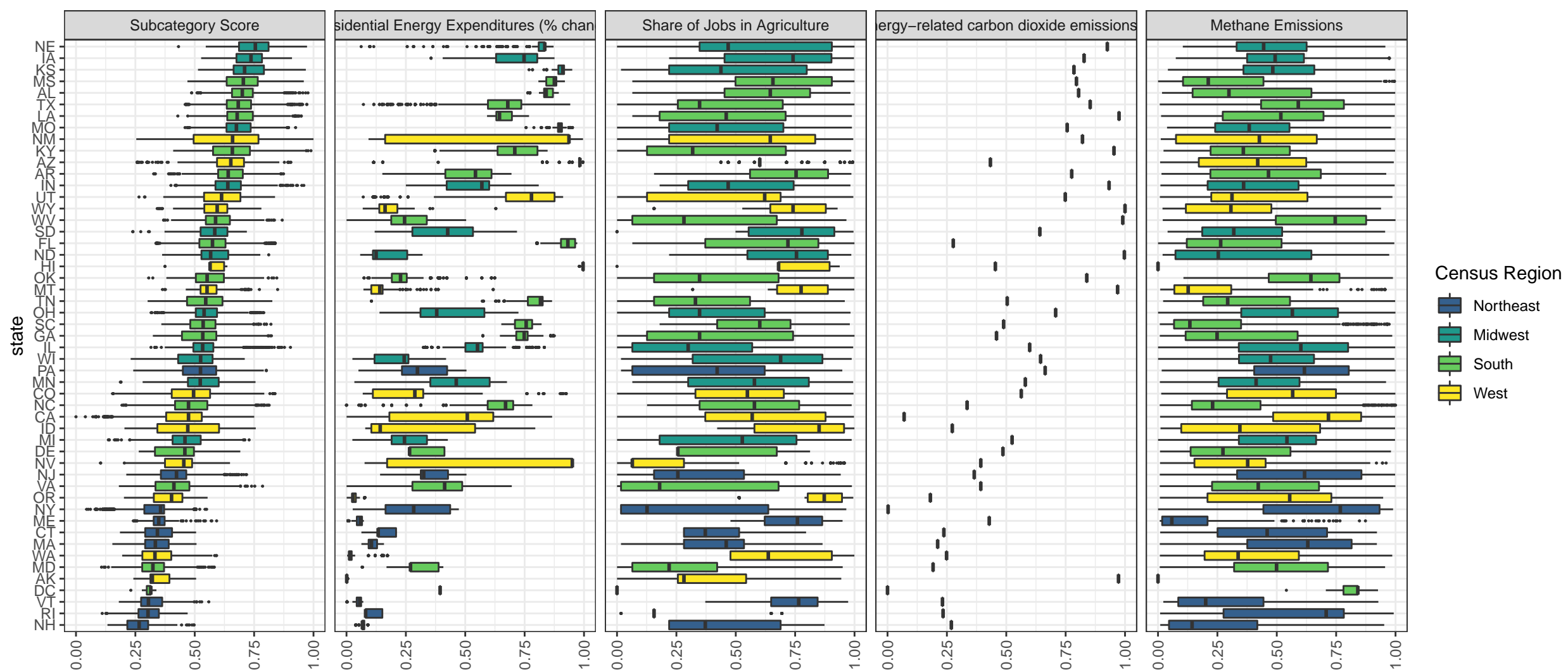
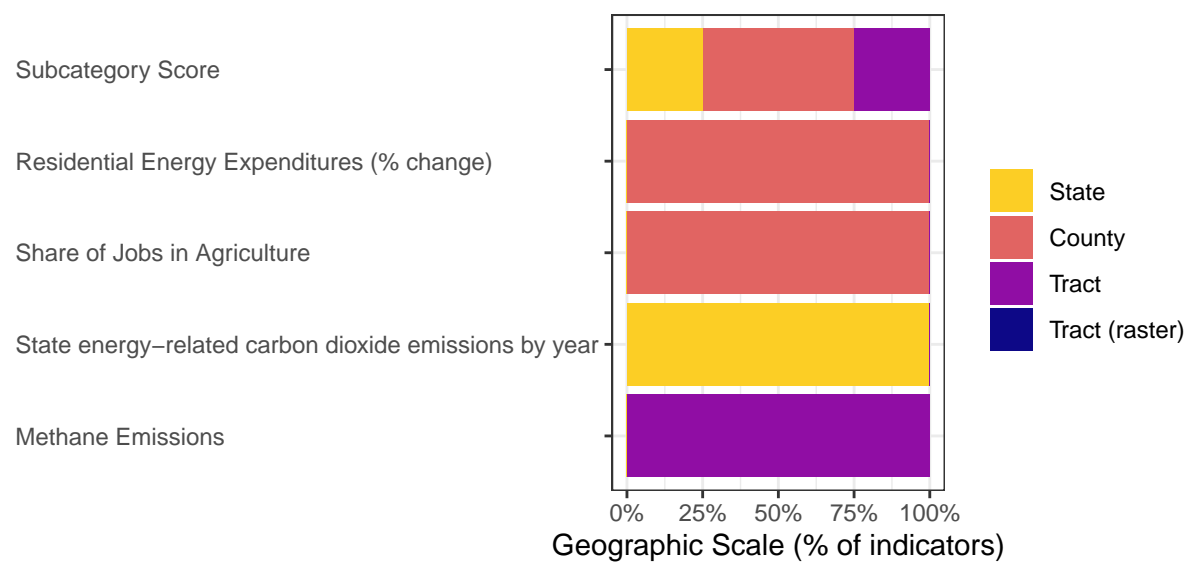
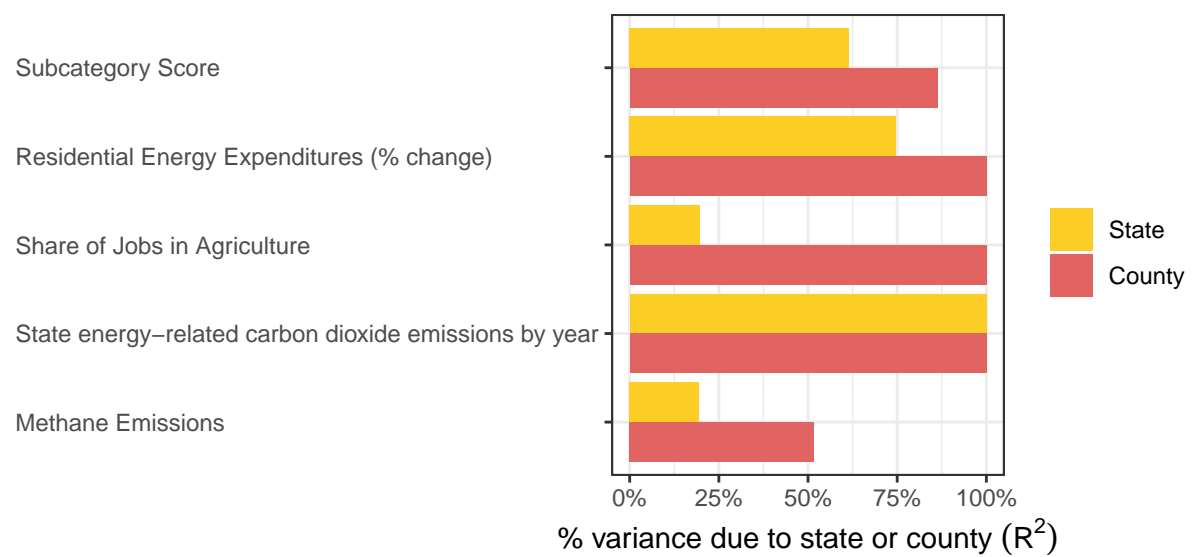
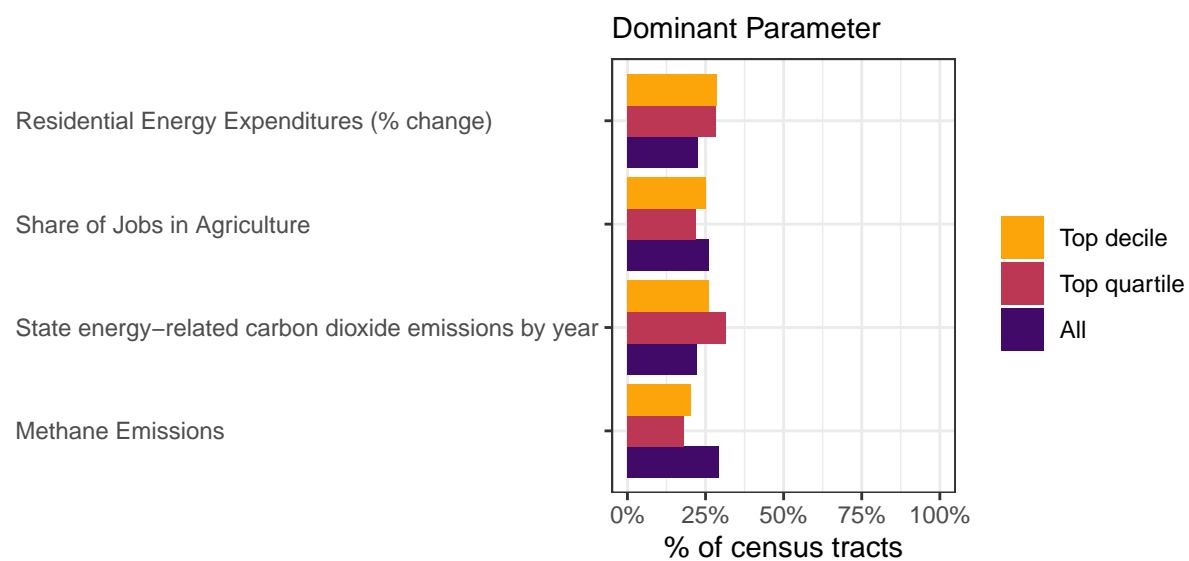


**a** Transition Risks**b****c****d****e**