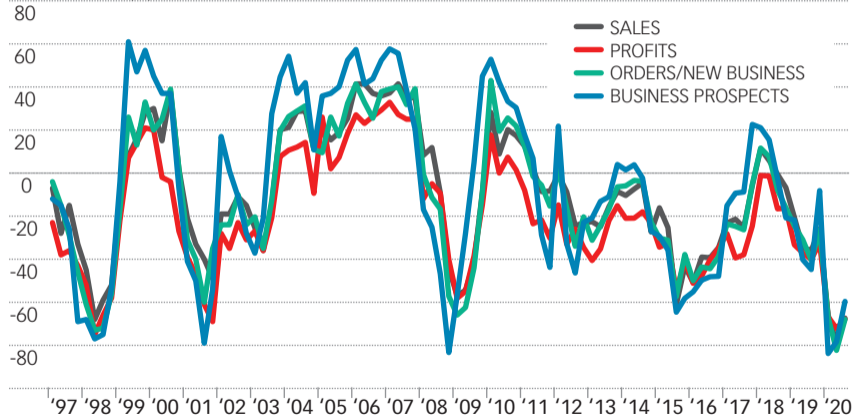


Stormy skies

Overall net balances

NET BALANCE (%)



Source: Singapore University of Social Sciences