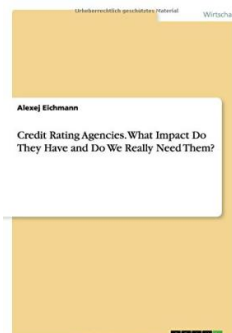


Credit Rating Agencies. What Impact Do They Have and Do We Really Need Them?



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CREDIT RATING AGENCIES. WHAT IMPACT DO THEY HAVE AND DO WE REALLY NEED THEM?

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