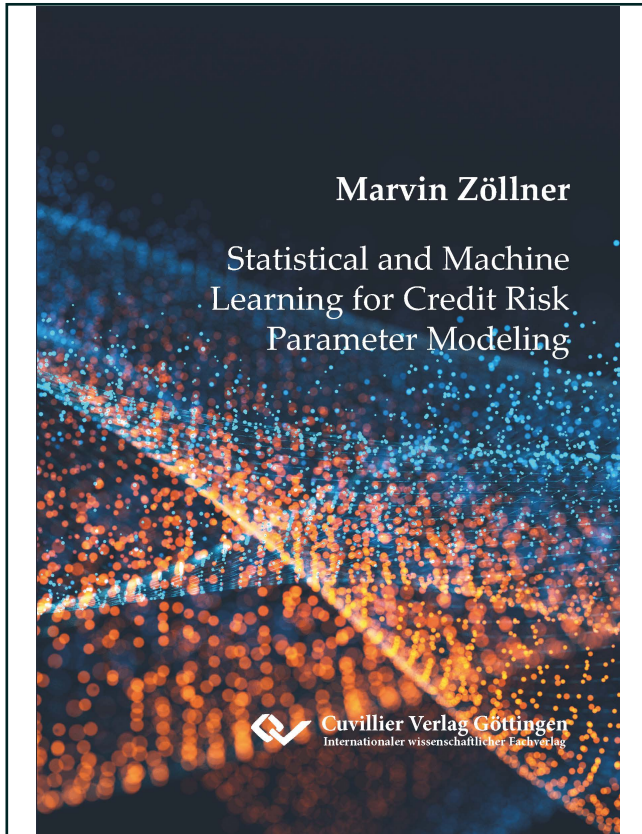




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**Statistical and Machine Learning for Credit Risk
Parameter Modeling**



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