

Credit Ratings Scale

| MOODY'S | S&P | FITCH | DESCRIPTIONS | GRADE |
|---------|-----|-------|--|--|
| Aaa | AAA | AAA | Highest credit quality, minimum credit risk |  INVESTMENT |
| Aa | AA | AA | Very high credit quality, very low credit risk | |
| A | A | A | High credit quality, low credit risk | |
| Baa | BBB | BBB | Good credit quality, moderate credit risk | |
| Ba | BB | BB | Issuer faces adverse conditions and uncertainty, substantial credit risk |  HIGH YIELD (or "junk") |
| B | B | B | High credit risk, issuer able to meet financial commitments | |
| Caa | CCC | CCC | Vulnerable and default likely | |
| Ca | CC | CC | Issuer is highly vulnerable or near default | |
| C | C | C | Lower ratings, issuer in default | |
| | D | RD | Lower ratings, issuer in default | |
| | | D | Lower ratings, issuer in default | |

Personal Credit Ratings Report

Richard Bailey

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the name Richard Bailey.

Personal Credit Ratings Report:

Immerse yourself in heartwarming tales of love and emotion with is touching creation, Tender Moments: **Personal Credit Ratings Report** . This emotionally charged ebook, available for download in a PDF format (*), is a celebration of love in all its forms. Download now and let the warmth of these stories envelop your heart.

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