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本行在 2019 年 12 月 31 日及 2018 年 12 月 31 日，均无因向客户提供信用证而形成的或有负债。

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[illegible]

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[illegible][illegible][illegible]

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A 3x10 grid of rectangles, each representing a value of 1. The grid is organized into three rows and ten columns. The first row contains six rectangles, the second row contains six rectangles, and the third row contains four rectangles. The total number of rectangles is 16.

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A 2x4 grid of rectangles. The top row has rectangles of widths 6, 6, 8, and 8. The bottom row has rectangles of widths 7, 4, 6, and 5.

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