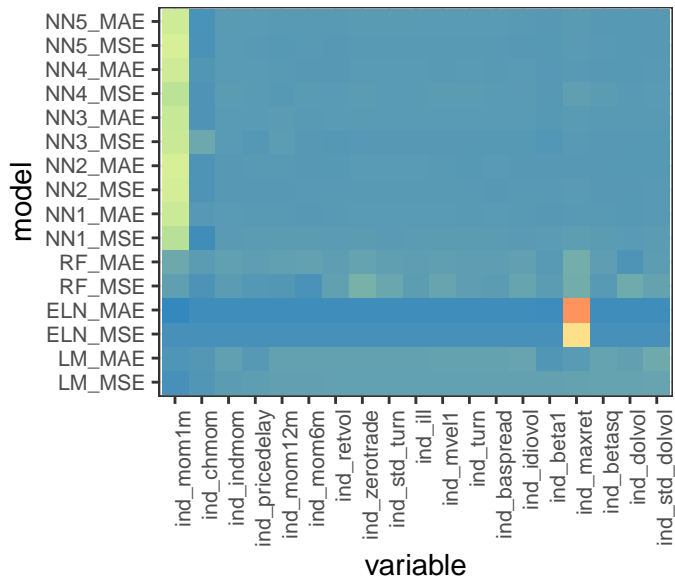


Individual factors



Macro factors

