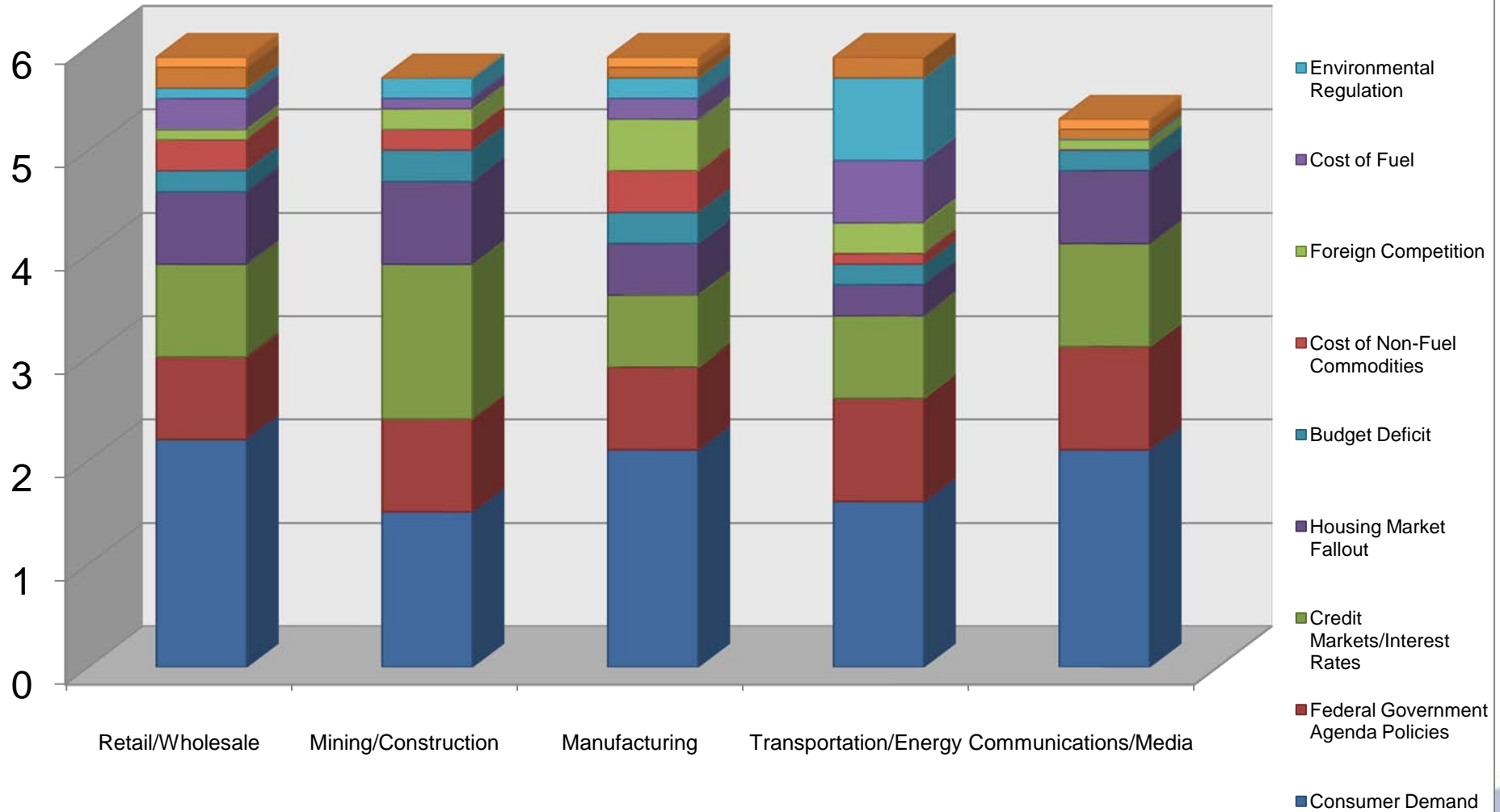
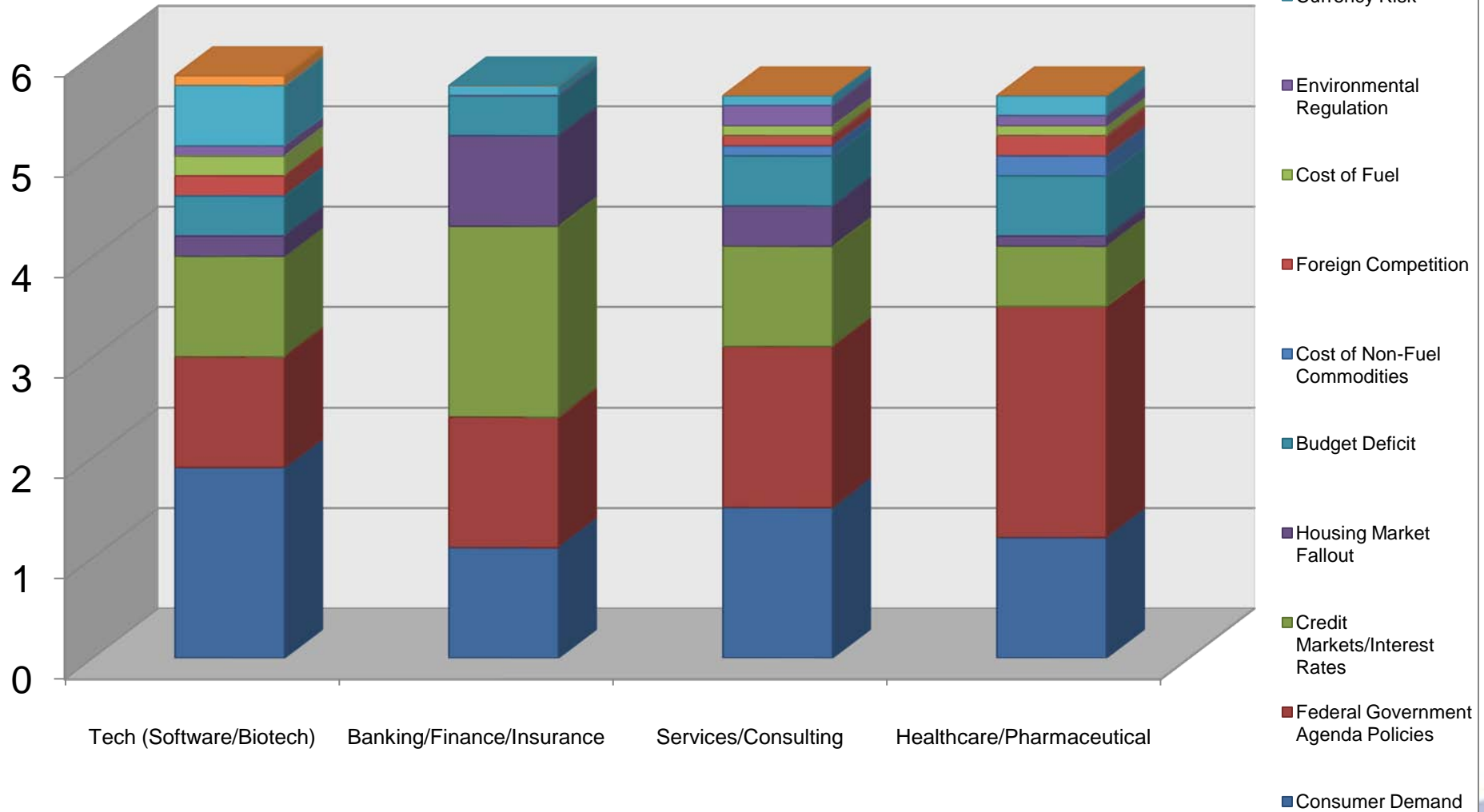


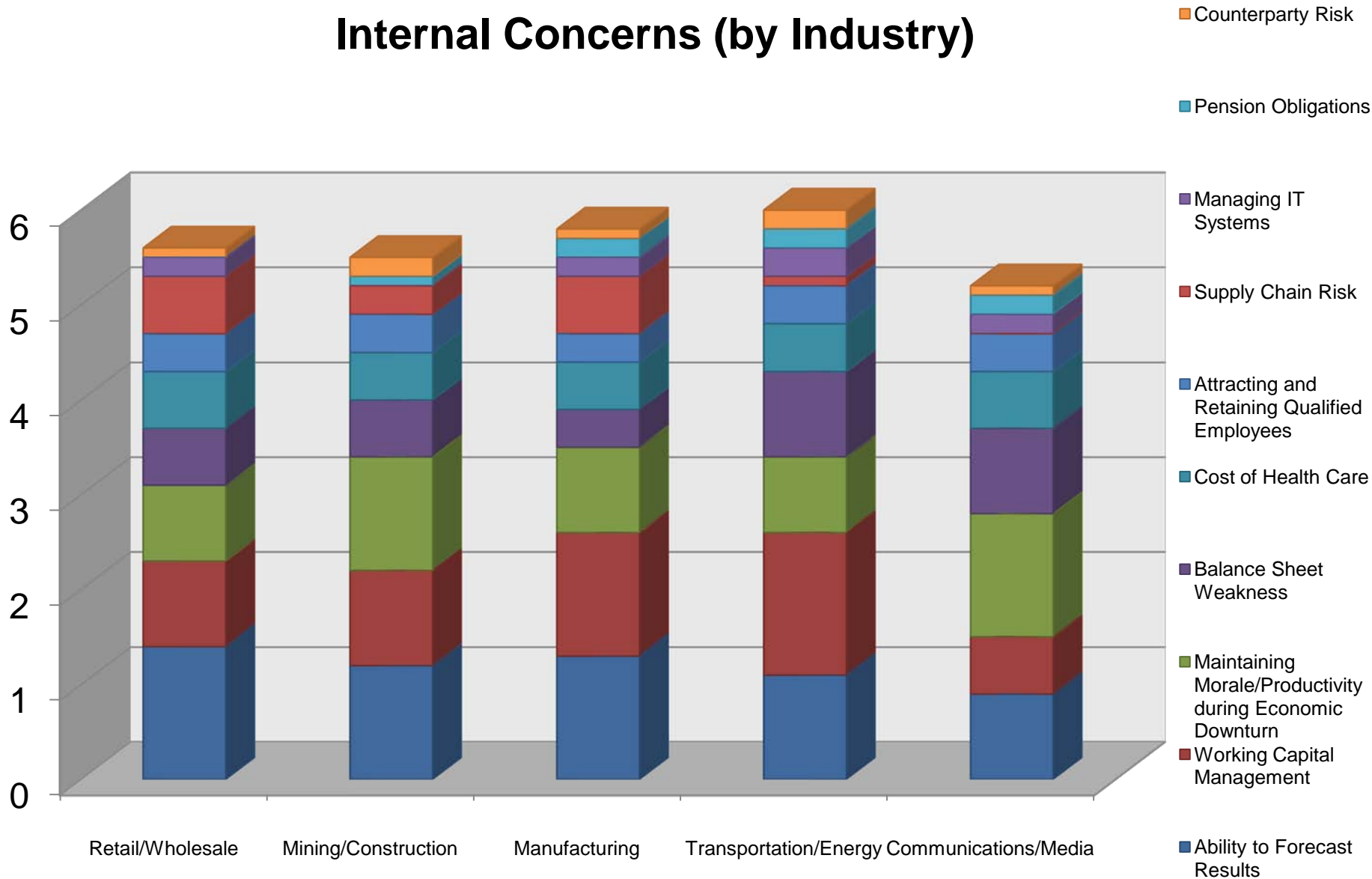
External Concerns (by Industry)



External Concerns (by Industry)



Internal Concerns (by Industry)



Internal Concerns (by Industry)

