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## Using DEA and financial ratings for credit risk evaluation: an empirical analysis

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Pages 1310-1317 | Published online: 02 Jul 2013

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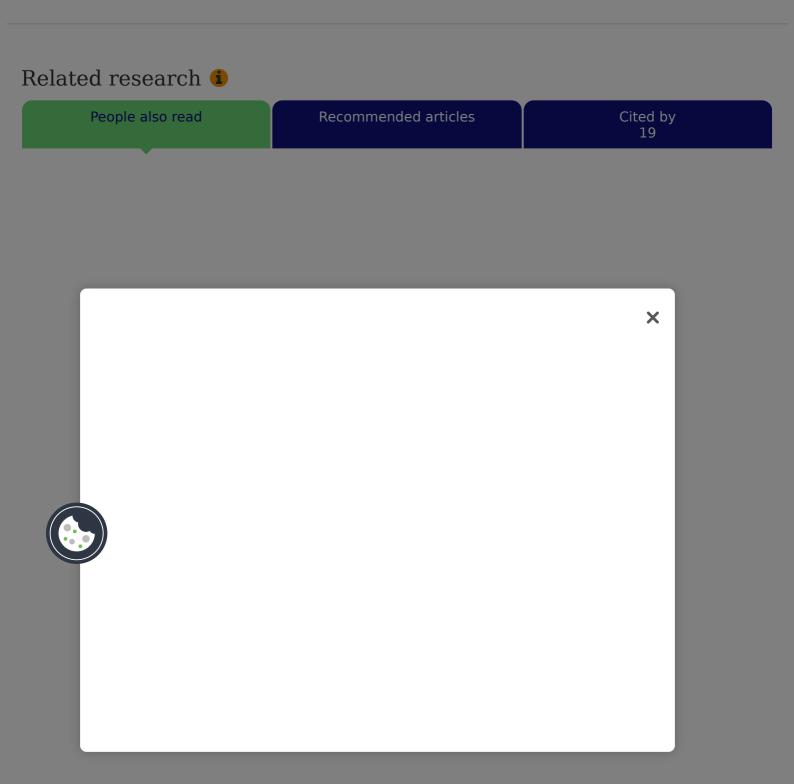
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## Notes

<sup>1</sup> Firms moving upwards and right have the following characteristics: efficiency increases and rating becomes not less than the previous one. Firms moving downwards and left have the following characteristics: efficiency decreases (or becomes not less than the previous one) and rating becomes not less than the previous one.



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