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DBRS is a privately owned and independent credit rating agency founded in 1976. DBRS maintains ratings on approximately 51,000 corporate, structured and public finance securities in 20 countries around the world.
DBRS Ratings Coverage

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• The bulk of U.S. securities rated by DBRS are issued by companies in the structured finance and financial institution space.
• The majority of European securities rated by DBRS are in the financial institution sector. However, the number of European ratings in the structured finance sector has been growing as we ramp up our European coverage.
• Most of the DBRS-rated securities issued in the Rest of World category are in the sovereign and financial institution sectors, with a small number in the corporate finance and structured finance sectors.
• Approximately 68% of the securities in RatingsNow are in the financial institution and sovereign sectors.
• Structured finance securities compose about 24% of the DBRS universe, with the majority of the rated issuances located in North America but coverage of European Structured Finance have increased recently.
• Corporate finance issuances account for approximately 7% of the total DBRS universe.
• Securities issued by insurance companies account for about 0.29%.

Securities Coverage by Geographical Region

<table>
<thead>
<tr>
<th>Geographical Region</th>
<th>Canada</th>
<th>United States</th>
<th>Europe</th>
<th>Rest of World</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rest of World</td>
<td>4.18%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Europe</td>
<td>17.48%</td>
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<tr>
<td>United States</td>
<td>31.58%</td>
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</tr>
<tr>
<td>Canada</td>
<td>46.76%</td>
<td></td>
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</tr>
</tbody>
</table>

Securities Coverage by Industry Sector

- Corporates: 7.26%
- Financial Institutions: 33.39%
- Public Finance (Includes Sovereigns): 35.02%
- Insurance: 0.29%
- Structured Finance: 24.04%

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