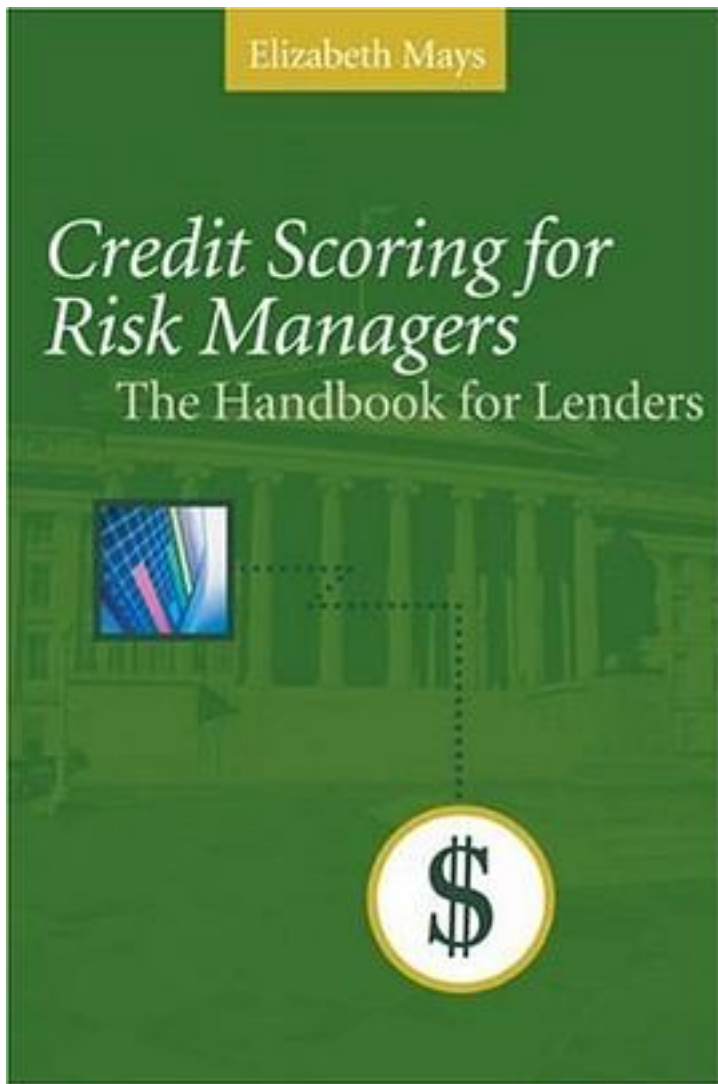


Credit Scoring for Risk Managers



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出版者:Createspace Independent Publishing Platform

出版时间:2011-2-3

装帧:Paperback

isbn:9781450578967

作者介绍:

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