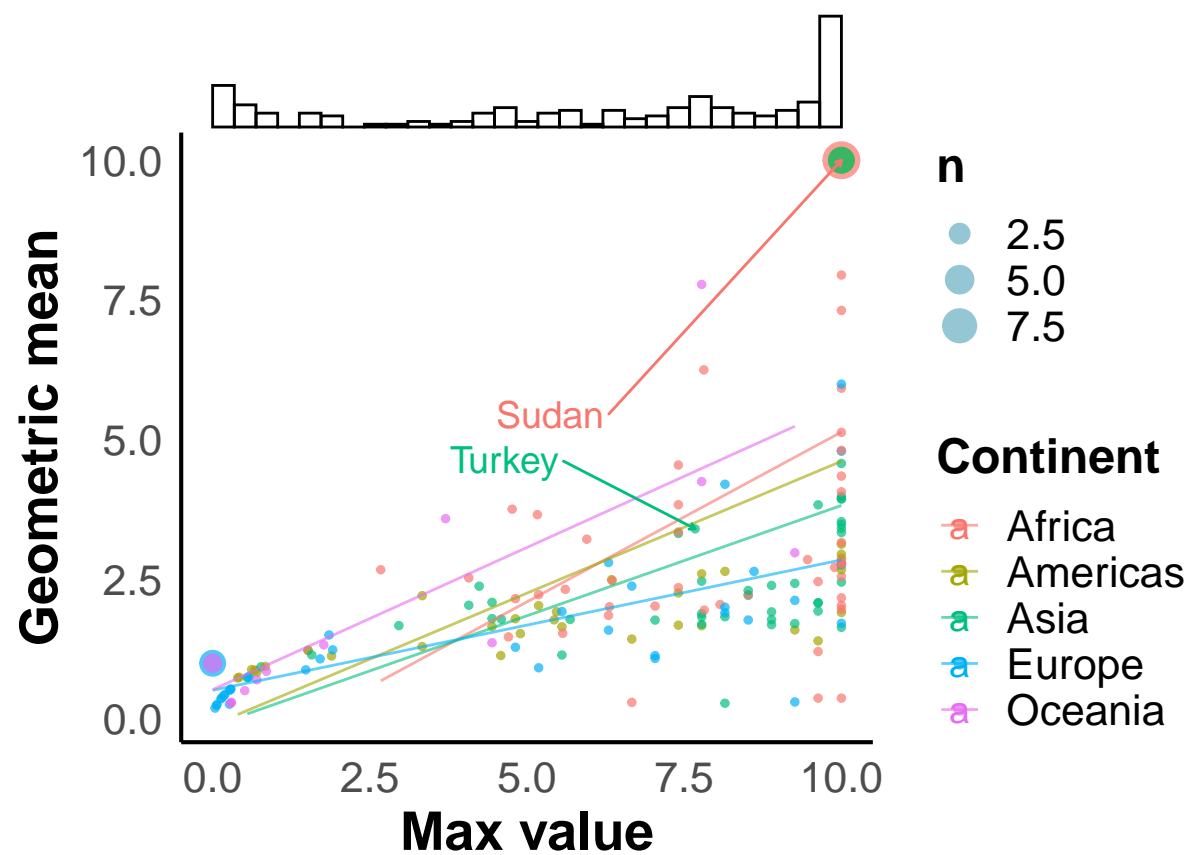
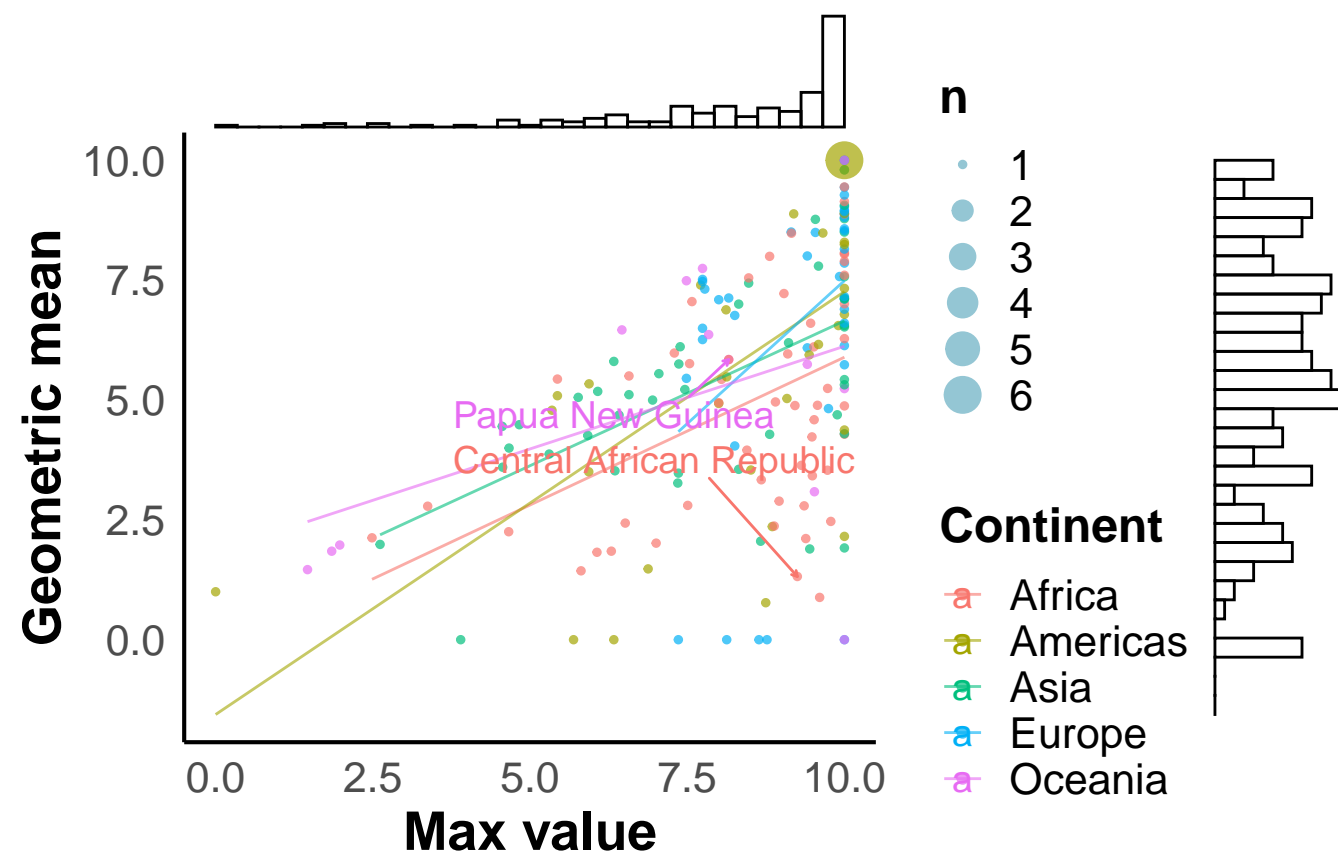


a) Fragility and Institution



c) Macroeconomic risk



d) COVID response

