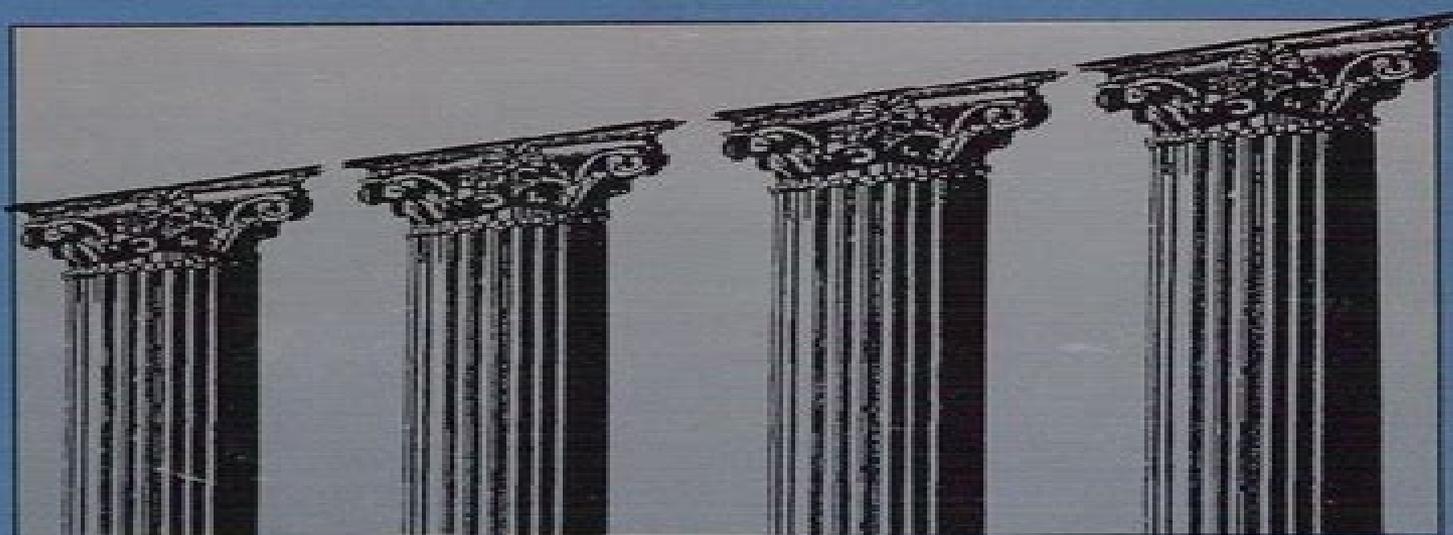


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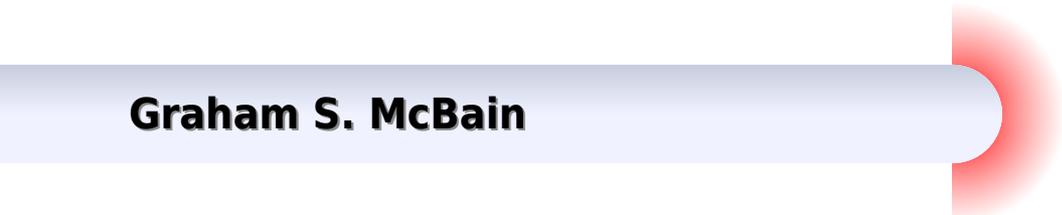
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Hazel J. Johnson

Bank Valuation Handbook

Graham S. McBain



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