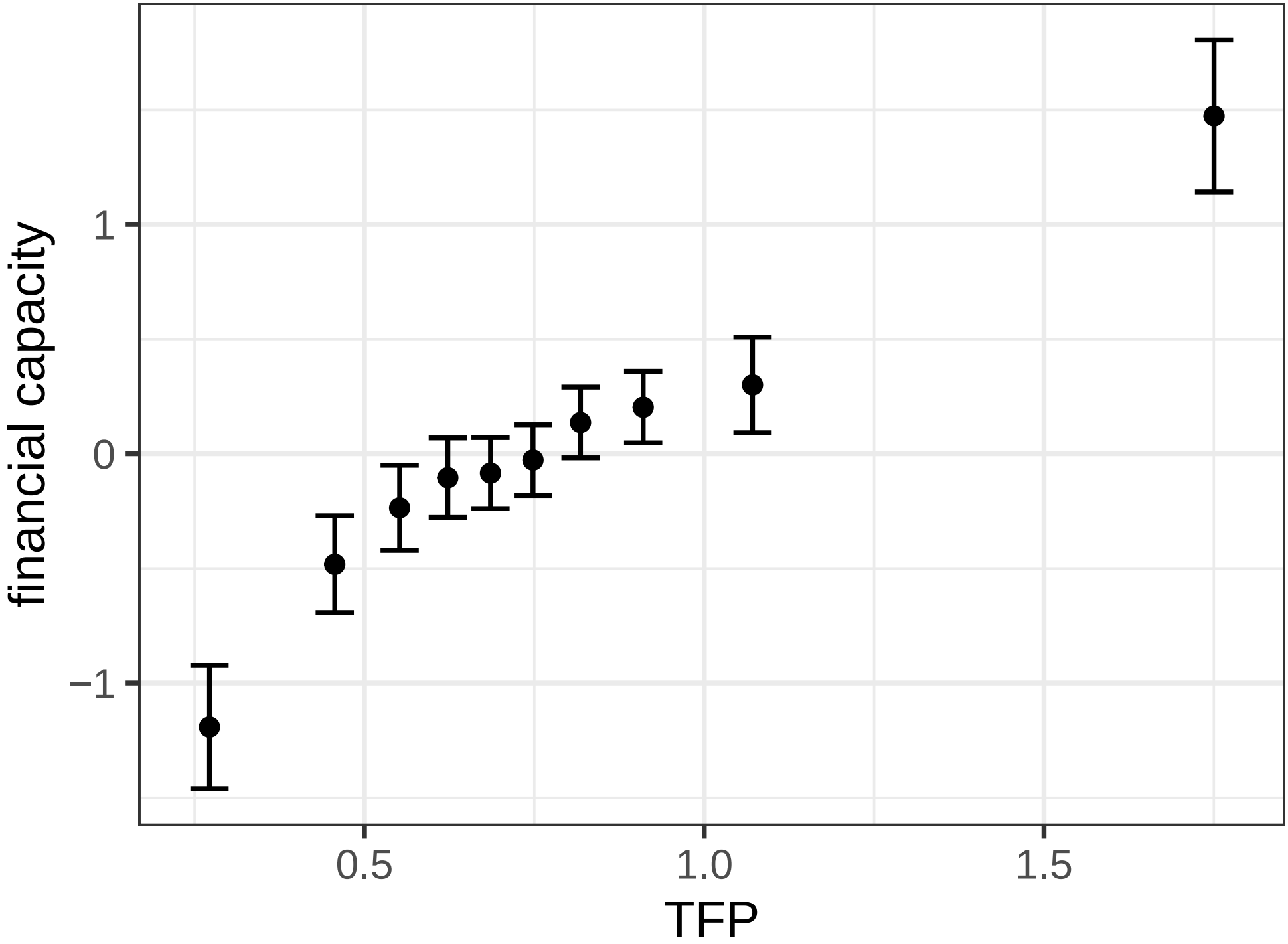
financial capacity
1
0
−1
0.5
1.0
1.5
TFP