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Federal Home Loan Bank Lending to Community Banks: Are Targeted Subsidies Desirable?

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reject the hypothesis that access to increased funds will increase the amount of small-business loans made by community banks.

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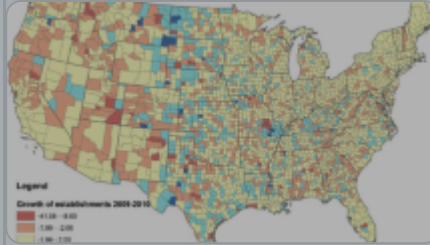
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