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Dynamics of firm financial evolution and bankruptcy prediction

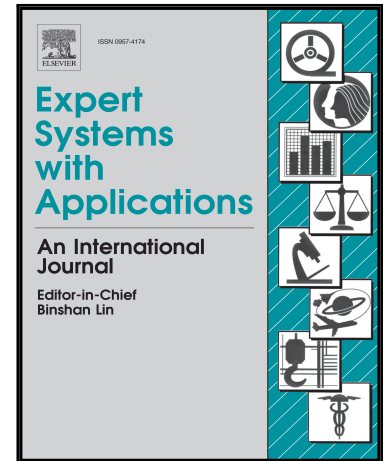
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Highlights

- We estimate the degree of stability of firm financial health over several years
- We typify firms sharing the same level of stability using a quantization method
- We design models that fit each type
- We compare the performance of these models to that of traditional ones
- Our method improves mid-term forecasts when the horizon is higher than 2 years

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