

# Instructor's Manual

## Financial Markets and Institutions

Fifth edition

Peter Howells  
Keith Bain

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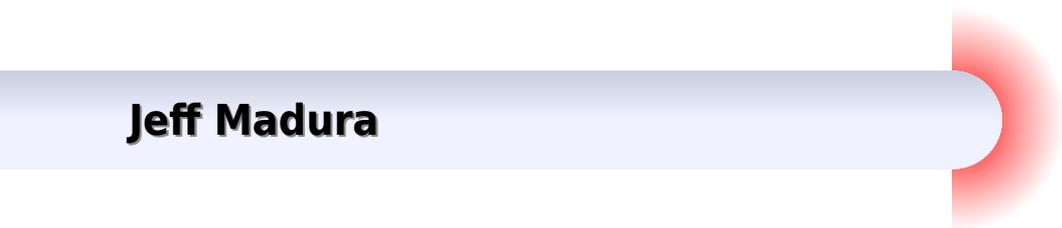
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