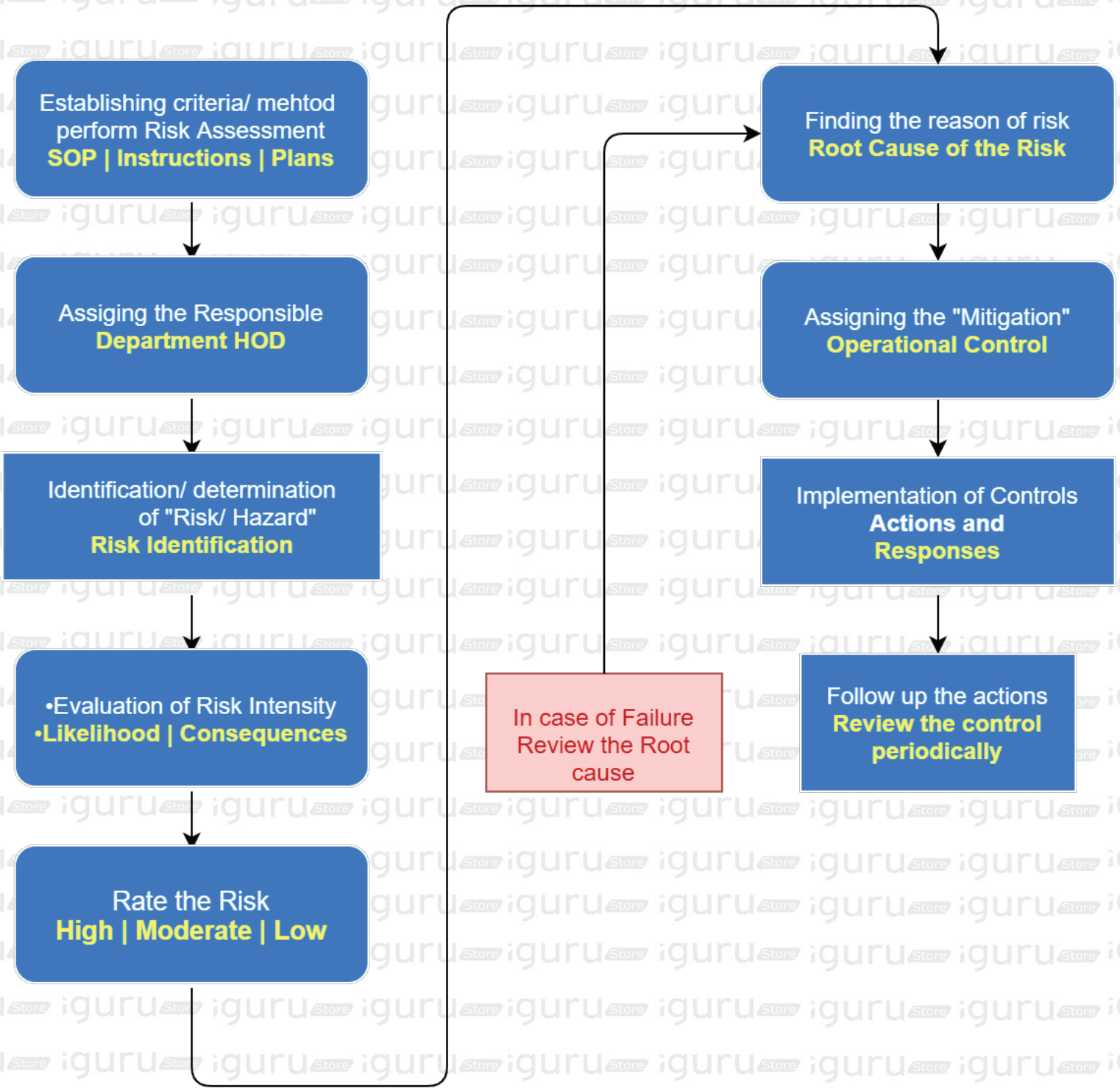RISK MANAGEMENT METHODOLOGY