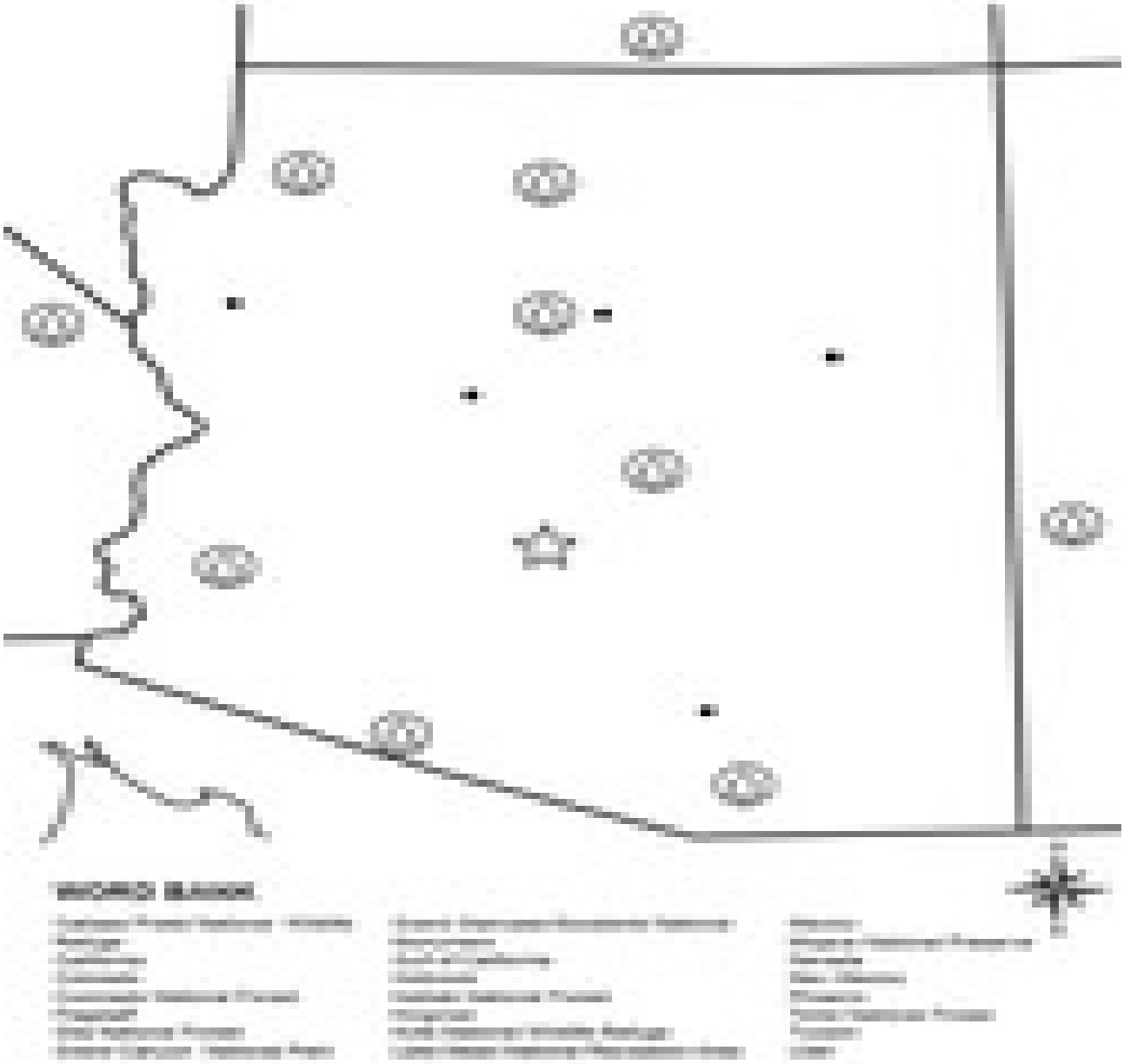
WORD BANK