



## Issuer Ratings\* Quick Reference Guide

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MLCD Issuers*	Moody's	S&P
	<i>Long-Term Bank</i>	<i>Long-Term Local</i>
	<i>Deposits *</i>	<i>Issuer Credit *</i>
Bank of America, N.A.	Aa1	A+
BMO Harris Bank NA	A1	A+
Citibank NA	Aa3	A+
Goldman Sachs Bank, USA	A1	A+
HSBC Bank USA NA	Aa3	A+
JP Morgan Chase Bank NA	Aa1	AA-
Morgan Stanley Bank NA	Aa3	A+
Wells Fargo Bank, N.A.	Aa1	A+

Notes Issuers*	Moody's	S&P
	<i>Senior Unsecured Debt *</i>	<i>Long-Term Local Issuer Credit*</i>
	Bank of Montreal	Aa2
Barclays Bank PLC	A1	A+
BBVA Global Securities BV**	A3	A
BNP Paribas	A1	A+
BofA Finance LLC**	A1	A-
Canadian Imperial Bank of Commerce	Aa2	A+
Citigroup Global Markets Holdings Inc.	A2	A
Citigroup Inc.	A3	BBB+
Credit Agricole CIB	A1	A+
Credit Suisse	WR	NR
GS Finance Corp**	A2	BBB+
HSBC USA Inc	A2	A-
JPMorgan Chase Financial	A1	A
Morgan Stanley	A1	A-
Morgan Stanley Finance LLC	(P)A1	A-
Royal Bank of Canada	Aa1	AA-
Societe Generale	A1	A
The Bank of Nova Scotia	Aa2	A+
The Toronto-Dominion Bank	Aa3	A+
UBS	Aa2	A+
Wells Fargo & Company	A1	BBB+
Wells Fargo Finance LLC	A1	BBB+

\*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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