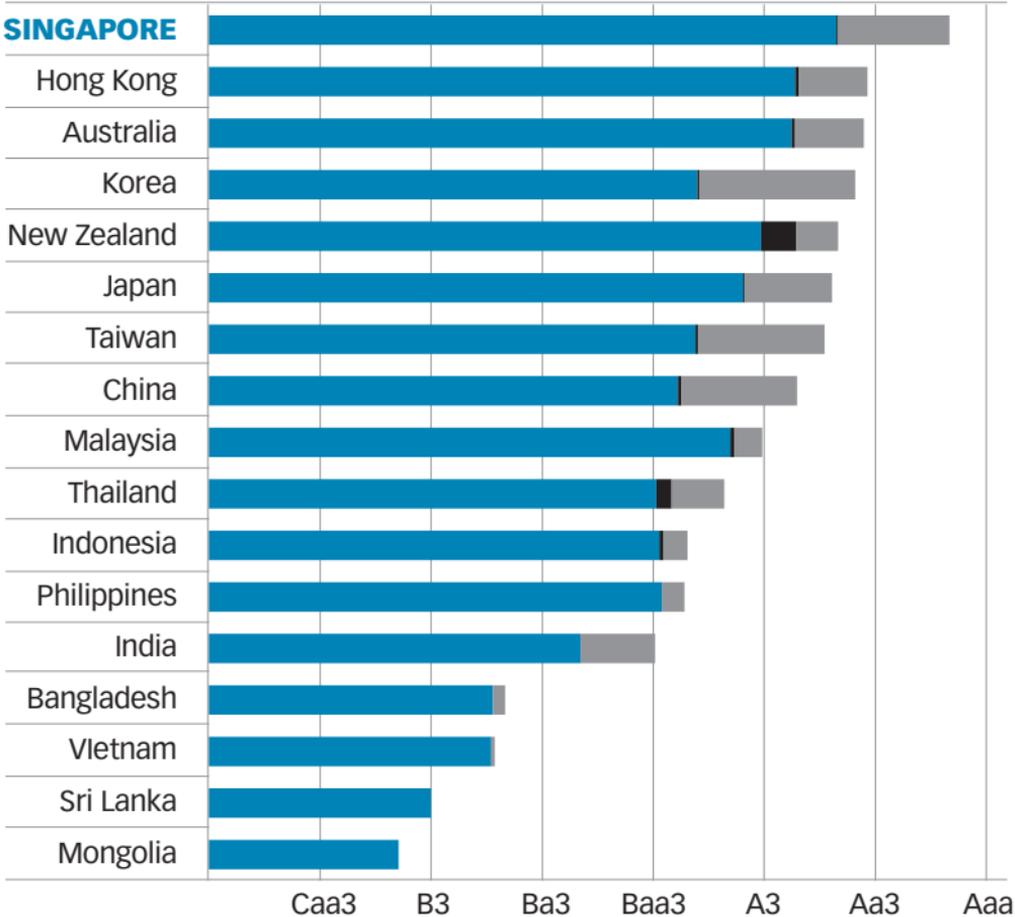


# Rating of APAC banks

■ BASELINE CREDIT ASSESSMENT
 ■ AFFILIATE SUPPORT
 ■ LOSS GIVEN FAILURE AND/OR GOVERNMENT SUPPORT UPLIFT



*Note: Ratings in each country are weighted-average long-term ratings as at Nov 28, 2018. Long-term ratings are determined based on the following algorithms of ratings depending on availability: 1) foreign currency deposits, 2) local currency deposits, 3) foreign currency senior debt, 4) local currency senior debt.*