

EXHIBIT D
MINIMUM QUALIFICATION REQUIREMENTS

Offerors must meet (pass 100%) the minimum qualification requirements as specified below. These questions must be answered. Offerors who fail to meet the minimum qualification requirements will be deemed non-responsible and will not be considered for award of contract.

1. Is your financial institution willing to grant the Exchange a line of credit or participate in a committed (syndicated) loan with a minimum loan of \$25 million?
2. Is the financial institution based in the United States and a member of the Federal Deposit Insurance Corporation (FDIC)? If based overseas, your company must be approved by the US Treasury Department. Please provide proof of approval.
3. Does the financial institution have a short-term credit rating of A-1 according to Standard & Poor's (S&P) and P-1 (Moody's)? Provide rating.
4. Does the financial institution have a long-term rating of A (S&P) and A (Moody's)? Provide rating.
5. Has the financial institution been in operation for a minimum of two (2) years? Provide the number of years in operation.
6. Does the financial institution have a minimum asset value of 15 million? Provide asset value.
7. Does the financial institution have a minimum equity to assets ratio of 6%? Provide equity to assets ratio.
8. Does the financial institution have a minimum earning to equity ratio of 8%? Provide earnings to equity ratio.

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