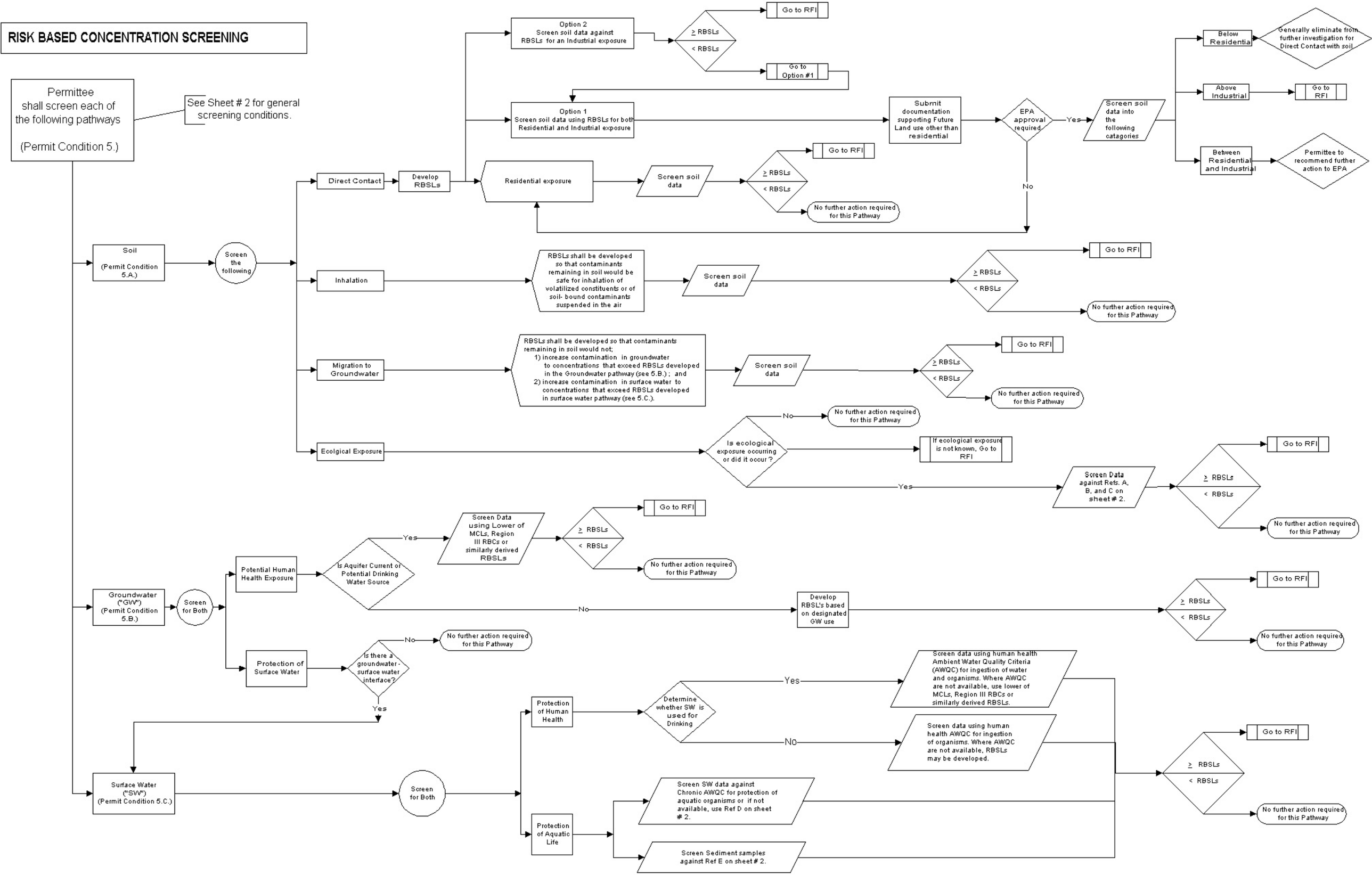RISK BASED CONCENTRATION SCREENING