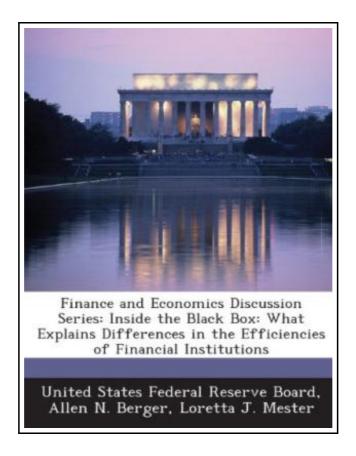
# Finance and Economics Discussion Series: Inside the Black Box: What Explains Differences in the Efficiencies of Financial Institutions



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