## **Default rates for ROAMINUS intervals Default rates for ROI intervals Default rates for EBITDAON intervals** Ω Bad rate [%] Bad rate [%] Bad rate [%] က က 2 3 2 $^{\circ}$ 8 2 ROAMINUS(Binned) EBITDAON(Binned) ROI(Binned) **Default rates for IEONLIAB intervals Default rates for ASSETSTU intervals Default rates for EQUITYON intervals** $\infty$ 9 Bad rate [%] Bad rate [%] Bad rate [%] 2 2 3 က 2 $^{\circ}$ $^{\circ}$ 0 8 6 6 IEONLIAB(Binned) ASSETSTU(Binned) EQUITYON(Binned) Default rates for TRADEPA. intervals **Default rates for ROE intervals Default rates for PAYABLES intervals** $\infty$ ω Bad rate [%] Bad rate [%] Bad rate [%] 9 9 9 2 4 က $^{\circ}$ $\sim$ $^{\circ}$ 2 8 6 6 6 PAYABLES(Binned) TRADEPA.(Binned) ROE(Binned)