

Bank Holding Company and FDIC-Guaranteed Bank Subsidiary Credit Ratings 2008 (Source: 10-Ks)

BHC	L-T Unsecured Ratings		FDIC-Guaranteed Bank	L-T Unsecured Ratings		Notches Difference	
	Moody's	S&P		Moody's	S&P	Moody's	S&P
Bank of America	A1	A+	Bank of America, N.A.	Aa2	AA-	2	1
Citigroup	A2	A	Citibank, N.A.	Aa3	A+	2	1
Goldman Sachs	A1	A	Goldman Sachs Bank USA				
JPMorgan Chase	Aa3	A+	JPMorgan Chase Bank, N.A.	Aa1	AA-	2	1
Morgan Stanley	A2	A	Morgan Stanley Bank, N.A.	A1	A+	1	1