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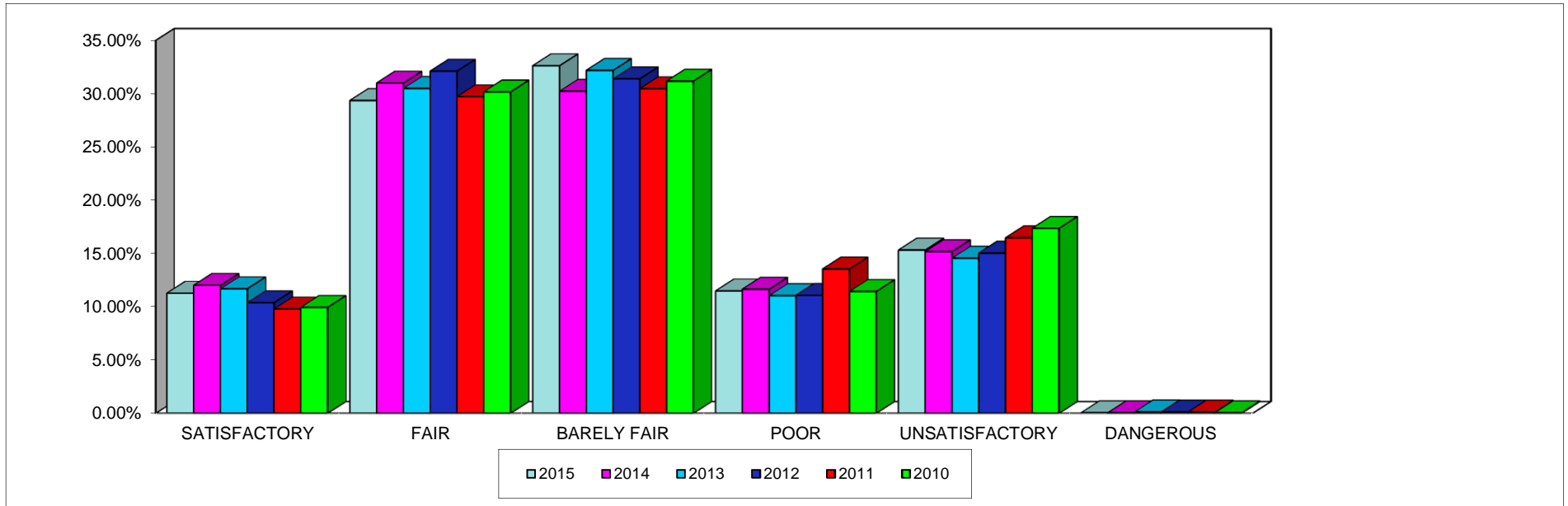
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Ratings

Breakdown of ratings for the year 2015 and prior:

	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005
SATISFACTORY	11.25%	11.99%	11.67%	10.36%	9.77%	9.92%	9.84%	9.76%	11.39%	10.40%	10.24%
FAIR	29.34%	30.98%	30.48%	32.10%	29.70%	30.15%	33.45%	31.73%	33.31%	31.80%	32.00%
BARELY FAIR	32.61%	30.21%	32.18%	31.38%	30.46%	31.16%	30.46%	31.16%	29.61%	32.45%	33.64%
POOR	11.46%	11.62%	11.02%	11.05%	13.52%	11.41%	11.14%	13.19%	13.37%	12.59%	11.69%
UNSATISFACTORY	15.29%	15.15%	14.53%	15.01%	16.44%	17.33%	15.36%	14.11%	13.27%	12.72%	12.34%
DANGEROUS	0.04%	0.04%	0.12%	0.11%	0.11%	0.04%	0.02%	0.02%	0.02%	0.02%	0.06%



Reference to CAB ratings:

SATISFACTORY	Excellent financial condition
FAIR	Adequate financial condition
BARELY FAIR	Limited financial condition
POOR	Weak financial condition
UNSATISFACTORY	Inadequate financial condition
DANGEROUS	Distressed financial condition