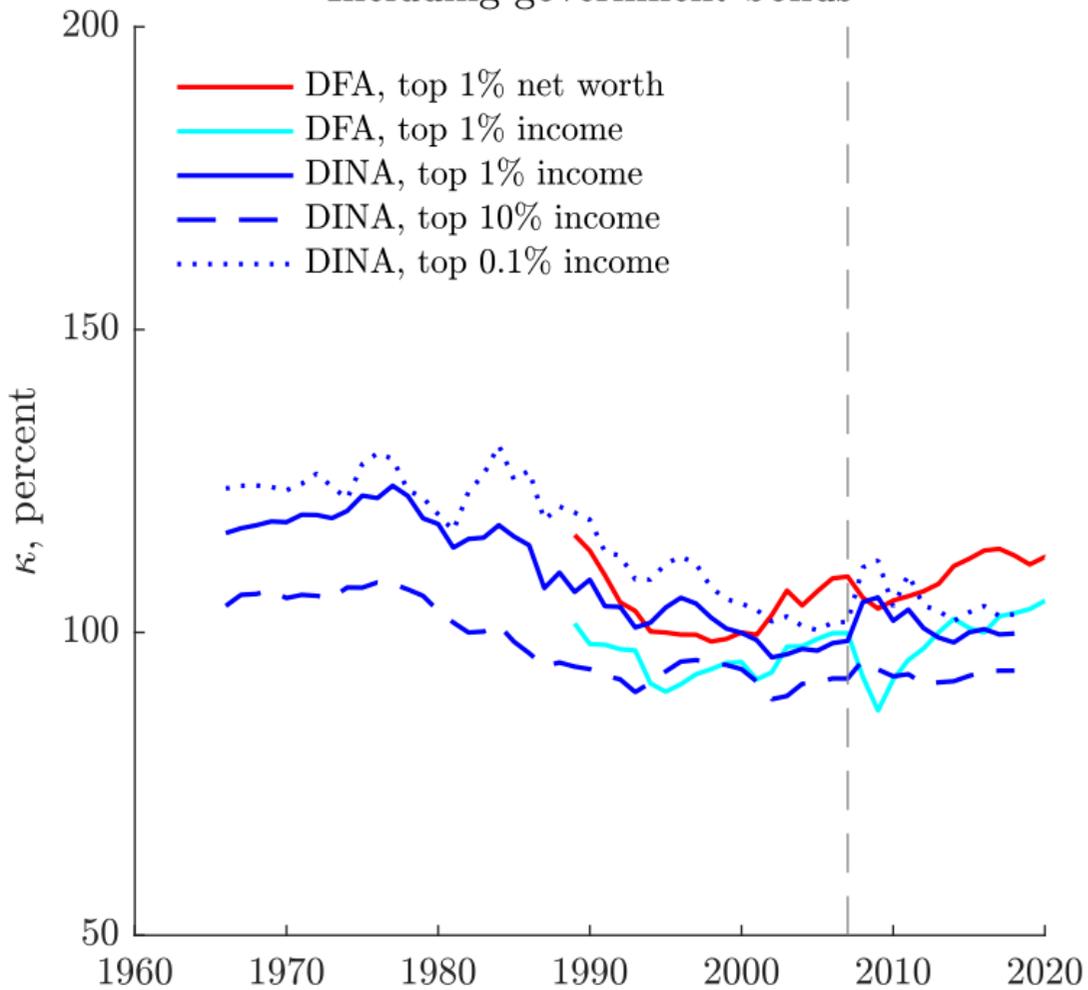


Including government bonds

Excluding government bonds, $B_I = 0$ 