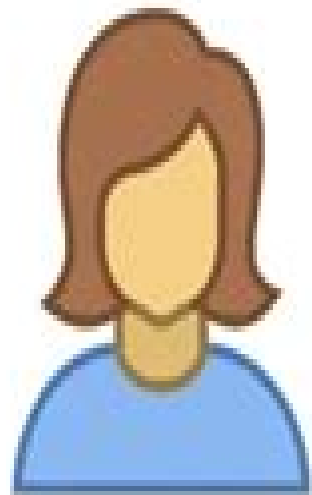
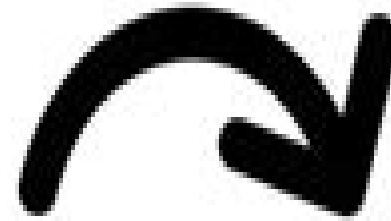
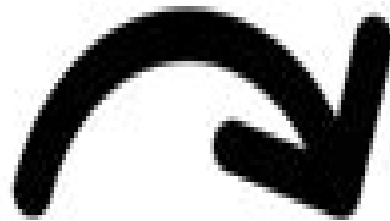


Deposits

Advancing Loans



Withdrawals



Financial
Intermediary



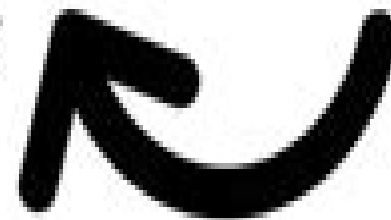
Repayment of
Loans



Borrowers



Interest Payments
(Low Rate)



Interest Payments
(High Rate)

Money Banking And Financial Intermediation

Lawrence S. Ritter, William L. Silber



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