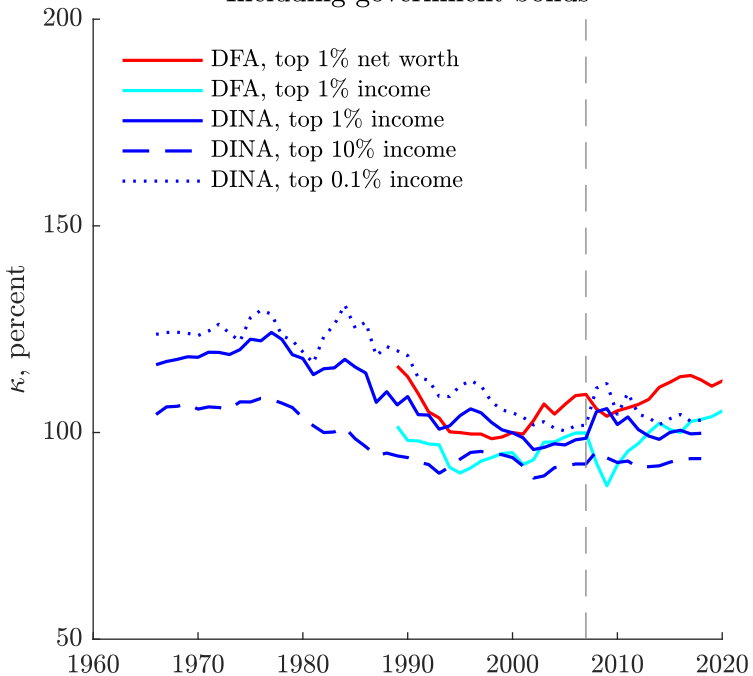


Including government bonds

Excluding government bonds,  $B_I = 0$ 