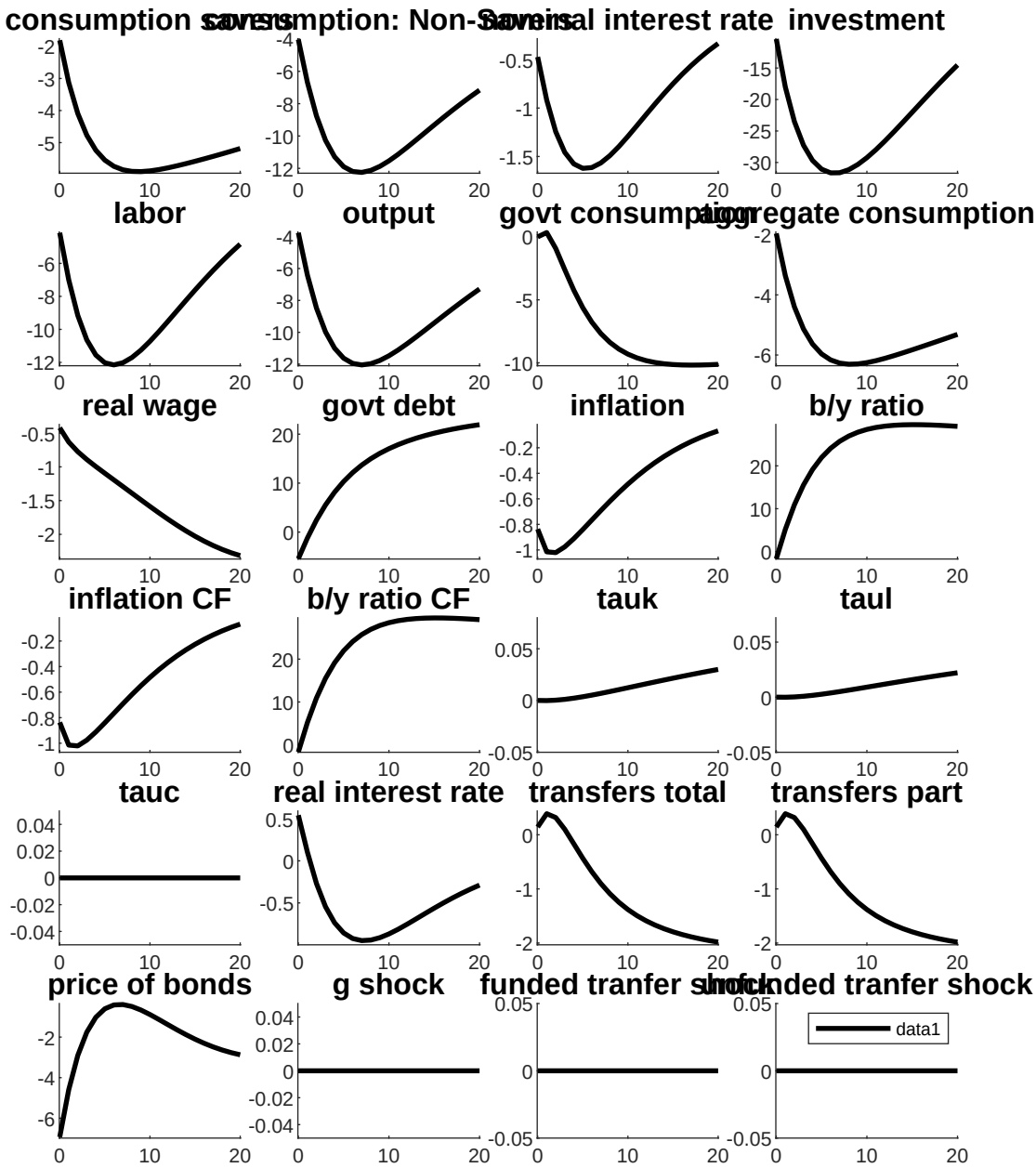risk-premium shock IRF