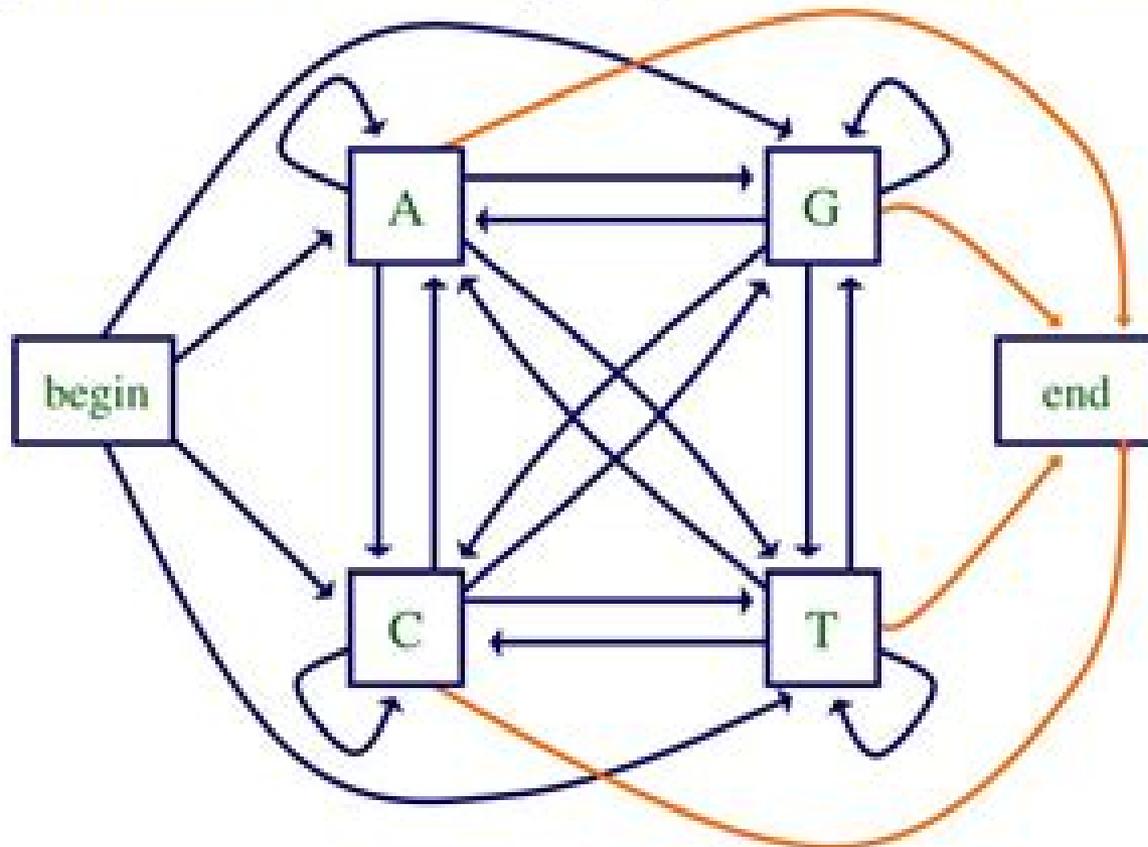


# Markov Chain Models

- can also have an *end* state; allows the model to represent
  - a distribution over sequences of different lengths
  - preferences for ending sequences with certain symbols



# Multi State Markov Modeling Of Ifrs9 Default Probability

**Zhe Xu**



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