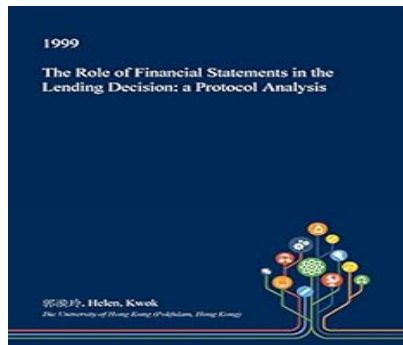


The Role of Financial Statements in the Lending Decision: A Protocol Analysis By Helen Kwok

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