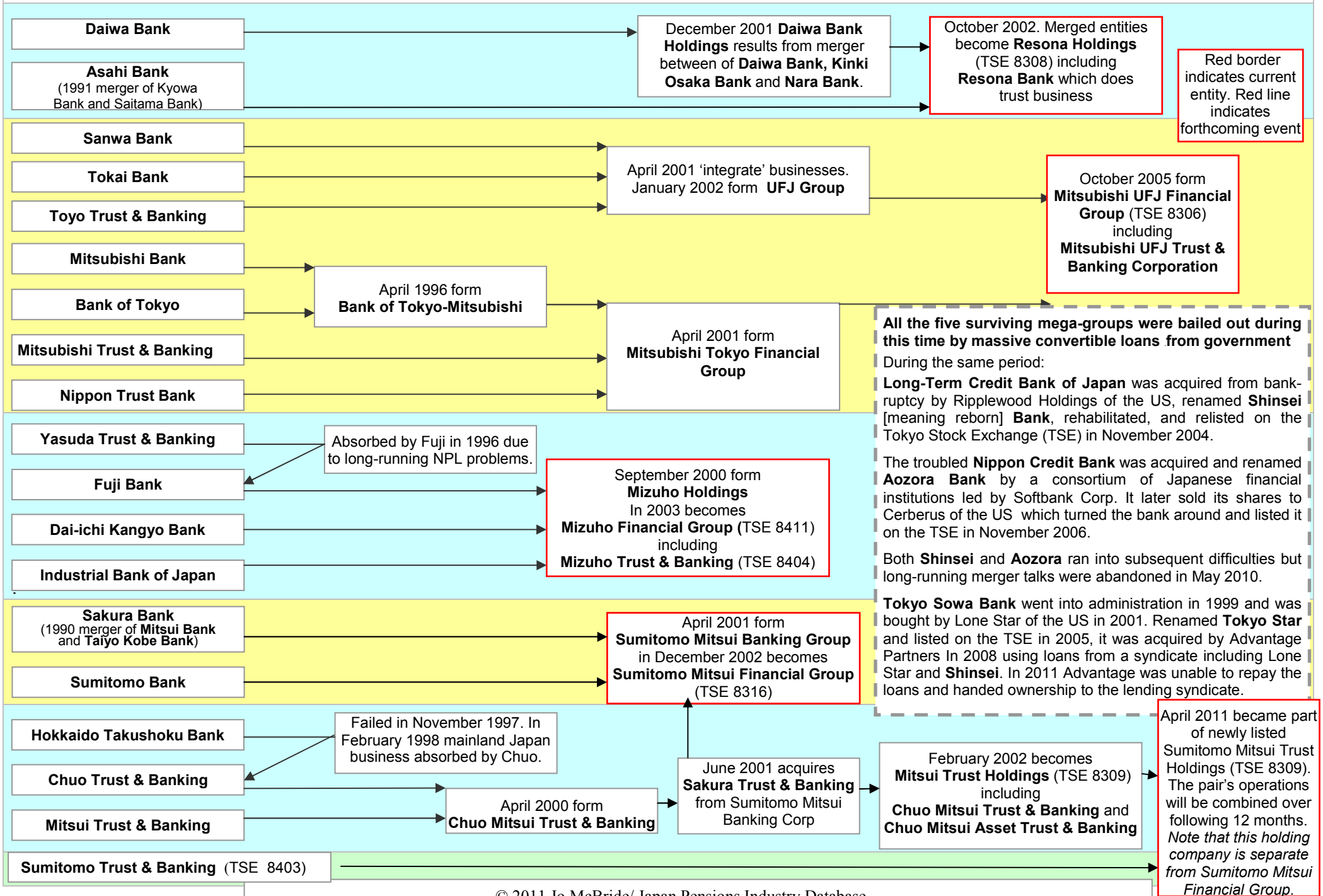
Japan's consolidating banking system: How eighteen became five 1995-2011



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