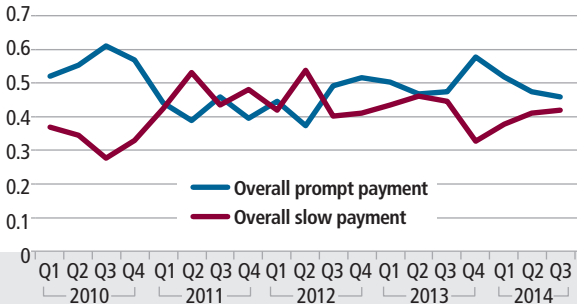


Encouraging signs

Overall payment performance



Source: Singapore Commercial Credit Bureau