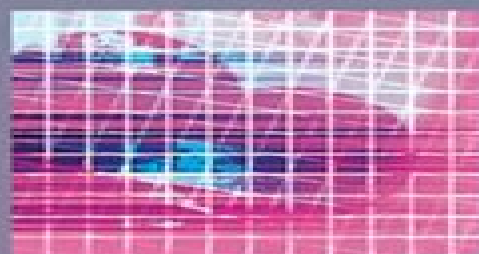


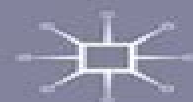
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# BASEL III CREDIT RATING SYSTEMS

An Applied Guide to Quantitative  
and Qualitative Models

Luisa Izzi, Gianluca Oricchio  
and Laura Vitale



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