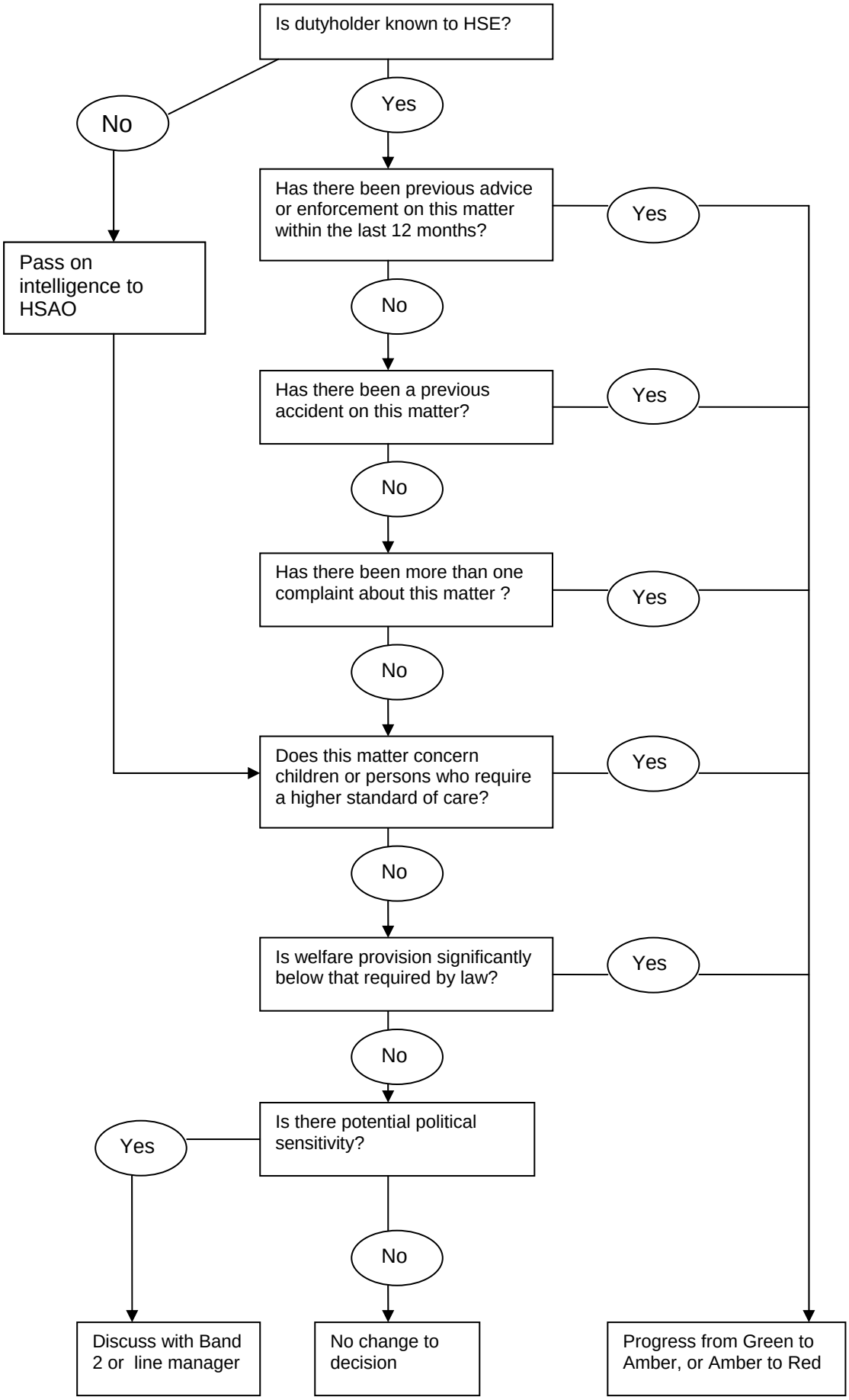Risk Based approach - Local factors