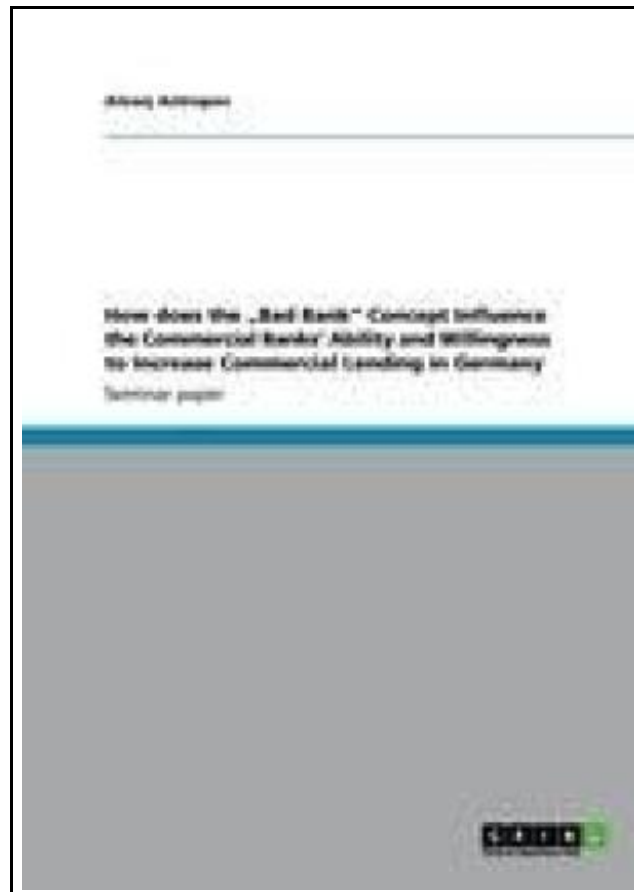


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HOW DOES THE "BAD BANK" CONCEPT INFLUENCE THE COMMERCIAL BANKS' ABILITY AND WILLINGNESS TO INCREASE COMMERCIAL LENDING IN GERMANY



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