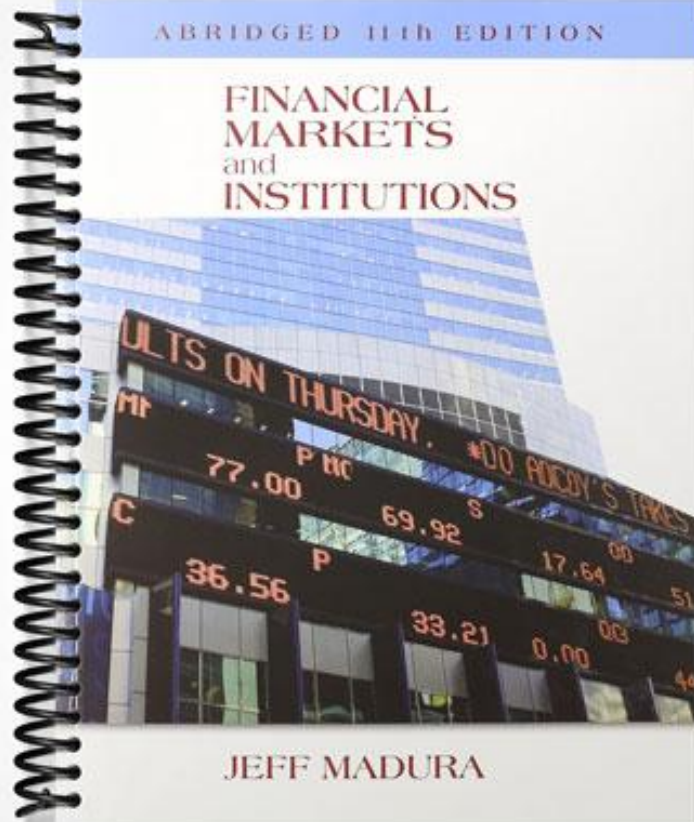


SOLUTIONS MANUAL

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FINANCIAL MARKETS and INSTITUTIONS



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