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A	A	A	High credit quality, low credit risk	
Baa	BBB	BBB	Good credit quality, moderate credit risk	
Ba	BB	BB	Issuer faces adverse conditions and uncertainty, substantial credit risk	 HIGH YIELD (or "junk")
B	B	B	High credit risk, issuer able to meet financial commitments	
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C	C	C	Lower ratings, issuer in default	
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Ying-Ying Zheng



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