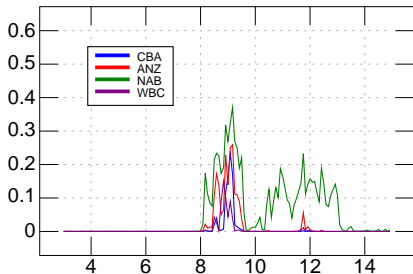
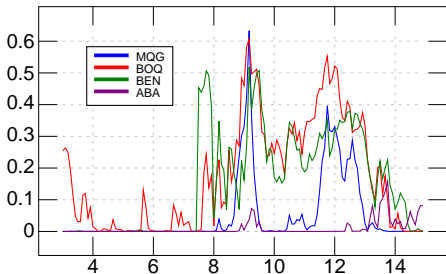


baseline risk

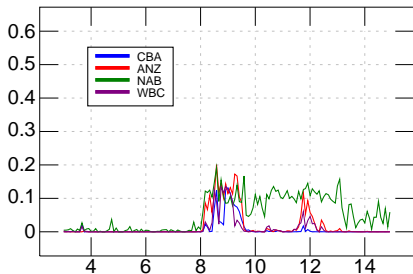


years since 2000

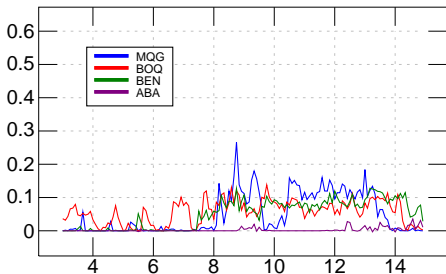


years since 2000

systemic risk



years since 2000



years since 2000