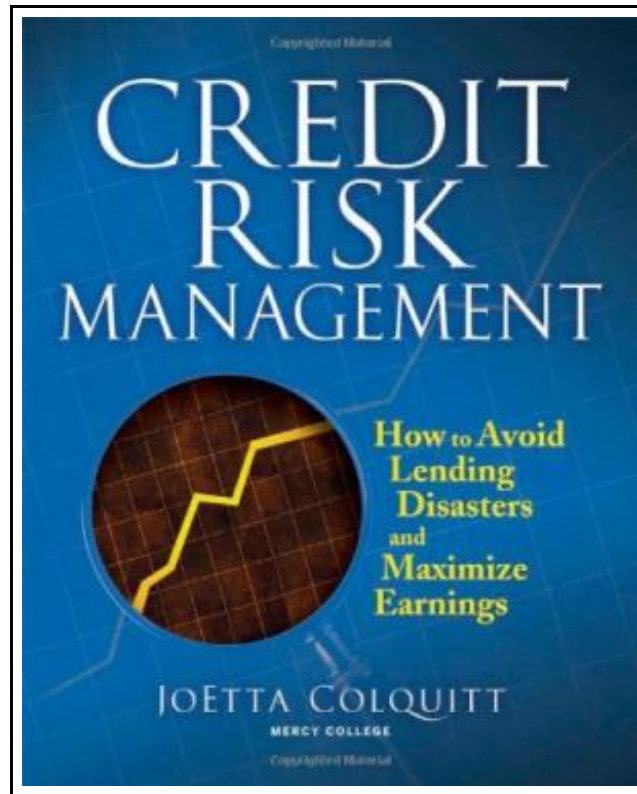# Credit Risk Management: How to Avoid Lending Disasters and Maximize Earnings (3rd)

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