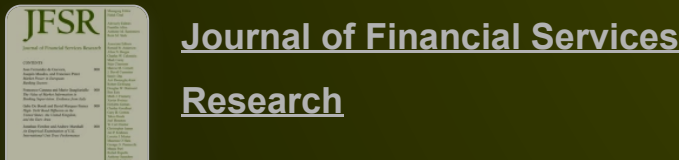


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Monitoring by financial intermediaries: Banks vs. Nonbanks

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