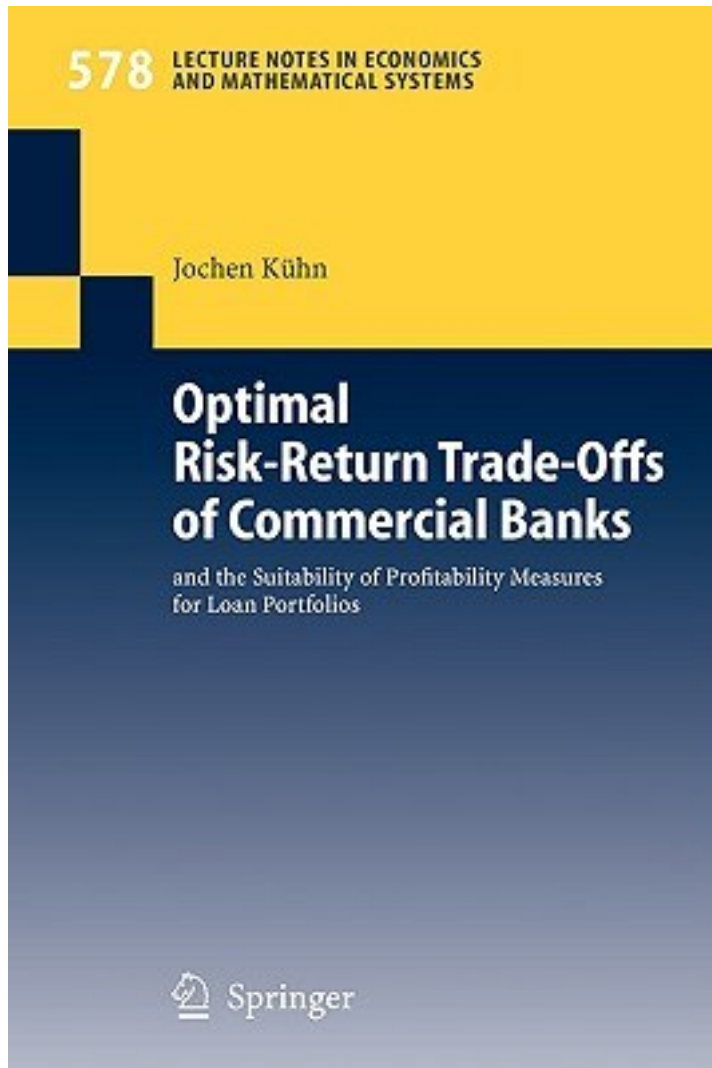


Optimal Risk-return Trade-offs of Commercial Banks



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