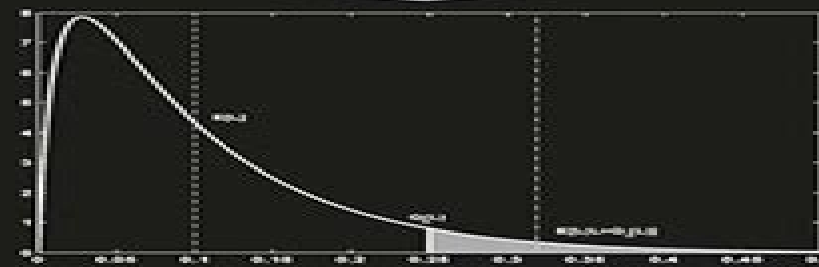
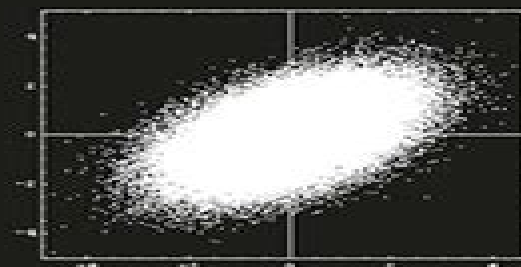
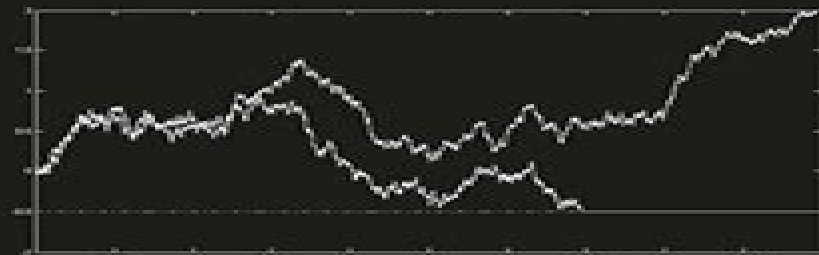
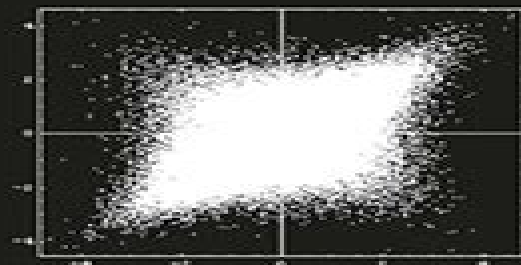


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and Christoph Wagner**

Introduction to Credit Risk Modeling Second Edition



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