



Issuer Ratings* Quick Reference Guide

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MLCD Issuers*	Moody's	S&P
	Long-Term Bank Deposits *	Long-Term Local Issuer Credit *
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	A+
Morgan Stanley Bank NA	Aa3	A+
Wells Fargo Bank, N.A.	Aa1	A+

Notes Issuers*	Moody's	S&P
	Senior Unsecured Debt *	Long-Term Local Issuer Credit*
Bank of Montreal	Aa2	A+
Barclays Bank PLC	A1	A
BNP Paribas	Aa3	A+
BofA Finance LLC**	A2	A-
Canadian Imperial Bank of Commerce	Aa2	A+
Citigroup Global Markets Holdings Inc.	A2	A
Citigroup Inc.	A3	BBB+
Credit Agricole CIB	Aa3	A+
Credit Suisse	A2	A
GS Finance Corp**	A2	BBB+
HSBC USA Inc	A1	A-
JPMorgan Chase Financial	A2	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	Aa2	AA-
UBS	Aa3	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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