	Moody's Investors Services	S&P Global Ratings	Fitch Ratings	DBRS Ratings
Counterparty obligations (e.g. Deposits / Structured Notes / Derivatives / Swaps / Trade Finance obligations/ LOC's)	A1	A.(1)	A	AA (low)
Senior OF Preferred Non-preferred	A1	A-	A	A
cured S Non-preferred	Baa1	888-	A-	A (low)
Tier 2	Baa3	88+	888	- 2
AT1	Ba2	BB-	BB+	*:
Short-term	P-1	A-2	F1 ⁽³⁾	R-1 (low)
Outlook	Stable	Positive	Stable	Stable

Note: Ratings as of July 3, 2023

⁽I) The Issuer Credit Ruting (ICR) is S&P's view on an obligor's overall credit continues, it does not apply to any specific financial obligation, as it does not take into account the nature of and provisions of the obligation, its standing in bankingstoy or liquidation, statutory preferences, or the legality and enforceability of the obligation.

⁽²⁾ Defined as senior unsecured debt rating at Moody's and S&P, as preferred senior debt rating at Floch and as senior debt at DBRS

⁽³⁾ Short term senior preferred rating

Db Credit Rating Guide

John Sherman Porter

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The Ultimate Guide to Building Business Credit & SMB Funding Options Lane Houk, 2023-06-13 Unlock the Power of Business Credit The Ultimate Guide for Entrepreneurs and Small Business Owners is a comprehensive and practical e book designed to empower businesses of all sizes to build strengthen and leverage their credit Are you an entrepreneur eager to unlock new financial opportunities Are you a small business owner looking for strategies to fuel your business s growth This guide is your golden ticket to understanding and mastering the realm of business credit and unlocking fantastic business credit and business funding offers From explaining the importance and fundamentals of business credit to step by step guides on building credit from scratch navigating credit bureaus overcoming common challenges and getting business credit this e book leaves no stone unturned Get ready to discover tailored credit building strategies for various business structures learn from real life success stories and gain access to a wealth of additional resources and tools This guide is not just an information resource it s a roadmap to transforming your business s financial future Ignite your entrepreneurial journey maximize your agency s potential and join the ranks of successful businesses that have harnessed the power of a robust business credit profile Dive into this Ultimate Guide to Building Business Credit today and watch your business soar to new heights BusinessCredit Ebook UnlockPotential Entrepreneurship SmallBusinessGrowth The Rating Agencies and Their Credit Ratings Herwig Langohr, Patricia Langohr, 2010-04-01 Credit rating agencies play a critical role in capital markets guiding the asset allocation of institutional investors as private capital moves freely around the world in search of the best trade off between risk and return However they have also been strongly criticised for failing to spot the Asian crisis in the early 1990s the Enron WorldCom and Parmalat collapses in the early 2000s and finally for their ratings of subprime related structured finance instruments and their role in the current financial crisis This book is a guide to ratings the ratings industry and the mechanics and economics of obtaining a rating It sheds light on the role that the agencies play in the international financial markets It avoids the sensationalist approach often associated with studies of rating scandals and the financial crisis and instead provides an objective and critical analysis of the business of ratings The book will be of practical use to any individual who has to deal with ratings and the ratings industry in their day to day job Reviews Rating agencies fulfil an important role in the capital markets but given their power they are frequently the object of criticism Some of it is justified but most of it portrays a lack of understanding of their business In their book The Rating Agencies and their Credit Ratings Herwig and Patricia Langohr provide an excellent economic background to the role of rating agencies and also a thorough understanding of their business and the problems they face I recommend this book to all those who have an interest in this somewhat arcane but extremely important area Robin Monro Davies Former CEO Fitch Ratings At a time of unprecedented public and political scrutiny of the effectiveness and indeed the basic business model of the Credit Rating industry and heightened concerns regarding the transparency and accountability of the leading agencies this book provides a

commendably comprehensive overview and should provide invaluable assistance in the ongoing debate Rupert Atkinson Managing Director Head of Credit Advisory Group Morgan Stanley and member of the SIFMA Rating Agency Task Force The Langohrs have provided useful information in a field where one frequently finds only opinions or misconceptions They supply a firm base from which to understand changes now underway A well read copy of this monograph should be close to the desk of every investor issuer and financial regulator legislator or commentator John Grout Policy and Technical Director The Association of Corporate Treasurers Small Business, Big Credit Harry Sarafian, 2023-06-15 Small Business Big Credit A Step by Step Guide to Building Business Credit This is a comprehensive guide for entrepreneurs and business owners seeking to establish and maintain a healthy credit profile for their company This book is dedicated to entrepreneurs and business owners with a valuable resource directory that offers unlimited funding opportunities. This directory is a treasure trove of information providing access to a vast array of funding sources that are often overlooked or unknown With this resource at their fingertips readers can unlock the financial potential of their businesses and take them to new heights Whether you re just starting out or looking to grow your existing business Small Business Big Credit is an indispensable guide that will help you navigate the complex world of business credit With its practical advice expert insights and powerful resource directory this book is a must read for anyone who wants to achieve financial success and build a thriving business So why wait Get your copy today and start building your business credit and funding your dreams to Building Small Business Credit Barbara Weltman, 2007 Small businesses figure importantly in the American economy yet few resources exist for small business owners looking to build their credit In The Rational Guide to Building Small Business Credit Barbara Weltman offers an indispensable new guide that clearly explains how to build and maintain a credit profile for your company This book covers the fundamentals of credit building including the five C s of credit analysis and how to register your D U N S r number with Dunn Bradstreet Advanced concepts include re establishing poor credit working with the government and running credit checks on your customers. This book uses a rational no nonsense approach to give you the information you need to proactively manage your credit **Computerworld**, 1983-01-31 For more than 40 years Computerworld has been the leading source of technology news and information for IT influencers worldwide Computerworld s award winning Web site Computerworld com twice monthly publication focused conference series and custom research form the hub of the world's largest global IT media network Computerworld, 1990-05-14 For more than 40 years Computerworld has been the leading source of technology news and information for IT influencers worldwide Computerworld s award winning Web site Computerworld com twice monthly publication focused conference series and custom research form the hub of the world's largest global IT media network Metric Handbook Pamela Buxton, 2021-11-25 The Metric Handbook is the major handbook of planning and design data for architects and architecture students with over 100 000 copies sold to successive generations of architects and designers It remains the ideal starting point for any project and

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