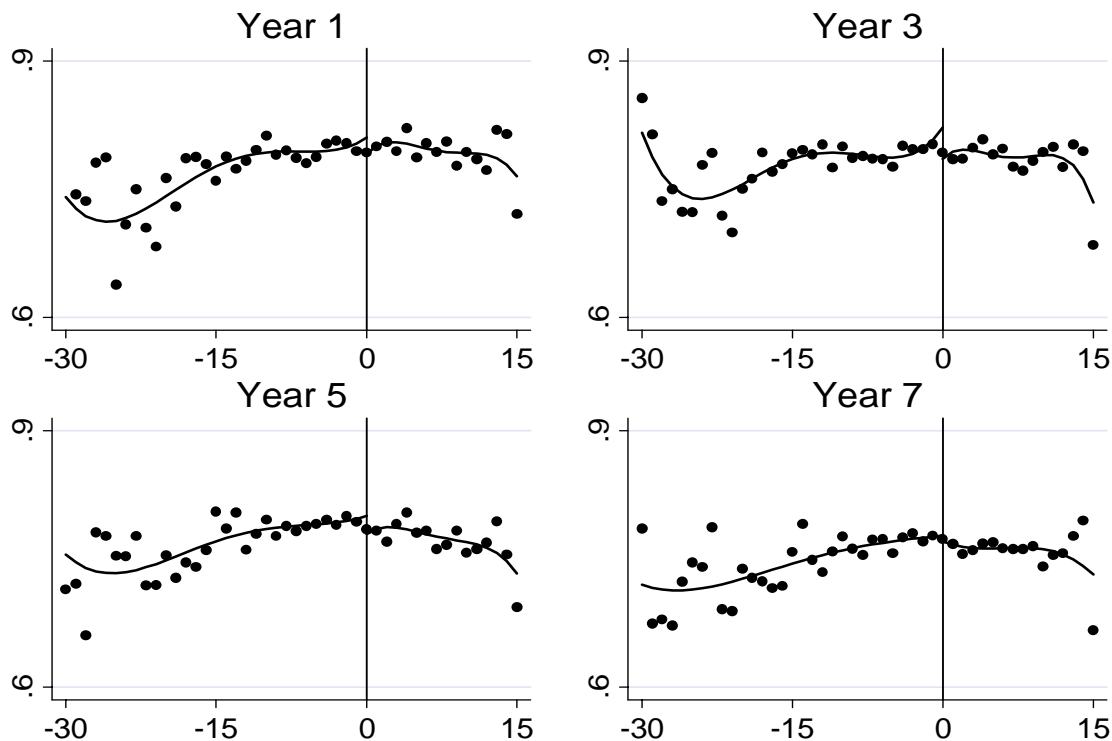


Figure 5a-T: Probability of positive earnings, by last-chance scores



Notes: see notes to Figure 5a-F