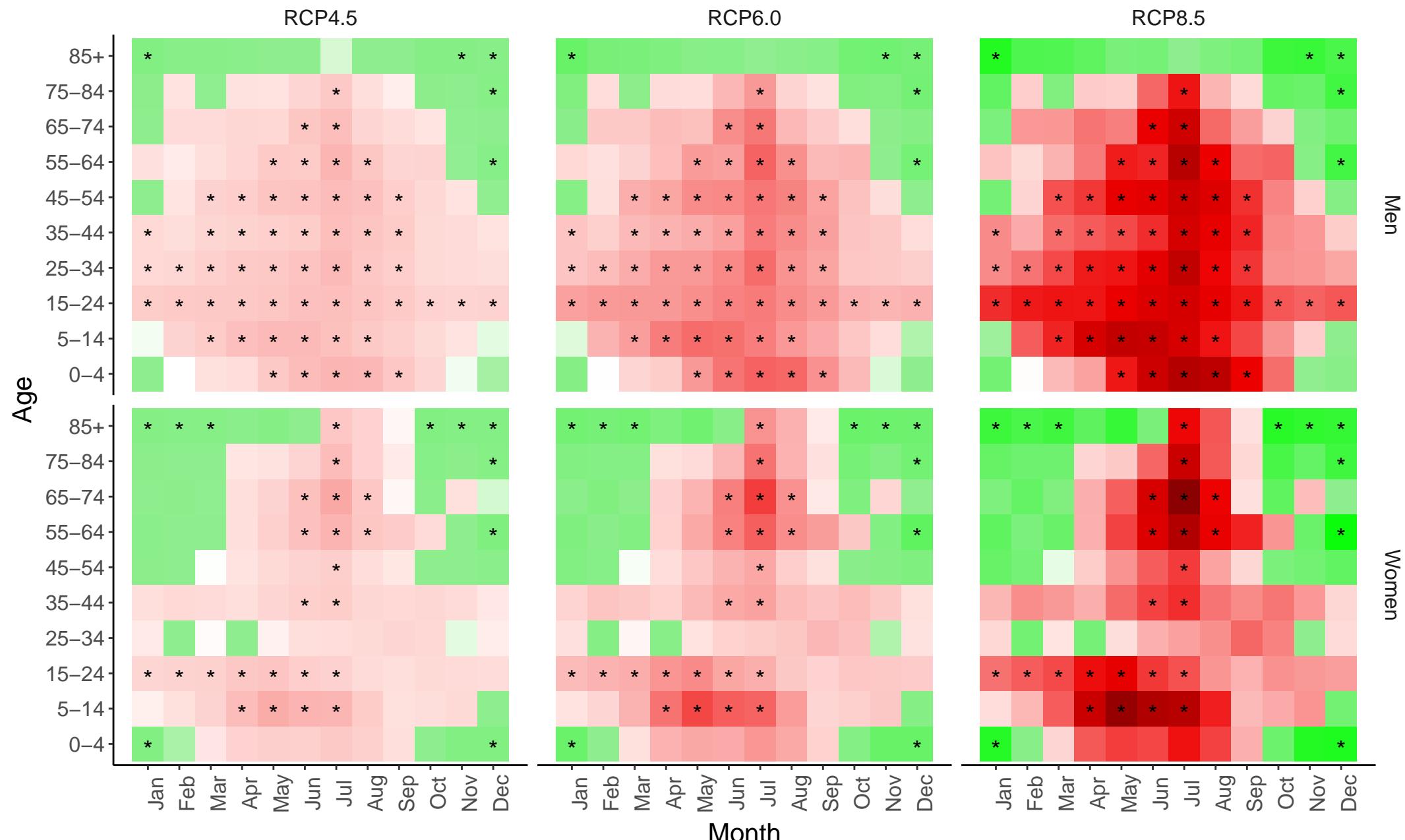


# External



Excess risk