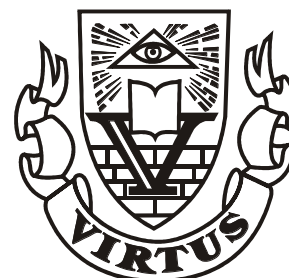


RISK GOVERNANCE & CONTROL: Financial markets and institutions

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