



SDI FINAL EVALUATION FORM 1.1

PART 1:

Journal Name:	British Journal of Economics, Management & Trade
Manuscript Number:	2014_BJEMT_14369
Title of the Manuscript:	CREDIT RATING: A NEW QUOTATION APPROACH

PART 2:

FINAL EVALUATOR'S comments on revised paper (if any)	Authors' response to final evaluator's comments
Satisfied with the revised paper. I recommend a revision that corrects errors that I observed as listed below. 1. According to table 2, I think that the C_w in the formula (4) should be the class in table 1, while the C_w elsewhere should be β_1 of formula (4). 2. Given the data in table 1, the results of regression should be $\widehat{\text{Volatility}} = 3.2158 + 9.9556 \text{ Class},$ And other results also should have corresponding changes.	We appreciate your valuable comments and take them into account in the main document. Line 210: Corrections suggested about β_1 and C_w have been made. Line 270: The correction related to formula (4) has been made. Line 272: Corrections have been operated in table 2. Lines 274 and 278: Corrections subsequent to the regression changes have been performed. Lines 292 (Table 3), 293 and 295: Your suggestions have been taken into account. Line 311 (Table 4): Your suggestions have been taken into account.