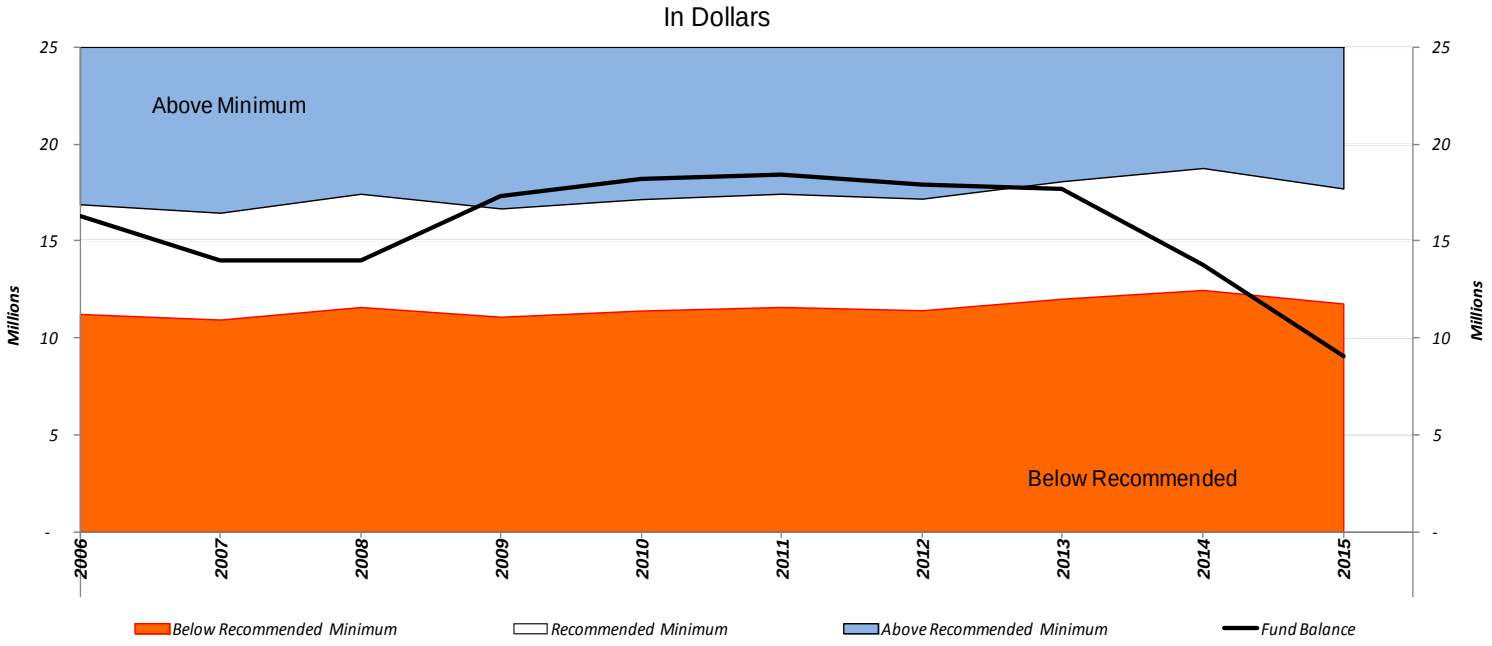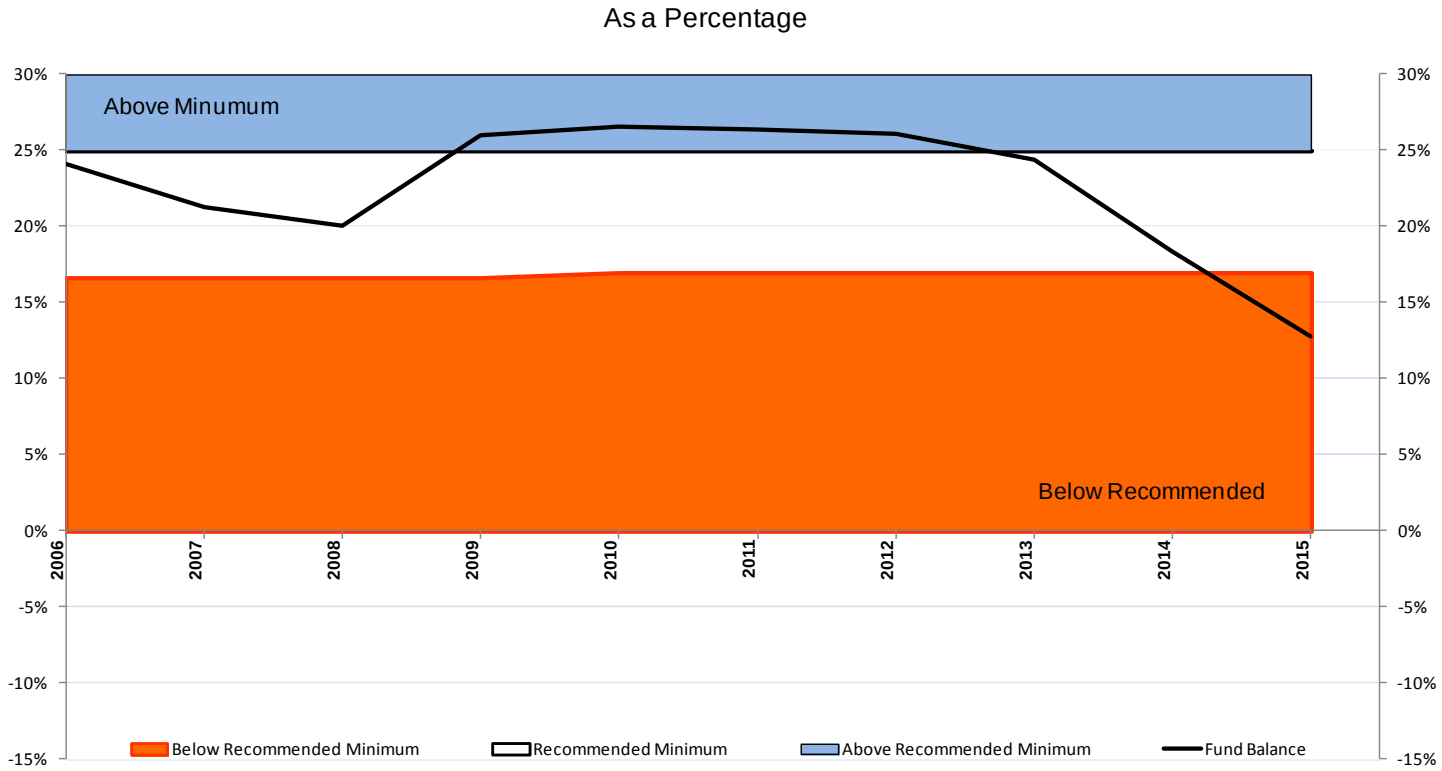FUND BALANCE