Appendix 1

(Credit Ratings Requirement of Banks Taking Foreign Currency Deposit)

[Applied to professional investor and non-professional investor]

| Name of credit rating agency | Long-term | Short-term |
|---|----------------|----------------|
| | Credit Ratings | Credit Ratings |
| A.M. Best Company, Inc. | bbb- | AMB-3 |
| DBRS Ltd. | BBBL | R-3 |
| Fitch, Inc. | BBB- | F3 |
| Japan Credit Rating Agency, Ltd. | BBB- | Ј3 |
| Moody's Investor Services, Inc. | Baa3 | P-3 |
| Rating and Investment Information, Inc. | BBB- | a-3 |
| Standard & Poor's Rating Services | BBB- | A-3 |
| Egan-Jones Rating Company | BBB- | A-3 |
| Taiwan Ratings Corp. | twBBB- | twA-3 |
| Fitch Australia Pty Ltd, Taiwan Branch | BBB-(twn) | F3 (twn) |