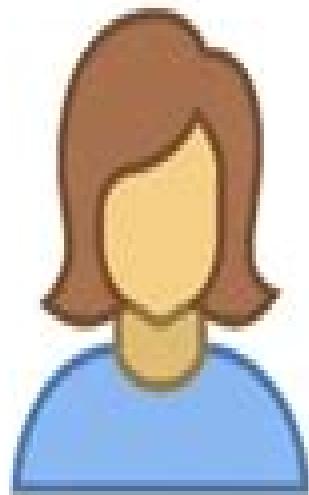


Deposits

Advancing Loans



Savers (Depositor/Lender)



Interest Payments
(Low Rate)



Financial
Intermediary



Repayment of
Loans



Borrowers



Interest Payments
(High Rate)

Money Banking And Financial Intermediation

Lawrence S. Ritter, William L. Silber

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