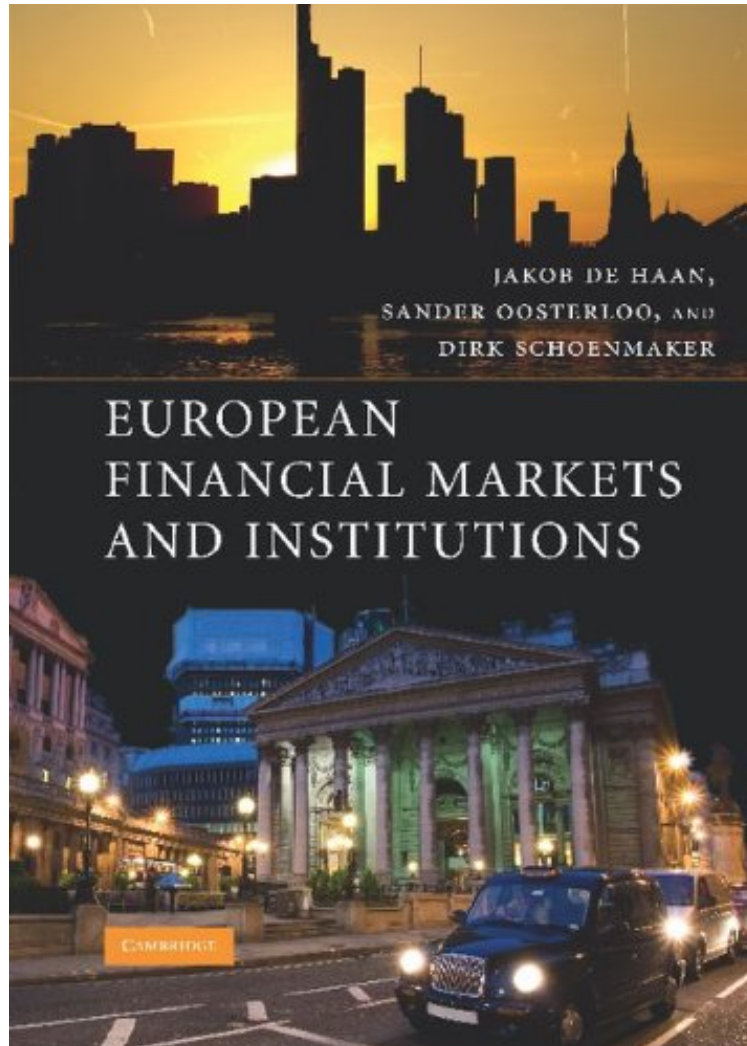


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## European Financial Markets and Institutions

*Jakob de Haan, Sander Oosterloo, Dirk Schoenmaker*  
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