# **Credit Ratings Scale**

| MOODY'S | S&P | FITCH | DESCRIPTIONS  | GRADE                     |
|---------|-----|-------|---|---------------------------|
| Aaa     | AAA | AAA   | Highest credit quality,<br>minimum credit risk                              | INVESTMENT                |
| Aa      | AA  | AA    | Very high credit quality,<br>very low credit risk                           |                           |
| А       | A   | A     | High credit quality,<br>low credit risk                                     |                           |
| Ваа     | 888 | 888   | Good credit quality,<br>moderate credit risk                                |                           |
| Ba      | 0.0 | 88    | Issuer faces adverse conditions and<br>uncertainty, substantial credit risk | HIGH YIELD<br>(or "Junk") |
| В       | В   | В     | High credit risk, issuer able to meet financial commitments                 |                           |
| Caa     | ccc | ccc   | Vulnerable and default likely   |                           |
| Ca      | cc  | сс    | Issuer is highly vulnerable or near default                                 |                           |
| С       | c   | c     | Lower ratings, issuer in default  |                           |
|         | D   | RD    | Lower ratings, issuer in default  |                           |
|         |     | D     | Lower ratings, issuer in default  |                           |



# **Personal Credit Ratings Report**

**LL Leslie** 

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