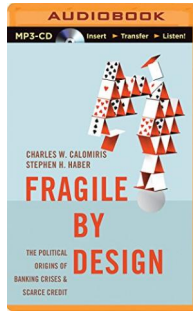


## Fragile by Design: The Political Origins of Banking Crises and Scarce Credit



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