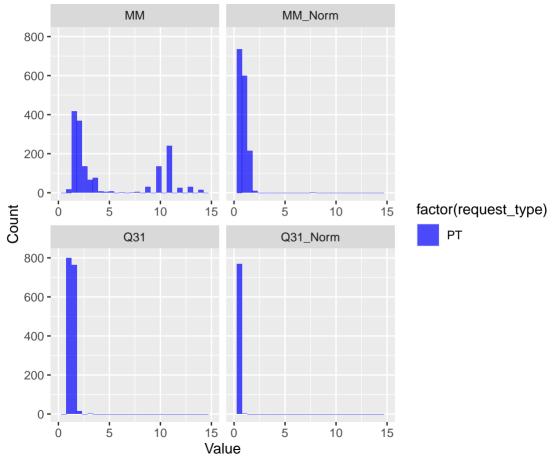
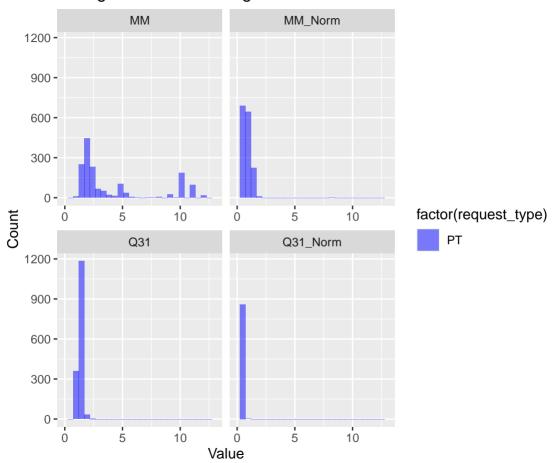


Histograms of Moody's rating stats - List MM MM_Norm 60000 -40000 -20000 -0 -5 15 5 10 10 15 Count factor(request_type) List Q31_Norm Q31 60000 -40000 -20000 -0 -5 10 10 15 5 15 Value

Histograms of Moody's rating stats – PT



Histograms of S&P ratings stats - PT MM



Histograms of S&P ratings stats - List

