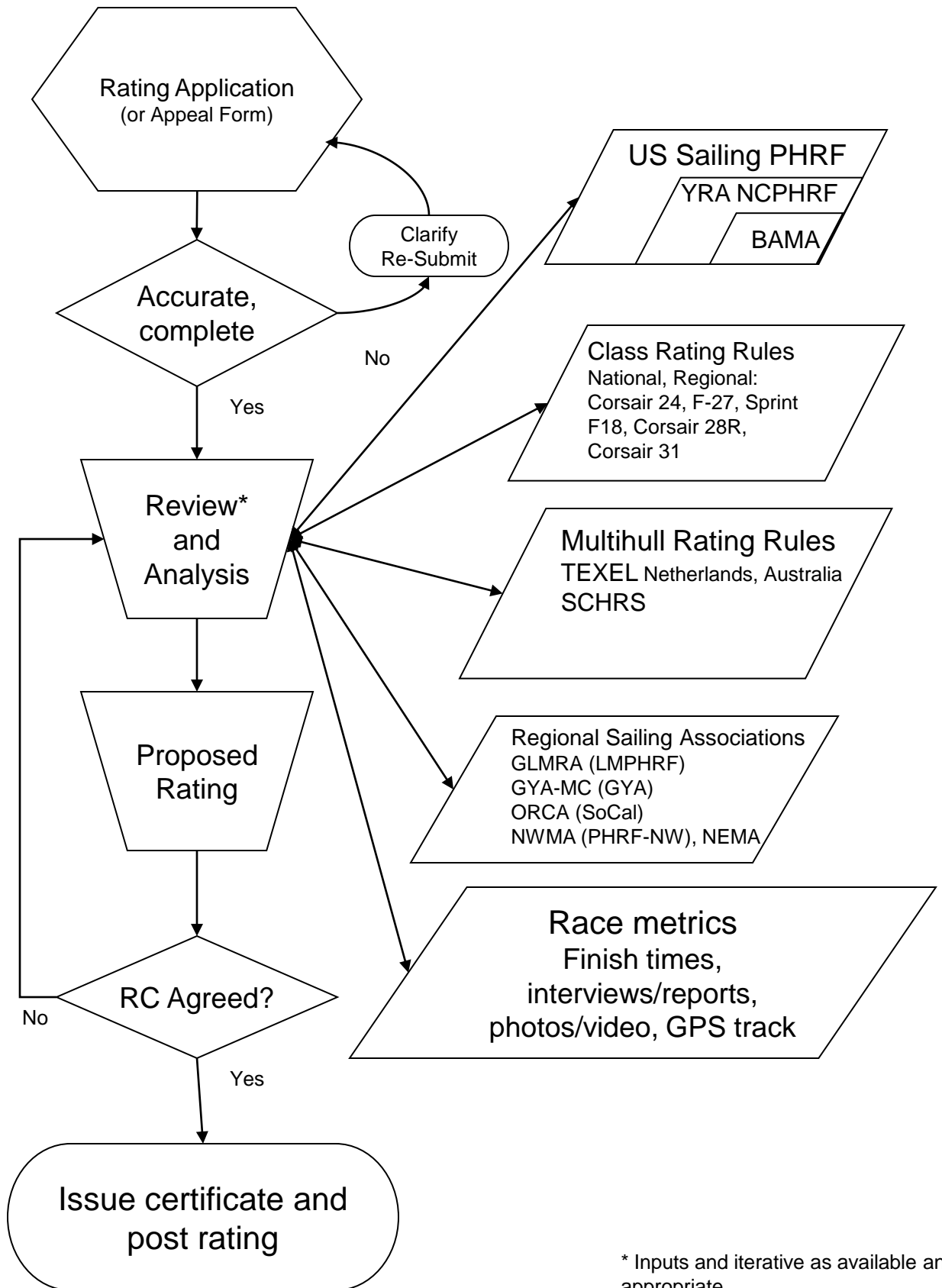


Current BAMA Ratings Process Flow Overview



* Inputs and iterative as available and appropriate