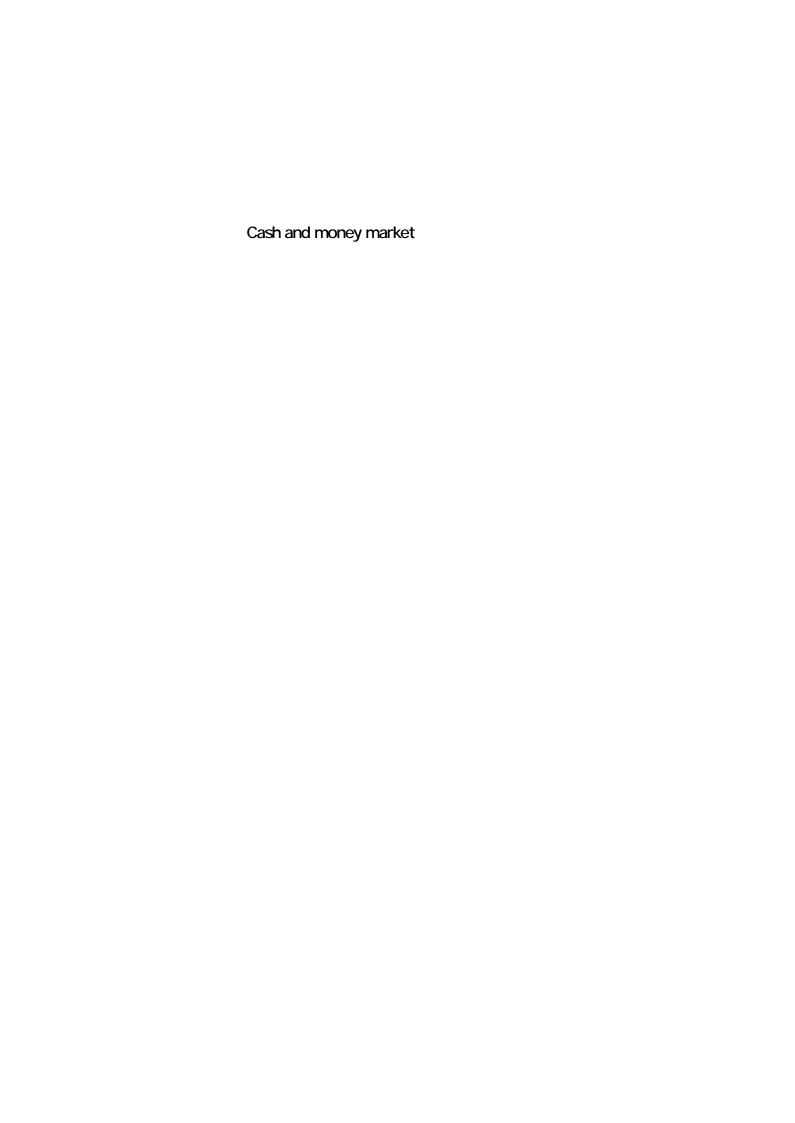


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Section 3: Stewardship (banks)

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