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Journal of BANKING & FINANCE ELSEVIER Journal of Banking & Finance 21 (1997) 55-87 Commercial bank net interest margins, default risk, interest-rate risk, and off-balance sheet banking Lazarus Angbazo * Krannert Graduate School of Management, Purdue University, West Lafayette, IN 47907, USA Received 3 October 1994; accepted 13 April 1996 Abstract This paper tests the hypothesis that banks with ...

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