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- ABSTRACT**

- A display substrate and a preparation method therefor, and a display panel. The display substrate comprises: a base substrate provided with a display area and a non-display area surrounding the display area; a gate layer located on the base substrate; an interlayer insulation layer, which is located on the side of the gate layer that faces away from the base substrate and comprises a first organic insulation layer and a first inorganic insulation layer, wherein the first organic insulation layer covers the display area and part of the non-display area; a source and drain layer located on the side of the interlayer insulation layer that faces away from the base substrate; and an encapsulation layer, which covers the display area and part of the non-display area.

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