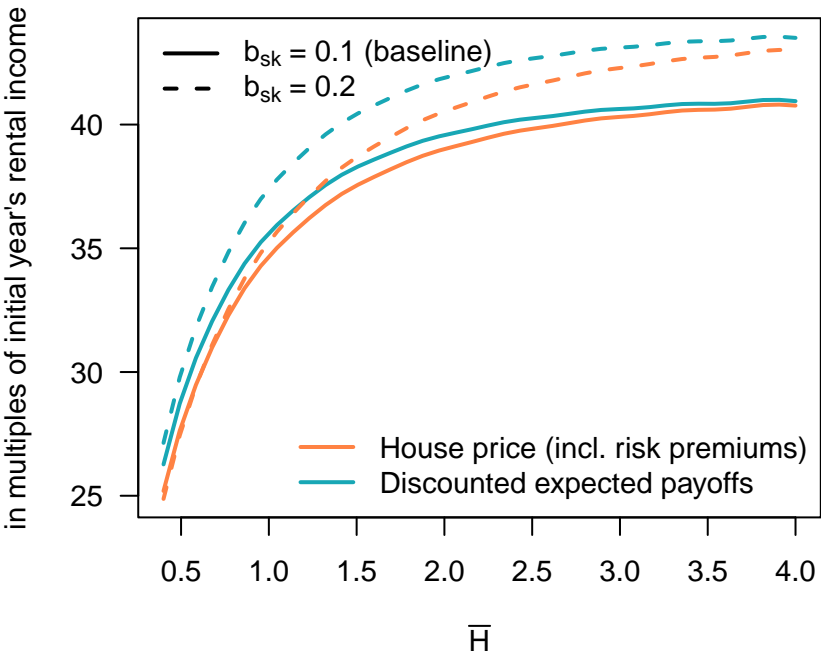


(a) House prices



(b) Share of risk premiums

