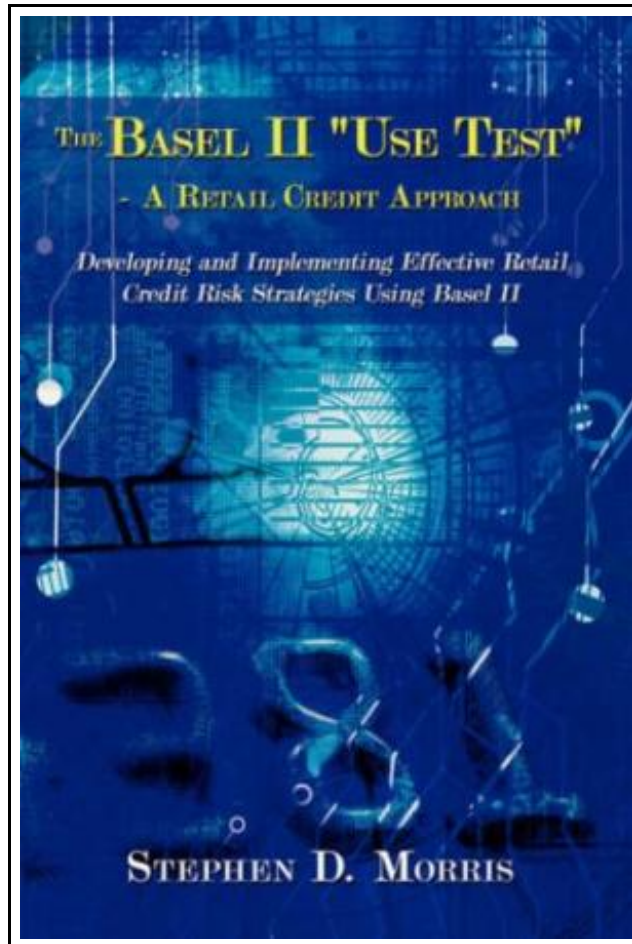


## The Basel II Use Test - A Retail Credit Approach: Developing and Implementing Effective Retail Credit Risk Strategies Using Basel II



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