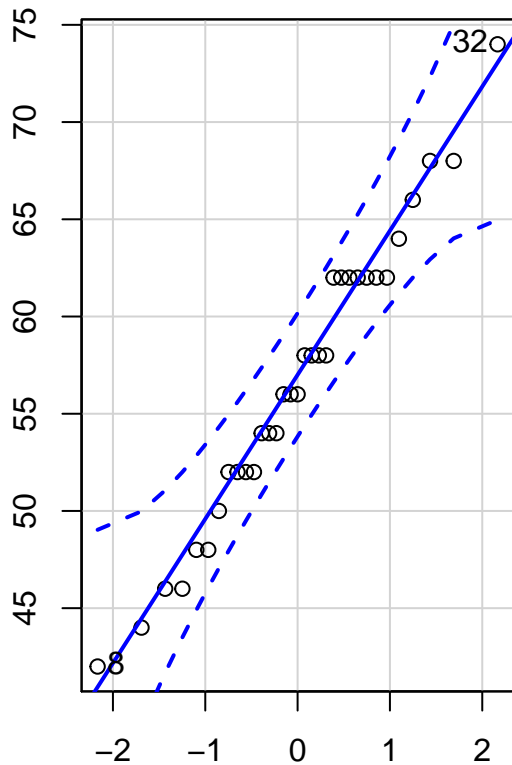
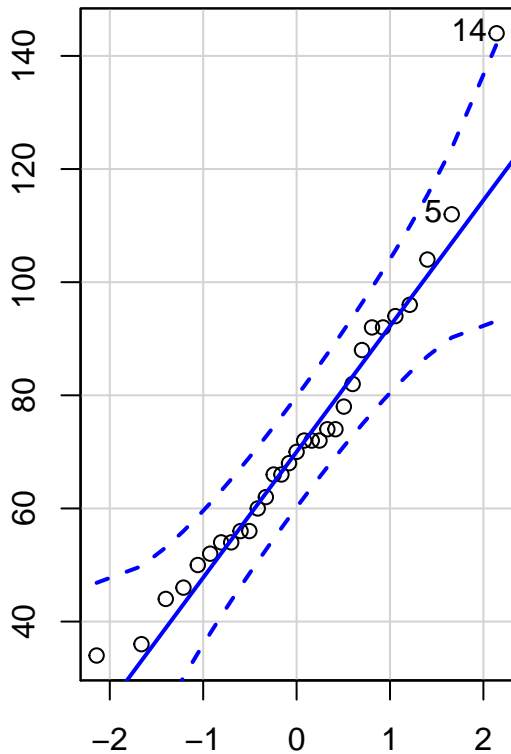


observed quantiles (cash)



observed quantiles (credit)



norm quantiles

norm quantiles