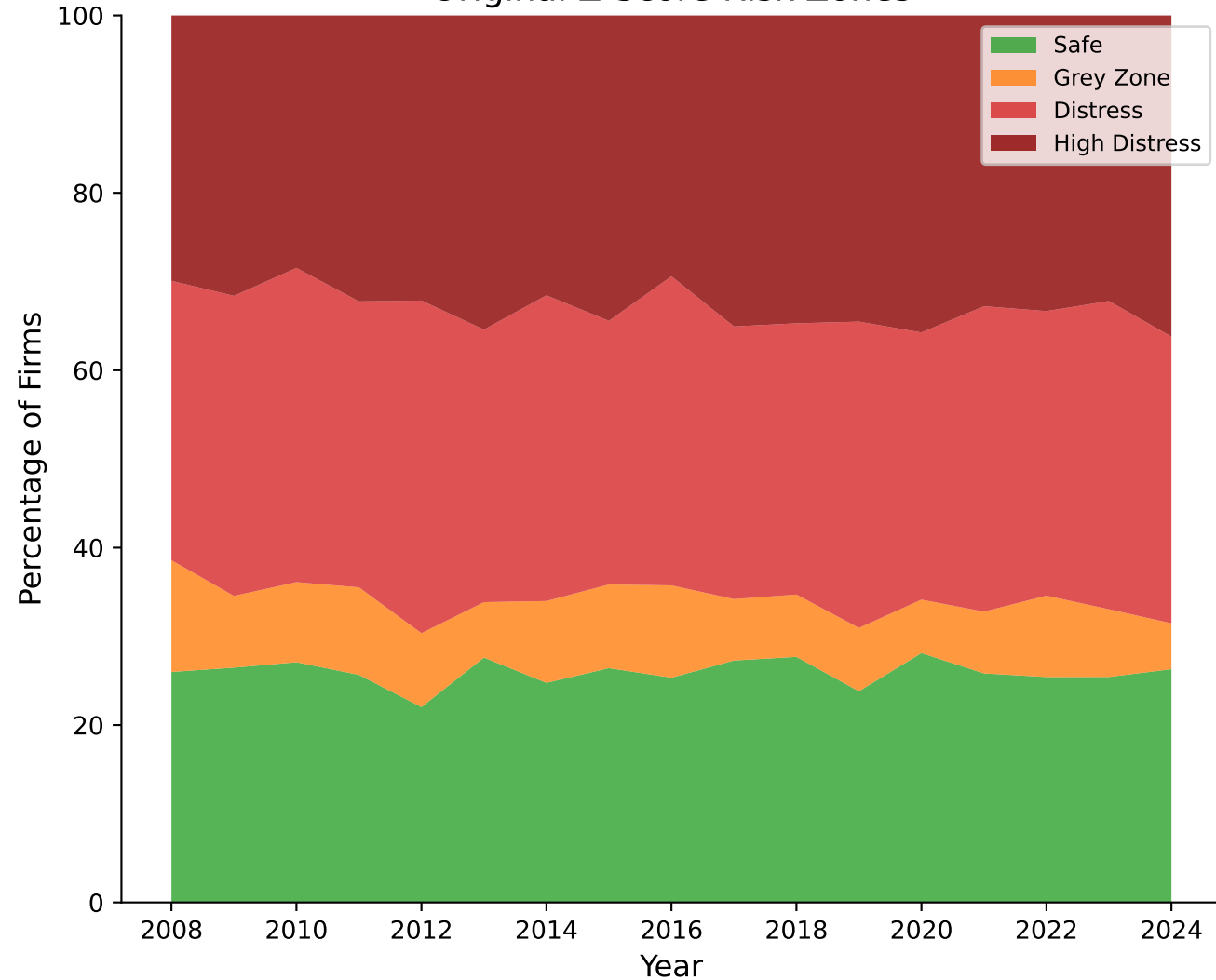


Original Z-Score Risk Zones



Emerging Market Z''-Score Risk Zones

