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approach to the design of CBDC and asks for feedback from the payments industry, academics, and other interested parties.. CBDC could create new opportunities for payments and the way the Bank keeps prices and the whole UK financial system stable.

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### Summary

The increase in the dollar liquidity provision is mainly financed by reducing excess reserve balances at the Federal Reserve. Intra-firm transfers between depository institutions and broker-dealer subsidiaries within the same bank holding company are crucial to this type of "reserve-

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