A-1
Royal Bank of Scotland	A	F1	bbb	1	A3	P-1	D+	A	A1
Barclays Bank	A	F1	a	1	A2	P-1	C-	A+	A-1
Co-operative Bank plc	BBB-	F3	bbb-	3	A3	P-2	C-		
Goldman Sachs International Bank	A	F1						A-1	A-1
MBNA Europe	A	F1		1					
Merryl Lynch International								A-1	A-1
Schroders Plc	A+	F1							A-1
Standard Chartered Bank	AA-	F1+	aa-	1	A1	P-1	B-		A-1+
UBS Ltd	A	F1		1	A2	P-1			A-1
Nationwide Building Society	A+	F1	a+	1	A2	P-1	C-		A-1
OVERSEAS BANKS									
Australia	AAA	F1+			Aaa			AAA	A-1+
Australia and New Zealand Banking Group Ltd	AA-	F1+	aa-	1	Aa2	P-1	B-	AA-	A-1+
Commonwealth Bank of Australia	AA-	F1+	aa-	1	Aa2	P-1	B-	AA-	A-1+
National Australia Bank Ltd	AA-	F1+	aa-	1	Aa2	P-1	B-	AA-	A-1+
Westpac Banking Corporation	AA-	F1+	aa-	1	Aa2	P-1	B-	AA-	A-1+
Canada	AAA	-	-	-	Aaa	-	-	AAA	A-1+
Bank of Montreal	AA-	F1+	aa-	1	Aa3	P-1	C+	A+	A-1
Bank of Nova Scotia	AA-	F1+	aa-	1	Aa2	P-1	B-	A+	A-1
Canadian Imperial Bank of Commerce	AA-	F1+	aa-	1	Aa3	P-1	C+	A+	A-1
Royal Bank of Canada	AA	F1+	aa-	1	Aa3	P-1	C+	AA-	A-1+
Toronto Dominion Bank	AA-	F1+	aa-	1	Aa1	P-1	B	AA-	A-1+
Finland	AAA	F1+	-	-	Aaa	-	-	AAA	-
Nordea Bank Finland plc	AA-	F1+	-	1	Aa3	P-1	C	AA-	A-1+
Pohjola Bank	A+	F1		1	Aa3	P-1	C-	AA-	
Germany	AAA	F1+	-	-	Aaa	-	C-	AAA	-
DZ Bank AG	A+	F1+		1	A1	P-1	C-	AA-	
Deutsche Bank AG	A+	F1+	a	1	A2	P-1		A+	
KfW	AAA	F1+		1	Aaa	P-1		AAA	
Landwirtschaftliche Rentenbank	AAA	F1+	-	1	Aaa	P-1	-	AAA	A-1+
Luxembourg	AAA	-	-	-	Aaa	-	-	AAA	-
Banque et Caisse d'Epargne de l'Etat					Aa1	P-1	C	AA+	
Clearstream Banking	AA	F1+	aa-	1				AA	
Netherlands	AAA	-	-	-	Aaa	-	-	AAA	-
ING Bank NV	A+		a	1	A2	P-1	C-	A+	A-1
Bank Nederlandse Gemeenten	AAA	F1+	-	1	Aaa	P-1	A	AAA	A-1+
Rabobank	AA		aa-	1	Aa2	P-1	B-	AA-	A-1+
Norway	AAA	-	-	-	Aaa	-	-	AAA	-
DnB NOR Bank	A+		a+	1	A1	P-1	C-	A+	A-1
Singapore	AAA	-	-	-	Aaa	-	-	AAA	-
DBS Bank Ltd	AA-	F1+	aa-	1	Aa1	P-1	B	AA-	A-1+
Oversea Chinese Banking Corporation Ltd	AA-	F1+	aa-	1	Aa1	P-1	B	AA-	A-1+
United Overseas Bank Ltd	AA-	F1+	aa-	1	Aa1	P-1	B	AA-	A-1+
Sweden	AAA	-	-	-	Aaa	-	-	AAA	-
Skandinaviska Enskilda Banken	A+	F1	a+	1	A1	P-1	C-	A+	A-1
Svenska Handelsbanken AB	AA-	F1+	aa-	1	Aa3	P-1	C	AA-	A-1+
Swedbank AB	A+	F1	a+	1	A2	P-1	C-	A+	A-1
Switzerland	AAA	-	-	-	Aaa	-	-		AAA
UBS AG	A	F1	a	1	A2	P-1	C-	A	A-1
OTHERS - UK	AA+	F1+			Aa1			AAA	A-1+
1000 Prudential Plc	A+	F1+			A2	P-1		A+	A-1
Debt Management Office	AAA								
Local Authorities	AAA								
Money Market Funds	AAA								