

SME – Rating Symbols and Definition

SME scale	Rating Definition
1	The level of creditworthiness of an SME, adjudged in relation to other SMEs is the Highest
2	The level of creditworthiness of an SME, adjudged in relation to other SMEs is High
3	The level of creditworthiness of an SME, adjudged in relation to other SMEs is Above Average
4	The level of creditworthiness of an SME, adjudged in relation to other SMEs is Average
5	The level of creditworthiness of an SME, adjudged in relation to other SMEs is Below Average
6	The level of creditworthiness of an SME, adjudged in relation to other SMEs is Inadequate
7	The level of creditworthiness of an SME, adjudged in relation to other SMEs is Poor
8	The level of creditworthiness of an SME, adjudged in relation to other SMEs is the Lowest . Such entities may also be in default