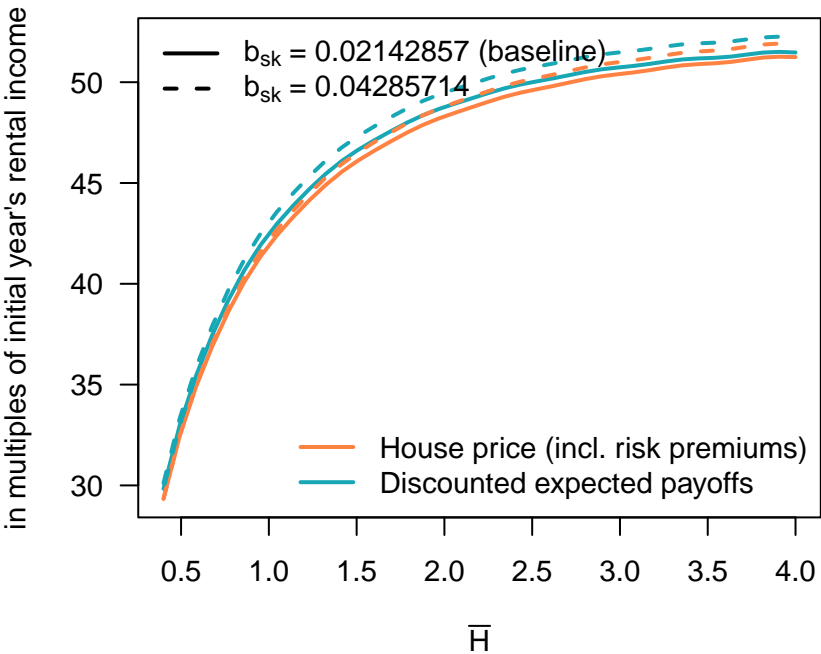


**(a) House prices**



**(b) Share of risk premiums**

