



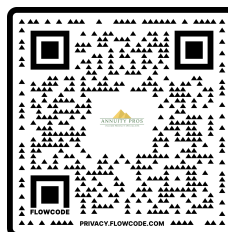
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Standard & Poors (S&P)		
Letter Rating	Degree of Creditworthiness	Investment Grade
A-1	Strong	Investment
A-2	Satisfactory	Investment
A-3	Adequate	Investment
B	Currently meets commitments but faces uncertainties	Speculative
C	Vulnerable to non-payment	Speculative
D	In default	Speculative

Moody's	
Letter Rating	Degree of Creditworthiness
Aaa	Highest quality, minimum risk
Aa	High quality, subject to very low credit risk
A	Upper medium grade, subject to low credit risk
Baa	Medium grade, may possess speculative characteristics



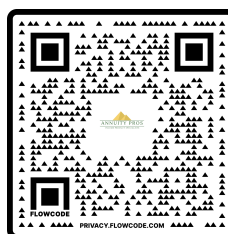
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Ba	Speculative elements, subject to substantial credit risk
B	Speculative, subject to very high credit risk
Caa	Poor standing, subject to very high credit risk
Ca	Highly speculative, likely in or very near default, with some prospect of recovery in principal & interest
C	Lowest rated and typically in default, with little prospect for recovery of principal and interest

Fitch	
Letter Rating	Degree of Creditworthiness
aaa	Highest fundamental credit quality
aa	Very high fundamental credit quality
a	High fundamental credit quality
bbb	Good fundamental credit quality
bb	Speculative fundamental credit quality
b	Highly speculative fundamental credit quality
ccc	Substantial fundamental credit risk
cc	Very high levels of fundamental credit risk
c	Exceptionally high levels of fundamental credit risk
f	Failed



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