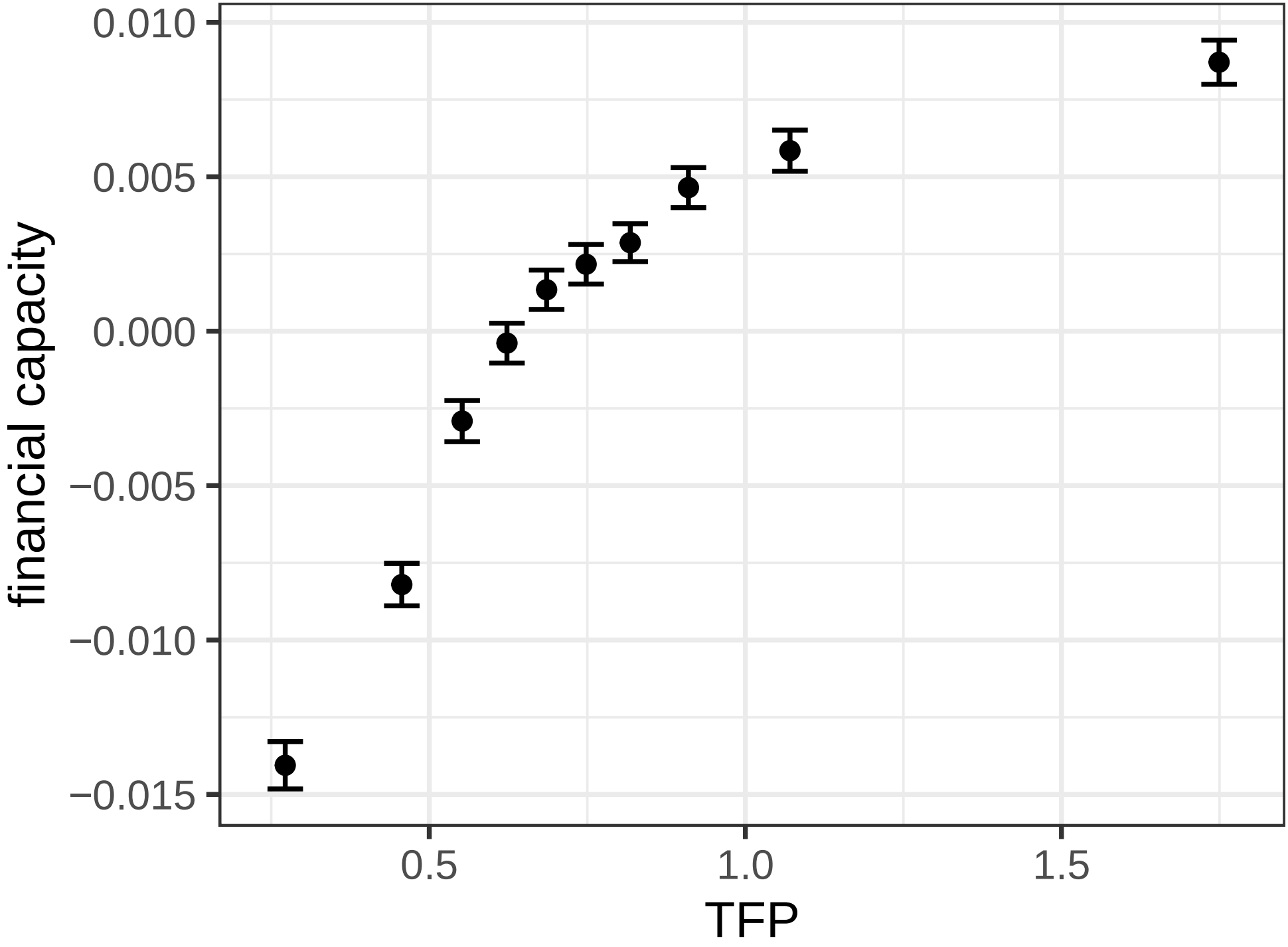
0.010
0.005
0.000
−0.005
−0.010
−0.015
financial capacity
0.5
1.0
1.5
TFP