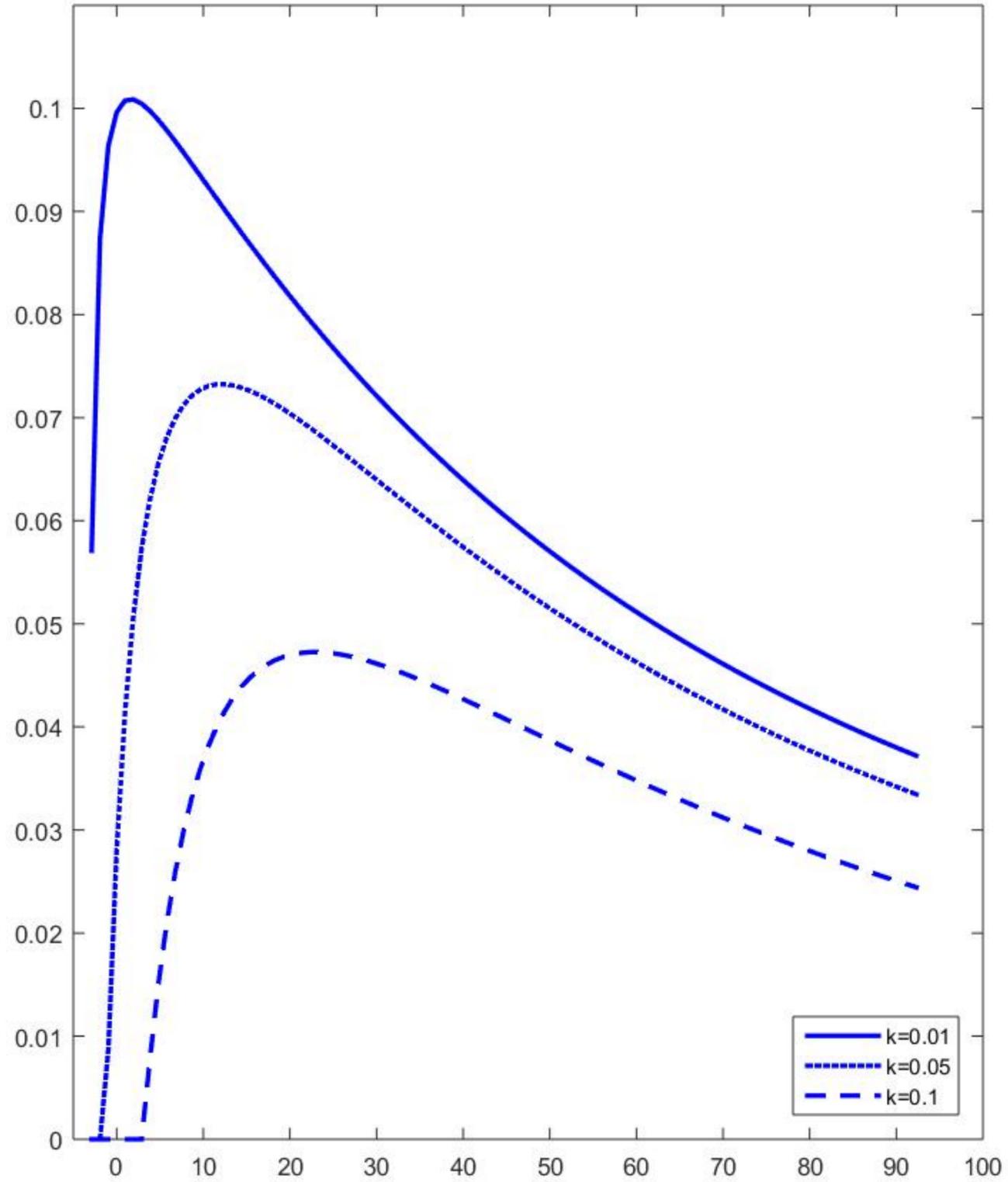


credit to GDP ratio



welfare improvement

