## Extract from Sector's weekly credit list 6 January 2012

The shedule shows UK banks and building societies which attain a minimum 3 month duration using Sector's creditworthiness methodology. Institutions which don't meet this criteria are not shown.

	Credit Ratings										uc s	nc	Subjective Overlay						۲ <del>+</del> ۵
Counterparty	Fitch				Moody's			S&P		ing	atić ook	CDS Data						atic Mi wi	
	Long Tem	Short Term	Individual	Viability	Support	Long Tem	Short Term	FSR	Long Tem	Short Term	Suggested Duration Based on Ratings	Suggested Duration (Watch / Outlook Adjusted)	06/01/12	Week % Change	1 Month % Change	3 Month % Change	6 Month % Change	CDS Status	Suggested Duration (CDS Adjusted with manual override)
UK	AAA										Y - 5 yrs	Y - 5 yrs							Y - 5 yrs
												-							
Non-nationalised Banks																			
Bank of New York Mellion (Internat'l) Ltd	AA-	F1+			1						O - 12 mths	O - 12 mths							G - 3 mths
Barclays Bank plc	Α	F1	В	а	1	Aa3	P1	С	A+	A1	R - 6 mths	R - 6 mths	214.5	9.30%	15.60%	-6.40%	56.80%	In Range	G - 3 mths
Cater Allen											R - 6 mths	R - 6 mths							G - 3 mths
Credit Suisse International	Α	F1			1	Aa1	P1		A+	A1	O - 12 mths	O - 12 mths							G - 3 mths
DB UK Bank Limited						A2	P1	C+			G - 3 mths	G - 3 mths							G - 3 mths
HFC Bank Ltd	AA-	F1+			1	A3	P1				O - 12 mths	O - 12 mths							G - 3 mths
HSBC Bank Plc	AA	F1+	В	aa-	1	Aa2	P1	C+	AA-	A1+	O - 12 mths	O - 12 mths	173.6	20.60%	32.90%	5.60%	120.20%	In Range	G - 3 mths
MBNA Europe Bank	Α	F1			1						R - 6 mths	R - 6 mths							G - 3 mths
Santander UK Plc	A+	F1	В	a+	1	A1	P1	C-	AA-	A1+	R - 6 mths	R - 6 mths	336.7	4.10%	9.00%	33.50%	101.30%	Monitoring	G - 3 mths
Standard Chartered Bank	AA-	F1+	В	aa-	1	A1	P1	B-	AA-	A1+	O - 12 mths	O - 12 mths							G - 3 mths
Sumitomo Mitsui Banking Corp'n Europe Ltd	Α	F1	С		1	Aa3	P1	С	A+	A1	G - 3 mths	G - 3 mths							G - 3 mths
UBS Ltd	Α	F1			1	Aa3	P1		Α	A1	O - 12 mths	R - 6 mths							G - 3 mths
Nationalised and semi-nationalised Banks																			
Lloyds Banking Group	Α	F1	С	bbb	1	A2			A-	A2									
Bank of Scotland Plc	Α	F1			1	A1	P1	D+	Α	A1	B - 12 mths								B - 12 mths
Lloyds TSB Bank Plc	Α	F1	С	bbb	1	A1	P1	C-	Α	A1	B - 12 mths	B - 12 mths	352.9	3.30%	24.10%	2.30%	61.40%		B - 12 mths
Royal Bank of Scotland Group Plc	Α	F1	С	bbb	1	A3	P2		A-	A2									
National Westminster Bank Plc	Α	F1			1	A2	P1	C-	Α	A1	B - 12 mths	B - 12 mths							B - 12 mths
The Royal Bank of Scotland Plc	Α	F1	С	bbb	1	A2	P1	C-	Α	A1	B - 12 mths	B - 12 mths	358.1	4.20%	11.80%	-2.40%	58.70%		B - 12 mths
Ulster Bank Ltd	A-	F1	E	CCC	1	Baa1	P2	D-	BBB+	A2	B - 12 mths	B - 12 mths							B - 12 mths
Building Societies	1																		
Nationwide BS	Λ.	F1	В	a+	1	A2	P1	С	A+	A1	R - 6 mths	R - 6 mths	204.3	3.20%	2.80%	-4.10%	26 F00/	In Range	G - 3 mths
Inationwide B5	A+	FI	В	a+		HZ.	PI	U	H+	ΑΙ	K - 6 mins	r - o mins	204.3	3.20%	2.80%	-4.10%	30.50%	ın Kange	G - 3 mins

