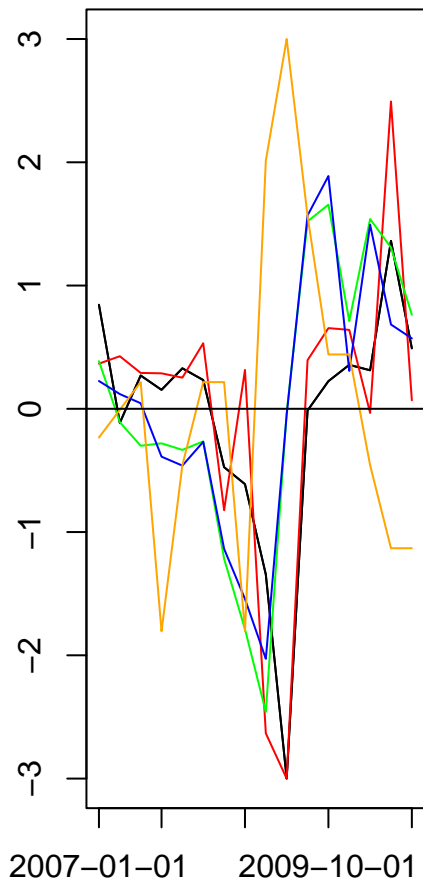


**Financial crisis**



**Pandemic**

