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Sommario/riassunto	<P>The primary questions addressed by this study, first published in 1988, focus on how private bankers made decisions on the creditworthiness of developing countries during the 1970s and what the implications of these decision rules are for the developing countries today. Based on interviews with senior bankers about their decision rules, the author has developed artificial intelligence-based simulations of their images of creditworthiness. Discussed are contemporary proposals for solving the debt crisis.</P>