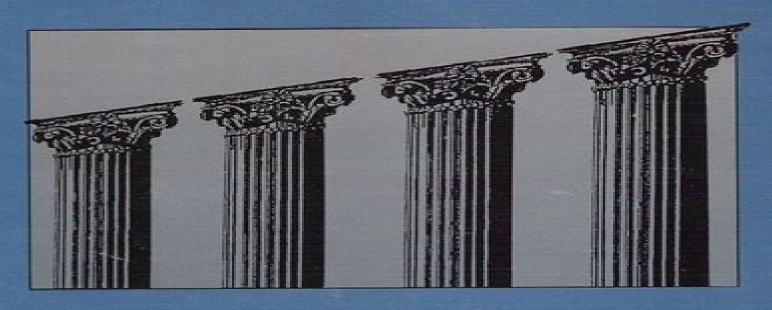
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A Market-Based Approach To Valuing A Bank



Hazel J. Johnson

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