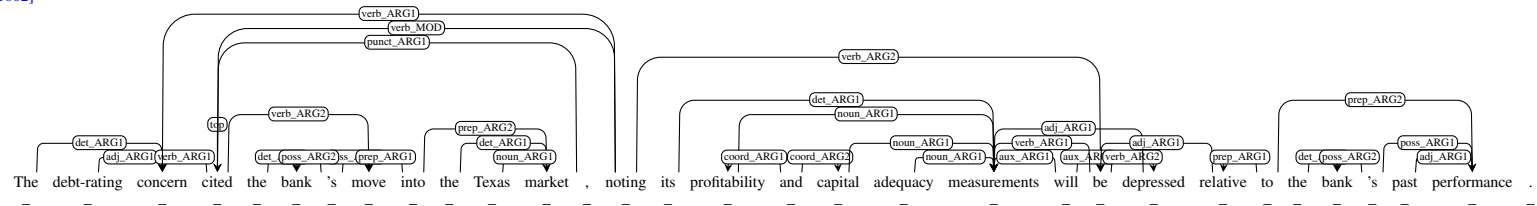
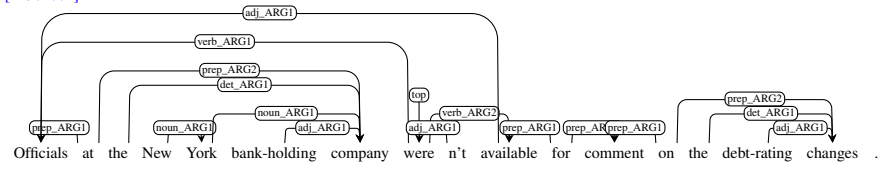


## Document 1301

[21301002]



[21301004]



Officials at the New York bank-holding company were n't available for comment on the debt-rating changes.