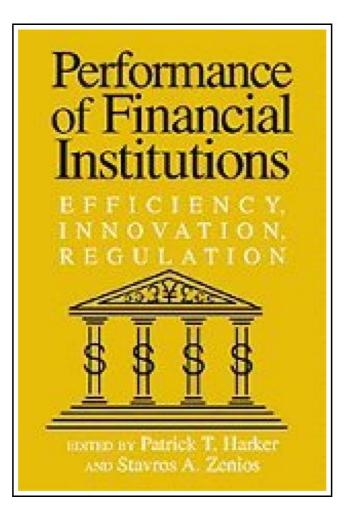
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PERFORMANCE OF FINANCIAL INSTITUTIONS: EFFICIENCY, INNOVATION, REGULATION



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