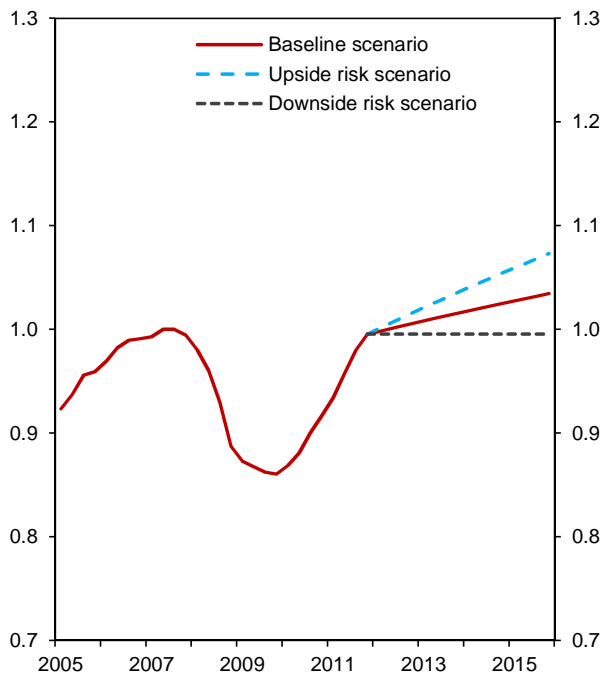


Credit conditions



Household saving rate

