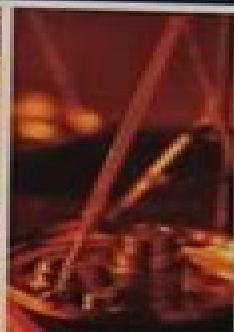


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**AN OVERVIEW OF BANKING, BANKING RISKS
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