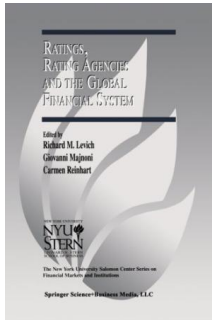


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## RATINGS, RATING AGENCIES AND THE GLOBAL FINANCIAL SYSTEM



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- Authored by Richard M. Levich, Giovanni Majnoni, Carmen Reinhart
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