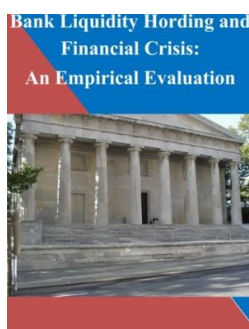


Bank Liquidity Hording and Financial Crisis: An Empirical Evaluation



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