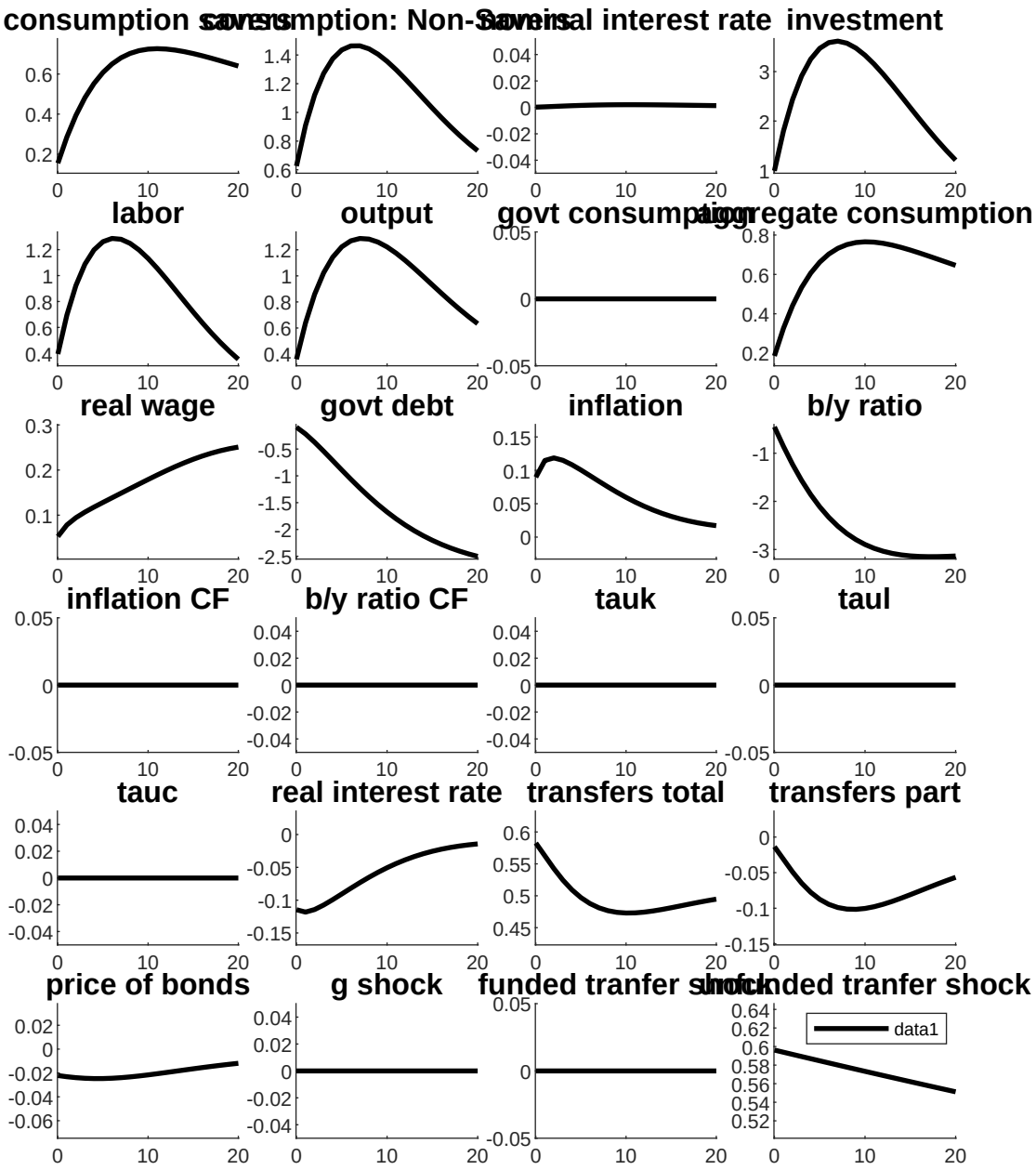unfunded transfers shock IRF