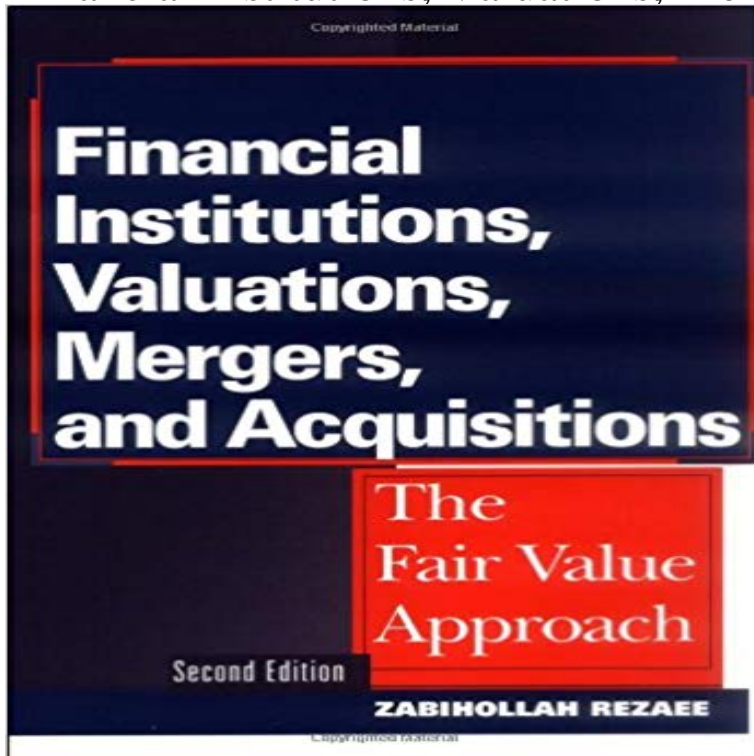


Financial Institutions, Valuations, Mergers and Acquisitions



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