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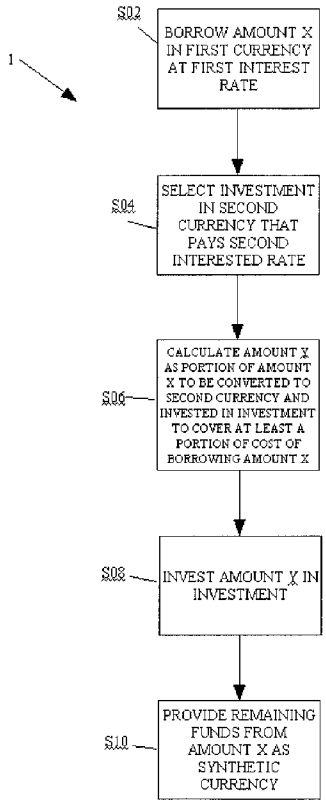

FIG. 1

(57) Abstract: A method for formulating a synthetic currency including the steps of borrowing an amount of funds in at least one first currency at a first interest rate, converting a portion of the borrowed funds to at least one second currency, investing the portion of the borrowed funds in an investment that pays interest which covers at least a portion of cost of borrowing the borrowed funds in the first currency, and providing a third currency based on the remaining portion of the borrowed funds.

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