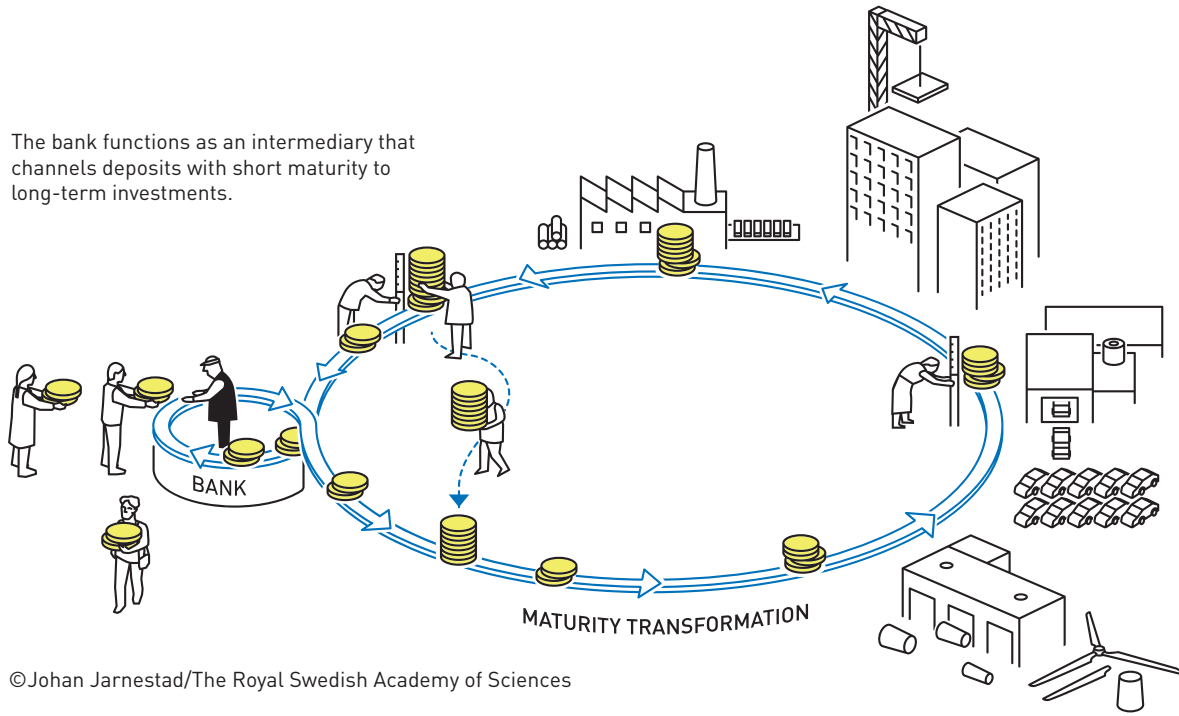


The bank functions as an intermediary that channels deposits with short maturity to long-term investments.



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