



Issuer Ratings* Quick Reference Guide

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MLCD Issuers*	Moody's Long-Term Bank Deposits *	S&P Long-Term Local Issuer Credit *	Company Website
BMO Harris Bank NA	A1	A+	https://www.bmo.com/home/about/banking/investor-relations/financial-investors/credit-ratings
Citibank NA	Aa3	A+	http://www.citigroup.com/citi/investor/rate.htm
Goldman Sachs Bank, USA	A1	A+	http://www.goldmansachs.com/investor-relations/creditor-information/
HSBC Bank USA NA	Aa3	A+	http://www.hsbc.com/investor-relations/financial-investors/credit-ratings#AllEntitiesAllRatingAgenciesAllRatingTypes
JP Morgan Chase Bank NA	Aa1	A+	https://www.jpmorganchase.com/corporate/investor-relations/financial-investor.htm
Morgan Stanley Bank NA	Aa3	A+	http://www.morganstanley.com/about-us-ir/creditor-presentations
Wells Fargo Bank, N.A.	Aa1	A+	https://www.wellsfargo.com/about/investor-relations/credit-ratings/

Notes Issuers*	Moody's Senior Unsecured Debt *	S&P Long-Term Local Issuer Credit *	Company Website
Bank of Montreal	Aa2	A+	https://www.bmo.com/home/about/banking/investor-relations/financial-investors/credit-ratings
Barclays Bank PLC	A1	A+	https://www.home.barclays.com/investor-relations/credit-ratings.html
BBVA Global Securities BV**	A3	A	https://shareholdersandinvestors.bbva.com/debt-investors/ratings/
BNP Paribas	Aa3	A+	https://invest.bnpparibas.com/en/debt-ratings
BofA Finance LLC**	A1	A-	https://investor.bankofamerica.com/financial-investor/credit-ratings
Canadian Imperial Bank of Commerce	Aa2	A+	https://www.cibc.com/ca/investor-relations/debt-info/credit-ratings.html
Citigroup Global Markets Holdings Inc.	A2	A	http://www.citigroup.com/citi/investor/rate.htm
Citigroup Inc.	A3	BBB+	http://www.citigroup.com/citi/investor/rate.htm
Credit Agricole CIB	Aa3	A+	https://www.credit-agricole.com/en/finance/finance/debt-and-rating
Credit Suisse	A3 *	A+	https://www.credit-suisse.com/us/en/about-us/investor-relations/information-for-debt-investors/ratings-and-reports.html
GS Finance Corp**	A2	BBB+	http://www.goldmansachs.com/investor-relations/creditor-information/
HSBC USA Inc	A2	A-	http://www.hsbc.com/investor-relations/financial-investors/credit-ratings#AllEntitiesAllRatingAgenciesAllRatingTypes
JPMorgan Chase Financial	A1	A-	https://www.jpmorganchase.com/corporate/investor-relations/financial-investor.htm
Morgan Stanley	A1	A-	http://www.morganstanley.com/about-us-ir/creditor-presentations
Morgan Stanley Finance LLC	(P)A1	A-	http://www.morganstanley.com/about-us-ir/creditor-presentations
Royal Bank of Canada	Aa1	AA-	https://www.rbc.com/investor-relations/credit-ratings.html
Societe Generale	A1	A	http://www.societegenerale.com/en/measuring-our-performance/investors/debt-investors/ratings
The Bank of Nova Scotia	Aa2	A+	http://www.scotiabank.com/ca/en/0_3795.00.html
The Toronto-Dominion Bank	Aa2	AA-	https://www.td.com/investor-relations/ir-homepage/share-information/credit-ratings/credit.jsp
UBS	Aa3	A+	https://www.ubs.com/global/en/about_ubs/investor_relations/debt/ratings.html
Wells Fargo & Company	A1	BBB+	https://www.wellsfargo.com/about/investor-relations/credit-ratings/
Wells Fargo Finance LLC	A1	BBB+	https://www.wellsfargo.com/about/investor-relations/credit-ratings/

*Source: Bloomberg LLP. Ratings are subject to change at any time.

** Parent Company Ratings for illustration / Subsidiary entity may not carry rating, but is backed by the full faith and credit of the parent company.

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