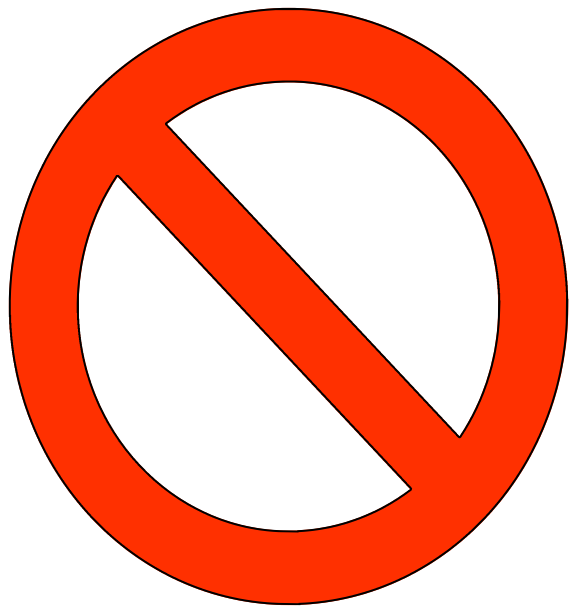
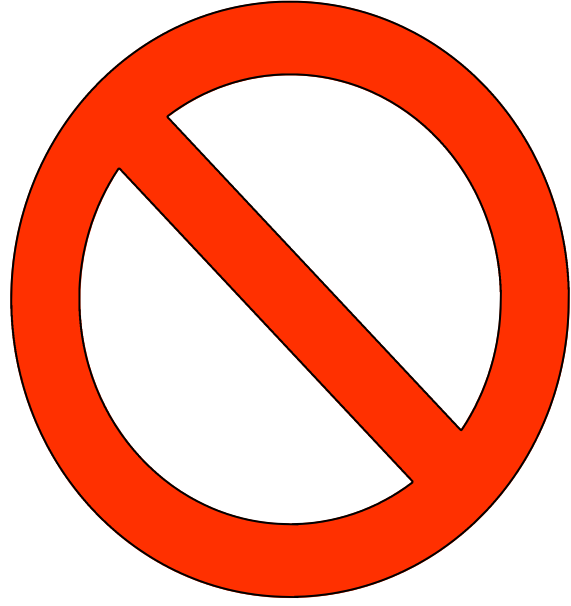


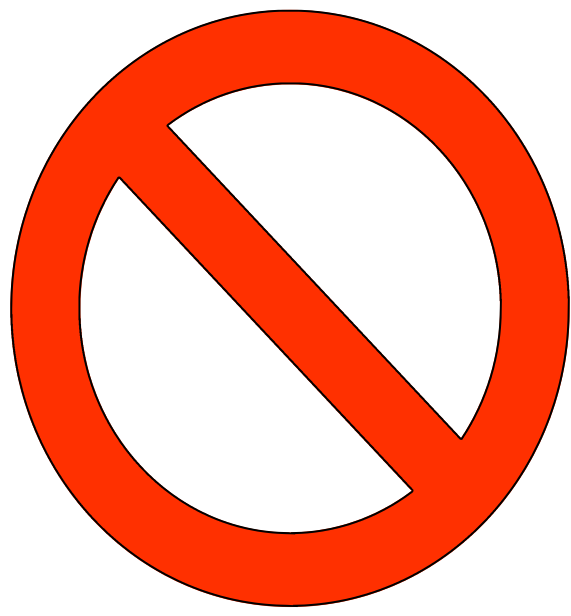
**Area of
residual risk**



**Area of
residual risk**



**Area of
residual risk**



**Area of
residual risk**