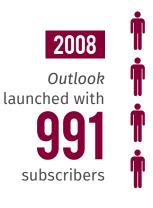
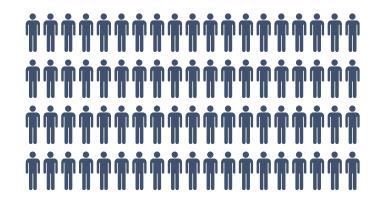
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— Randal K. Quarles, Reserve Board Vice Chairman for Supervision, during a 2018 speech in Atlanta



93

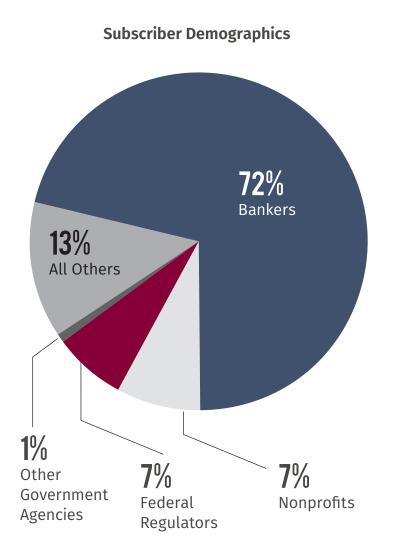
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