

# Credit Ratings Scale

| MOODY'S | S&P | FITCH | DESCRIPTIONS                                                             | GRADE                                                                                                            |
|---------|-----|-------|--------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
| Aaa     | AAA | AAA   | Highest credit quality, minimum credit risk                              | <br>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 | <br>HIGH YIELD<br>(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

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H. B. Monk**



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