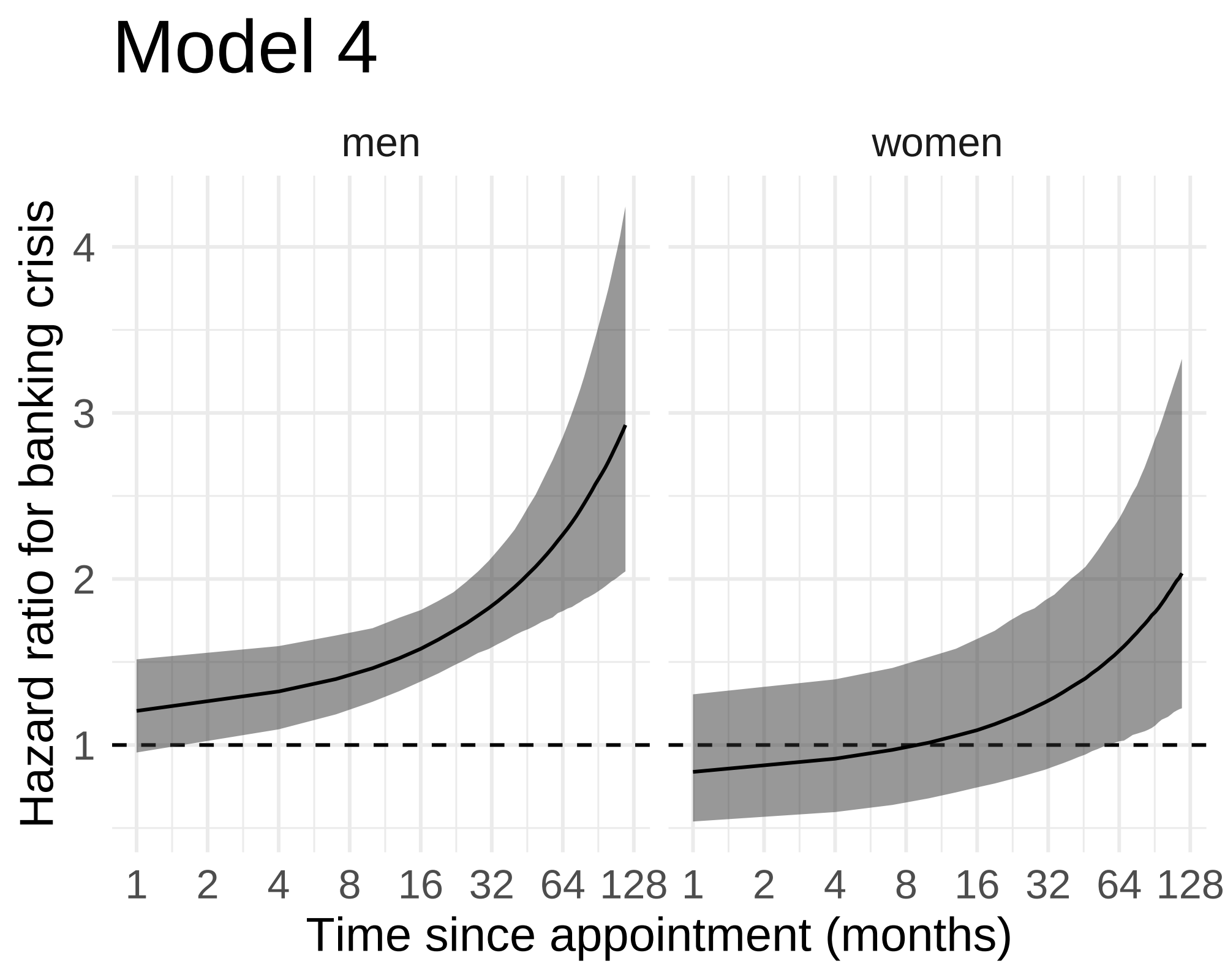
Model 4


men
women
Hazard ratio for banking crisis
4
3
2
1
1
2
4
8
16
32
64
128
Time since appointment (months)