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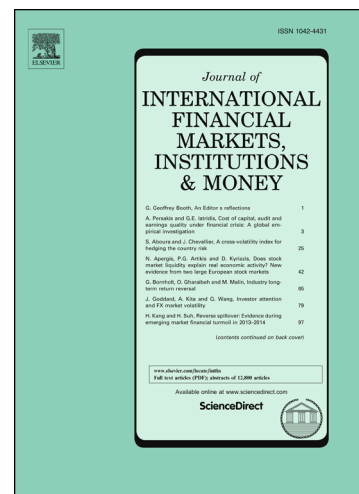
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**Environmental Risk Management and Financial Performance in the Banking Industry:
A Cross-Country Comparison**

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