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Bank capital regulation: are local or central regulators better?

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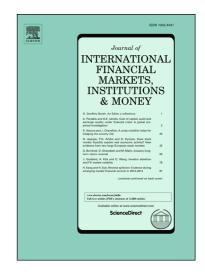
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