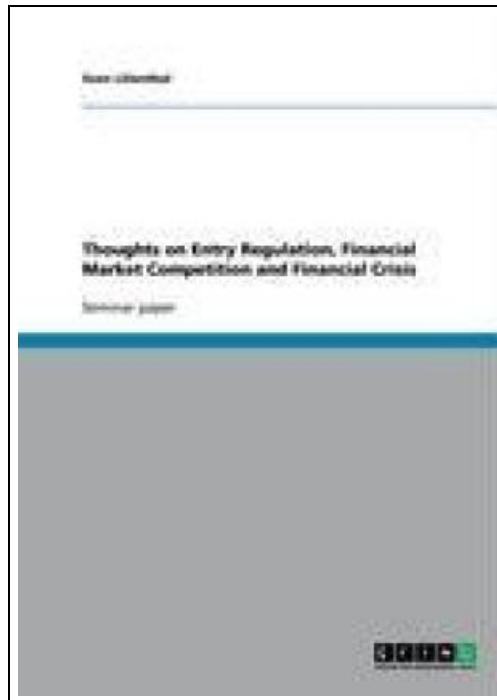


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THOUGHTS ON ENTRY REGULATION, FINANCIAL MARKET COMPETITION AND FINANCIAL CRISIS

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