
PT Bank Permata Tbk

December 2018

Business and Financial Update

Company Presentation



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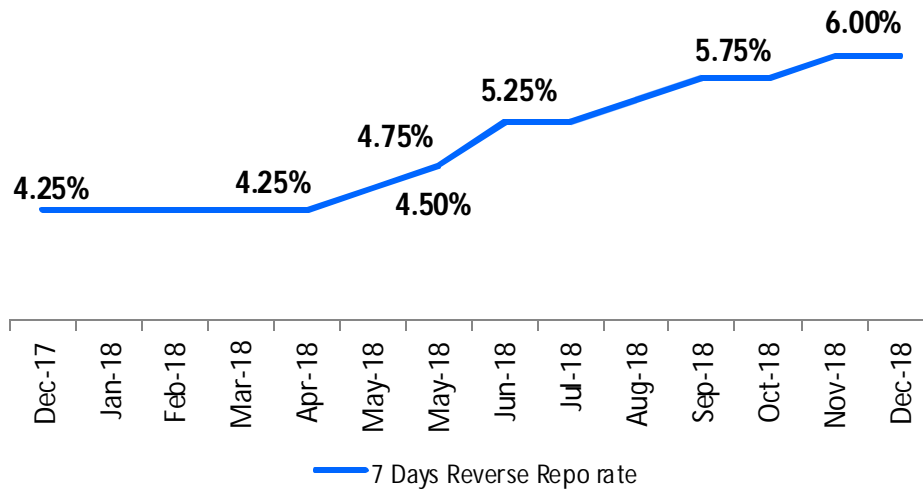
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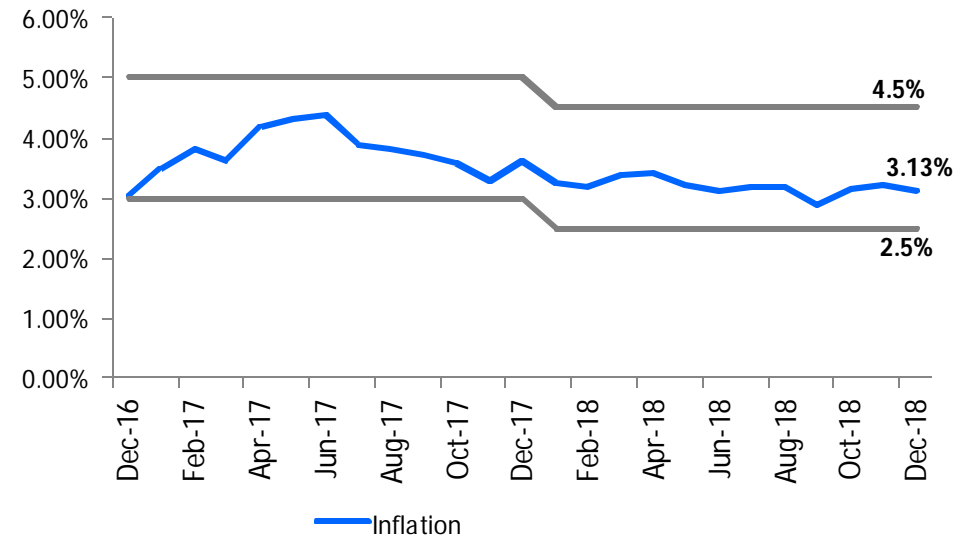
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Macro Economy

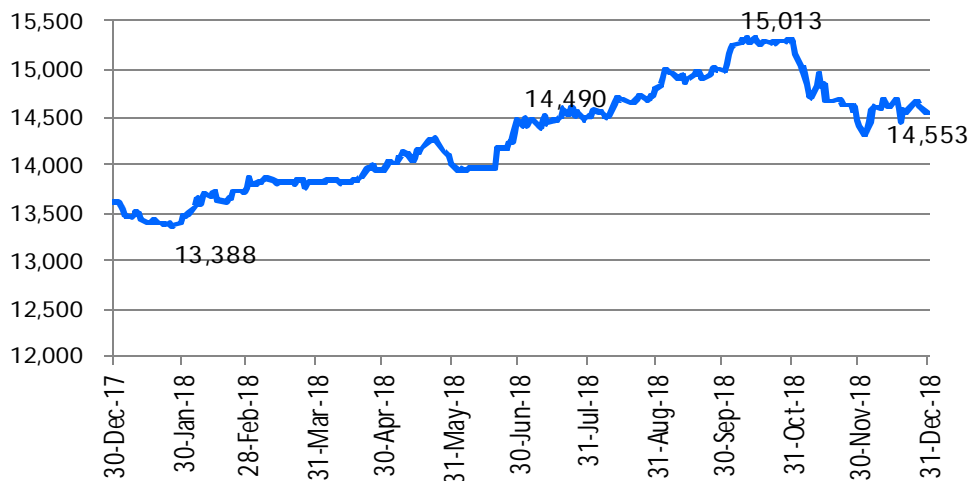
Increasing interest rate



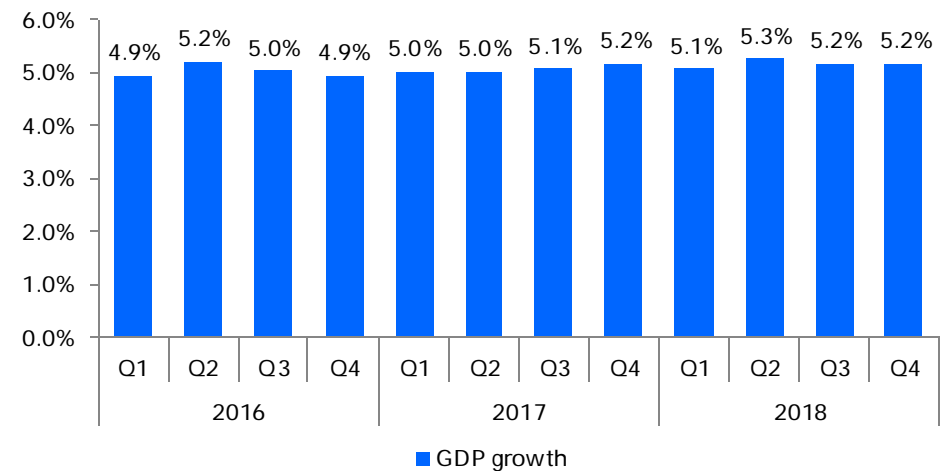
Low inflation and still manageable



Higher policy rate can curb weakening Rupiah



High and Stable GDP Growth



Performance Highlights

1 Significant Profit Growth

- Bank recorded profit after tax of **IDR901bn**, a significant growth by 20% yoy and better than Revised RBB of IDR 750bn. This achievement was supported by good book assets growth, improved assets quality, recovery of problem loans through restructuring and liquidation, as well as successfully in maintaining disciplined operational cost efficiency.
- Amid increasing in BI interest rate and tight industry competition, Bank still can improve its NII by 3% yoy at the end of Dec 2018 mainly due to better asset quality and balance sheet management which lead to better NIM of 4.1% in 2018 compared to 4.0% last year.
- The Bank's profit before tax increased by 28% (yoy) to Rp1.2tn, which majorly was contributed by lower loan impairment by 46% in 2018 to Rp.1.7 trillion as compared to the same period last year of Rp3.1 trillion which showed Bank is booking healthier asset quality. Lower loan impairment was contributed mainly by healthy loan growth and continuous efforts in collecting, settling and liquidating non performing loans with better returns.
- Bank continue maintains operational efficiency through disciplined cost management. Operating expenses decreased by 1.0% yoy in Dec 2018 compared to the same period last year amidst various investments made by the Bank and inflationary pressures

2 Strong Assets Growth

- The Bank's loans keep growing with focus booking healthy and strong credit rating loan. Throughout 2018, the Bank recorded positive **loan growth by 9%** (yoy) from **Rp97.6tn to Rp106.6tn** as of 31 Dec 2018, which contributed by both Retail Banking business segment by 9% and Wholesale Banking segment by 10%. Selective loan growth in both Retail Banking and Wholesale Banking are constantly applied as an effort to improve asset quality in accordance with prudent credit risk management framework.
- Retail Banking loans grew mainly driven by CCPL, Mortgage, Joint Finance and SME by 19%, 12%, 7%, and 7% yoy respectively, while for Wholesale Banking the growth is contributed by lending to corporate customers with strong credit grade.

Performance Highlights

3

Improved Asset Quality

- **Gross NPL and Net NPL ratio of 4.4% and 1.7%** respectively, have improved compared to 2017 (4.6% dan 1.7%) and better than RBB target (4.5% dan 1.8%).
- Improved NPLs were the result of continues NPL restructuring, loan write-offs, partial sales of NPL loans and good book loan growth.
- The Bank continues to apply the prudent principle in managing its loan impairment as shown in NPL coverage ratio of 176% in 2018. Lower NPL coverage ratio compared to last year of 191% was in line with successful efforts in gradual recovery of NPL. In general, the ratio of 176% is still in the high range compared to industry ratio.

4

Liquidity Kept at Optimal Level

- Despite significant liquidity pressure in the market since H2 2018, Bank continues to maintain strong liquidity position. The Bank's LDR slightly increased in Dec 2018 to 90% compared to the position in Dec 2017 at 88% and Jun 2018 position at 86%. This is in line with the Bank's focus in maximizing the liquidity to finance loan in optimum return, whilst continue to ensure healthy growth of source of funds to balance the loan growth. Deposits from customers (TPF) grew by 6.1% compared to the previous year.

5

Bank is strong capitalized

- CET-1 and CAR of **17.6%** and **19.4%**, respectively, were improved from 2017 (15.2% and 18.1%). Strengthen capital was mainly contributed by divestment of subsidiary (PT Astra Sedaya Finance) and improved profitability. The capital is far higher than the minimum capital requirements set by regulator

PermataBank in Brief



Year Established	1955
Listing at the Bourse	Since 1990 at the Jakarta Stock Exchange and Surabaya Stock Exchange (both merged and now known as the Indonesian Stock Exchange (BEI))
Asset **) Market Capitalization **)	Rp153 tn (consolidated) Rp17 tn
Branches **)	<ul style="list-style-type: none"> • 323 branch offices (including 17 sharia) • 16 mobile branches • 1 payment points
ATMs **)	1,005 and additional access to >100,000 ATMs*
Shareholders	<ul style="list-style-type: none"> • PT Astra International Tbk (44.56%) • Standard Chartered Bank (44.56%) • Public 10.88%
Corporate Rating	id AAA (Pefindo) AAA(idn) (Fitch)
Senior Bond Rating	id AAA (Pefindo)
Sub Debt Rating	id AA+ (Pefindo)
Basel-III Sub Debt Rating	Id AA (Pefindo)

Controlling Shareholders



- One of the largest listed companies in Indonesia with strong market position and key partnership in various businesses.
- A major conglomerate with seven business lines with more than 220 companies and supported by more than 220,000 employees
- Strong reputation in Environment, Social and Governance.



- An International Bank with over 150 years experience
- With 1,026 branches, offices and outlets in 60 markets, Standard Chartered network serves customers in close to 150 markets worldwide and offers exciting and challenging international career opportunities for more than 86,000 employees
- Listed on the London, Hong Kong and India Stock Exchanges
- Strong reputation in innovative banking products and services and risk management

*) connected through Alto, Visa Plus, ATM Bersama, Master Card, Cirrus and Prima networks **) as of Dec-18

Vision and Mission



”Menjadi bank pilihan dengan terus membina kemitraan dan menciptakan nilai bermakna bagi nasabah dan masyarakat”.

“To be the bank of choice, nurturing relationships and creating value for its customers and society.”



- Berperan aktif sebagai mitra di bidang keuangan dan agen pembangunan yang efisien bagi nasabah dan masyarakat.
- Memberikan layanan keuangan menyeluruh secara sederhana, cepat, andal dan inovatif.
- Berkomitmen untuk memberikan pengalaman unggul bagi pemangku kepentingan dan membangun nilai positif bagi pemegang saham.
- *Serving as an efficient financial intermediary and agent of development for our customers and the people.*
- *Offering universal financial services in a simple, fast, reliable and innovative way*
- *Providing excellent stakeholders experience and positive value to its shareholders.*

I-PRICE



INTEGRITY

Kita bekerja dengan mengutamakan kejujuran, sesuai dengan kode etik perusahaan.

We uphold trustworthiness and work in accordance with the company's code of ethics.



PARTNERSHIP

Kita saling memahami dan bersama-sama membangun hubungan yang kokoh dengan pihak internal dan eksternal berlandaskan rasa saling menghormati.

We understand each other and build strong relationships based on mutual respect internally and externally.



RESPONSIVENESS

Kita bekerja dengan cepat, akurat, dan efektif dalam memberikan layanan yang terbaik dan tepat waktu.

We work quickly, accurately and effectively to deliver prompt services.



INNOVATION

Kita selalu berpikir inovatif untuk meningkatkan cara kita bekerja, membuatnya lebih mudah, lebih baik, dan lebih cepat.

We continuously think out of the box to improve the way we work, making it simpler, better and faster.



CARING

Kita menaruh perhatian dan menghargai nasabah, rekan kerja, masyarakat, investor, dan regulator.

We are attentive and respect our customers, colleagues, communities, investors, and regulators.





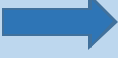

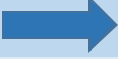



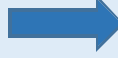











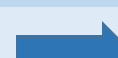





EXCELLENCE

Kita memberikan layanan prima kepada nasabah dan menghasilkan kinerja yang optimal dalam pekerjaan sehari-hari.

We deliver service excellence to our customers and drive optimal performance in our day to day job.

Key Financial Highlights

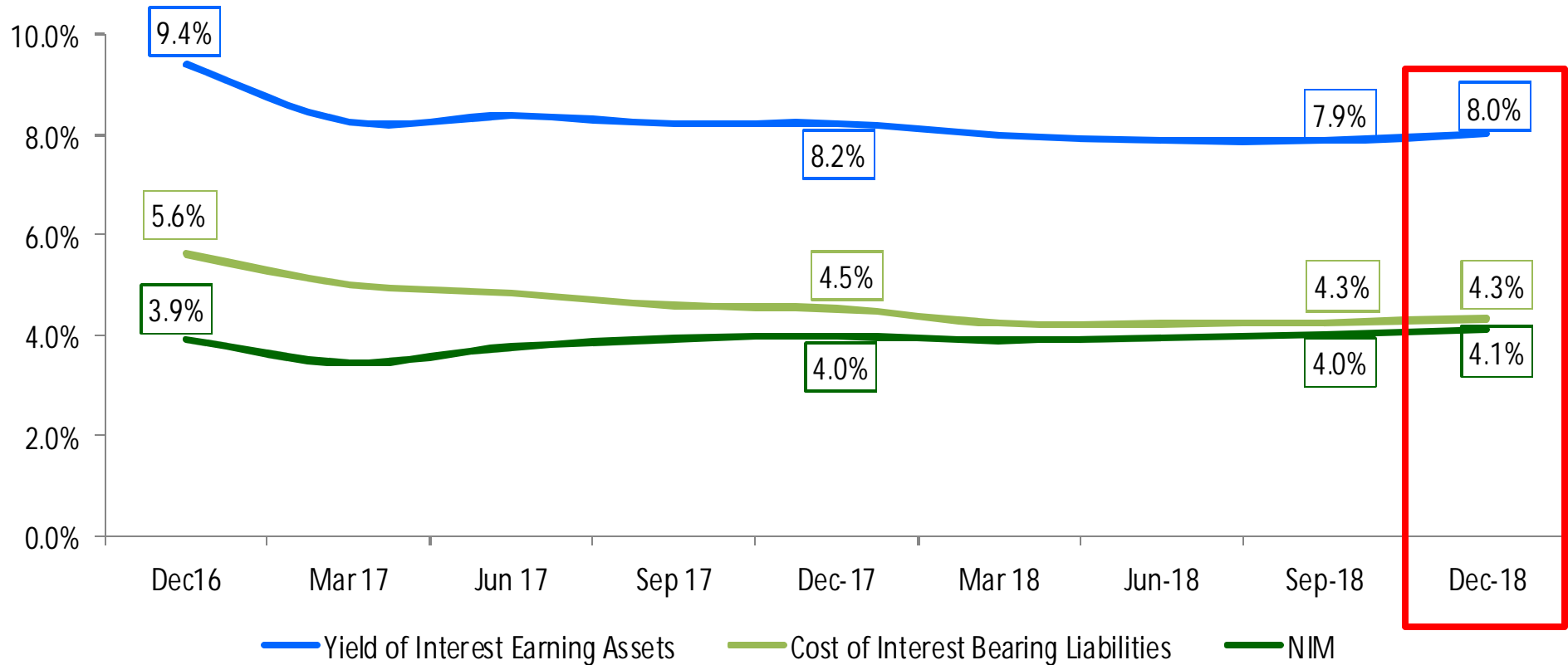
	Dec 2017		Dec 2018	Δ	
Loans (Rp Tn)	97.6		106.6	9%	
Gross NPL Ratio	4.6%		4.4%	-0.2%	
Net NPL Ratio	1.7%		1.7%	0.0%	
NPL Coverage Ratio	191%		176%	15%	
CASA Ratio	52%		48%	-4%	
[CASA (Rp Tn)]	57.8		56.8	-2%	
LDR	88%		90%	2%	
NIM	4.0%		4.1%	0.1%	
BOPO	95%		93%	-2%	
CIR	54.5%		64.5%	10%	
Normalized CIR*	64.4%		64.6%	0.2%	
Profit Before Tax (Rp Tn)	951		1,219	28%	
Profit After Tax (Rp Tn)	748		901	20%	

* Exclude one-off gain from NPL sales in 2017 and 2018

Financial Highlights - Income Statement

(in IDR bn)	Dec-18	Dec-17	YoY	Q4-18	Q3-18	QOQ
Net Interest Income	5,641	5,462	3%	1,471	1,416	4%
Non Interest Income	1,615	3,195	-49%	445	376	18%
Revenue	7,256	8,657	-16%	1,916	1,792	7%
Operating Expense	4,695	4,737	-1%	1,210	1,133	7%
Pre Provision Operating Profit	2,562	3,920	-35%	706	659	7%
Provision for losses	1,683	3,128	-46%	194	413	-53%
Operating Profit	878	792	11%	512	246	109%
Non Operating Income	341	159	115%	31	30	5%
Profit Before Tax	1,219	951	28%	543	275	97%
Tax	(318)	(203)	57%	(136)	(70)	95%
Profit After Tax	901	748	20%	407	205	98%

Stable NIM at 4.1%



Until 4Q-18 although the interest rate has increased, NIM can still be maintained at 4.1% level by improving asset quality, balance sheet structures and strategy to control cost of funds.

Operating Expense

Operating Expense (Consol, in IDR Bn)	Dec-18		Dec-17		YoY
	Amount	% Comp.	Amount	% Comp.	
Personnel	2,352	50%	2,291	48%	3%
Promotion	181	4%	127	3%	43%
Information Technology	193	4%	178	4%	9%
Depreciation and amortization	252	5%	303	6%	-17%
Others	1,715	10%	1,837	12%	-7%
Total	4,695	100%	4,737	100%	-1%

Bank maintains operational efficiency through disciplined cost management. Operating expenses YTD Dec 2018 were slightly decreased compared to the same period last year, despite investment and inflationary pressures.

Financial Highlights - Balance Sheet

(in IDR tn)	Dec-18	Dec-17	YoY
Cash	2.2	1.9	13%
Placement with Bank Indonesia	16.6	13.1	27%
Placement with other Banks	6.6	5.0	32%
Marketable Securities *	15.4	22.5	-32%
Loans (gross)	106.6	97.6	9%
a. By segments			
Retail Banking	62.7	57.5	9%
Wholesale Banking	43.4	39.5	10%
Other Banking	0.6	0.6	-3%
b. Coventional vs Sharia			
Conventional	91.4	84.0	9%
Sharia	15.2	13.7	11%
c. By collectibility			
Performing Loan	102.0	93.2	9%
Non-Performing loan	4.6	4.5	4%
Allowance for Loan Impairment Losses	(8.2)	(8.5)	-4%
Other Assets	13.7	16.6	-17%
Total Assets	153.0	148.3	3%
Deposits **	117.9	111.1	6%
- Current Accounts	28.1	30.0	-7%
- Saving Accounts	28.8	27.8	4%
CASA	56.9	57.8	-2%
- Time Deposits	61.0	53.2	15%
Subordinated Debt	4.8	6.5	-27%
Others Liabilities	7.9	9.2	-14%
Total Liabilities	130.6	126.8	3%
Shareholders' Equity	22.5	21.5	4%
Total Liabilities & Shareholders' Equity	153.0	148.3	3%

Notes : * Including Reverse repo

** Including Sharia deposits

Source : Published Report (Consolidated)

Financial Highlights - Key Ratios

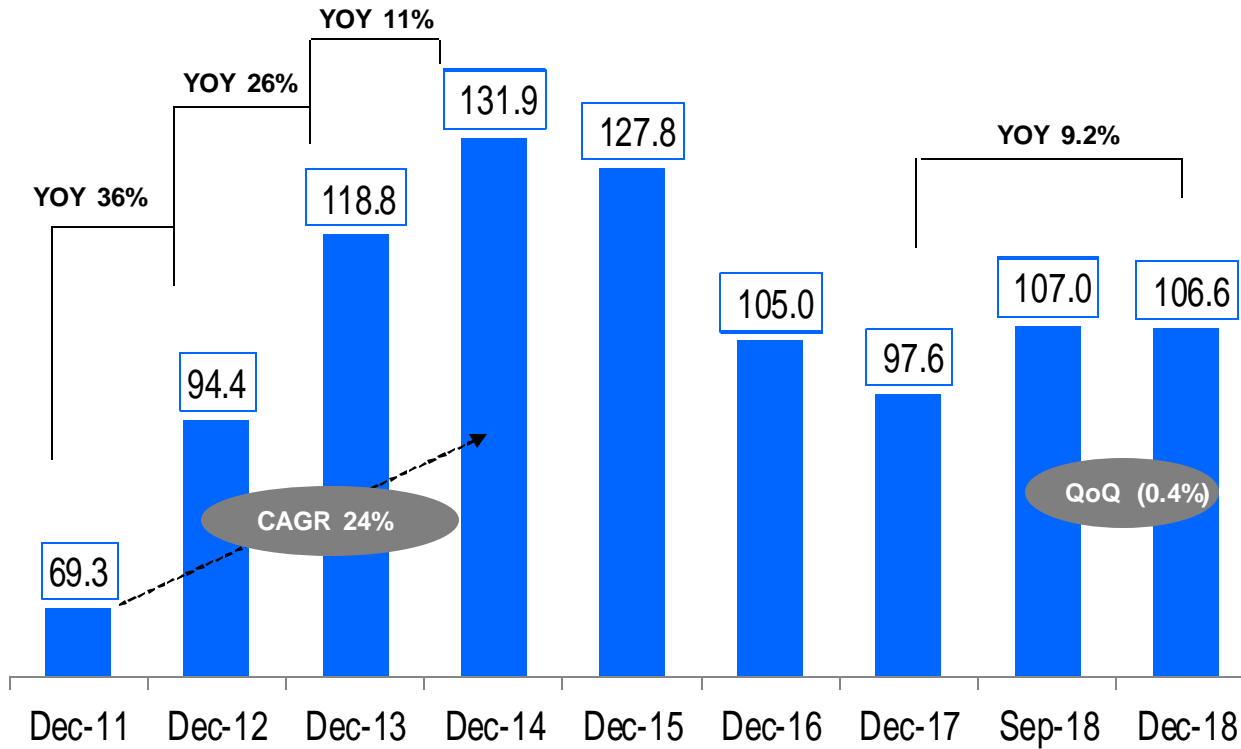
(in %)	Dec-18	Dec-17	Δ Dec-18 vs Dec-17
CET-1 ratio	17.6	15.2	2.4
Total CAR	19.4	18.1	1.3
CASA Ratio	48	52	-4
LDR	90	88	3
ROA	0.8	0.6	0.2
ROE	5.0	4.8	0.1
BOPO	93	95	-1
CIR	65	55	10
NIM	4.1	4.0	0.1
NPL Gross	4.4	4.6	-0.2
NPL Net	1.7	1.7	0.1
NPL Coverage Ratio	176	191	-15
Regulatory Coverage Ratio	235	220	15

Source: Published and Management Report (Bank only)

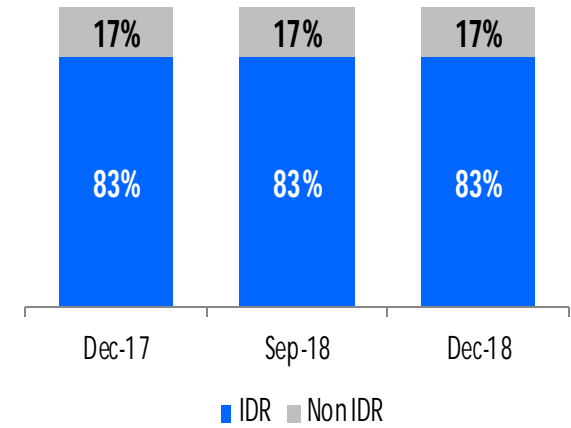
Note: CASA Ratio includes Sharia deposits

Loan

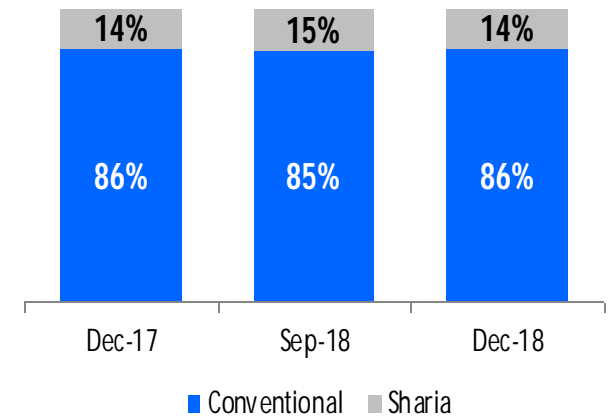
Loans Growth (IDR tn)



By Currencies*



Conventional vs Sharia*

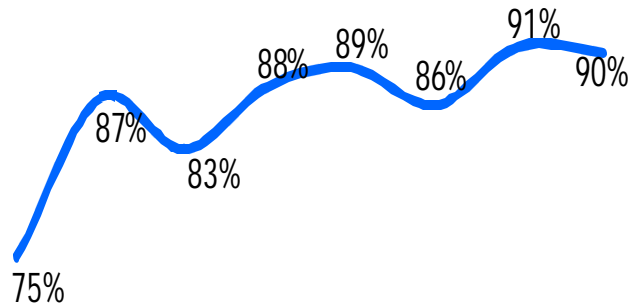


Notes: * Bank only

Source: Published and Management Report

LDR increased to 90%, Loan growth of 9%

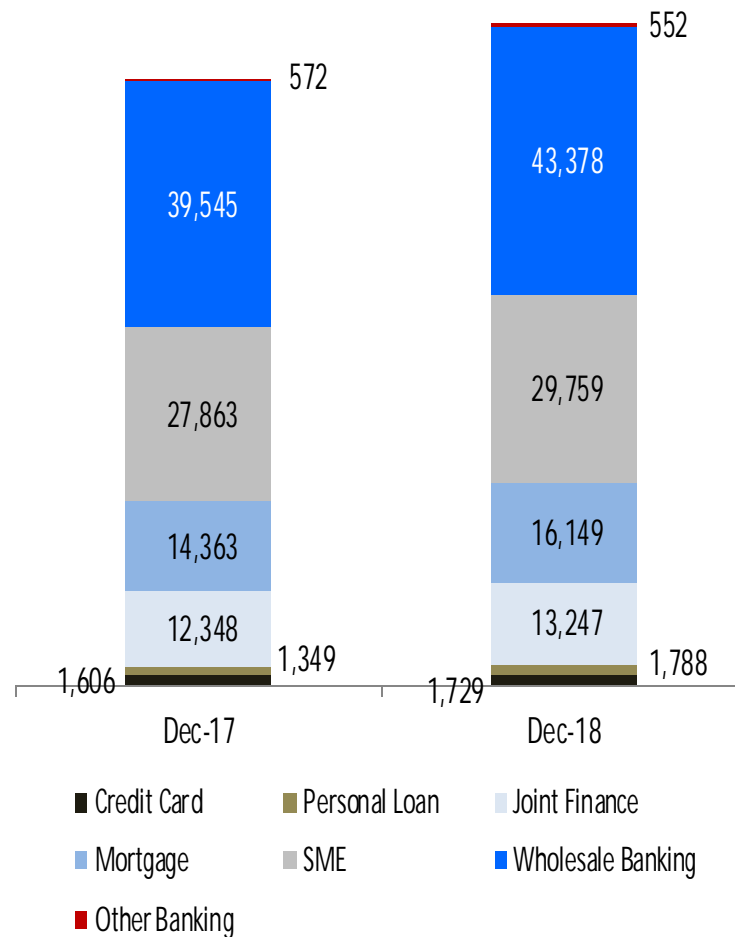
LDR (Bank Only)



Mar-17 Jun-17 Sep-17 Dec-17 Mar-18 Jun-18 Sep-18 Dec-18

LDR increased to 90% in Dec-18 from 88% last year align with Bank's effort to maximize lending while maintaining optimum liquidity.

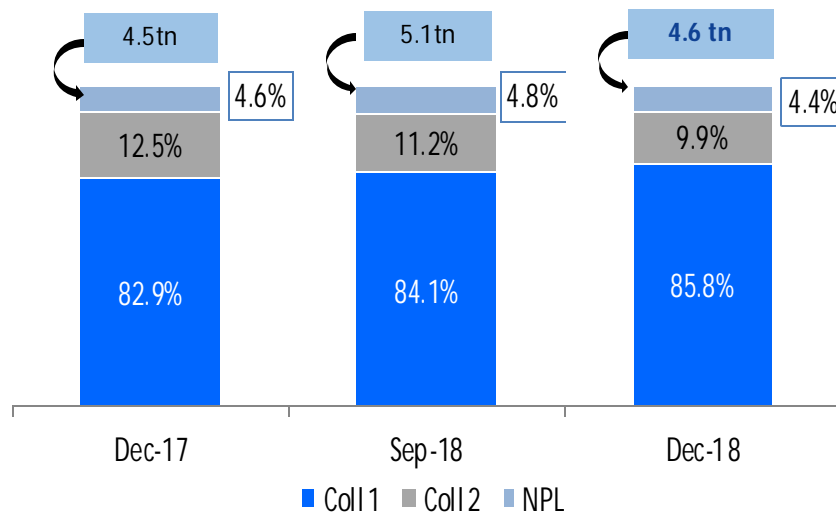
Loan by Segmen (Consol, in IDR Bn)



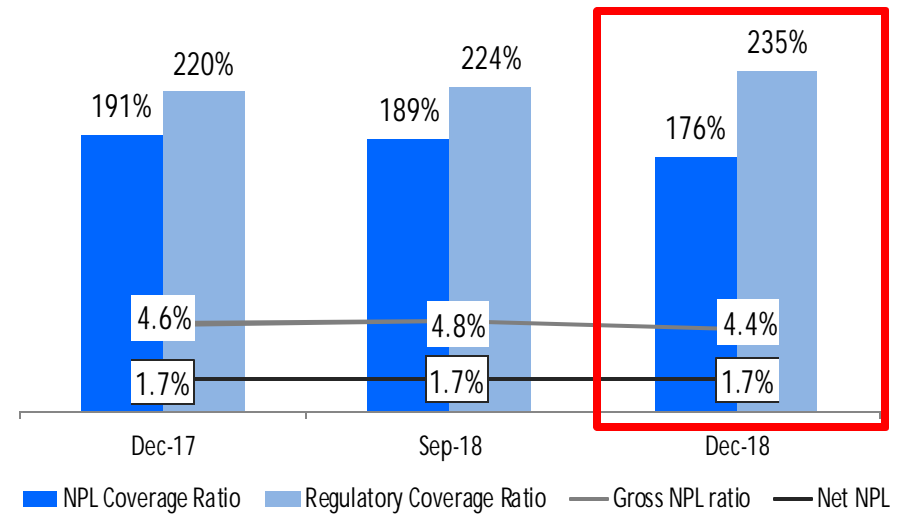
Segment	YoY grw (%)	compo (%)
RB	9%	59%
Credit Card	8%	2%
Personal Loan	32%	2%
Joint Finance	7%	12%
Mortgage	12%	15%
SME	7%	28%
WB	10%	41%
Other Banking	-3%	1%
Total	9.2%	100%

Loan Quality & Coverage

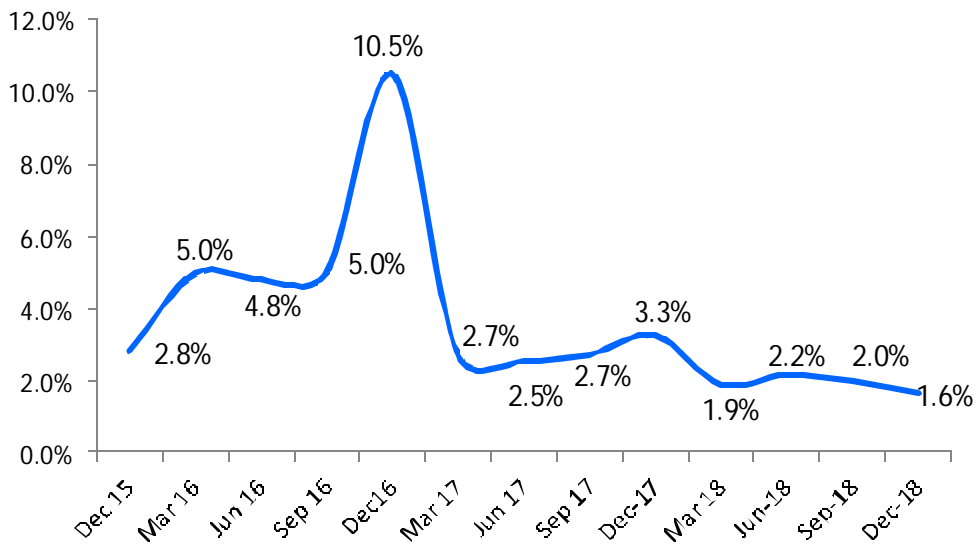
Loan by Collectability (% to total Loan)



NPL and Coverage



Lower cost of credit to 1.6% in Dec-18



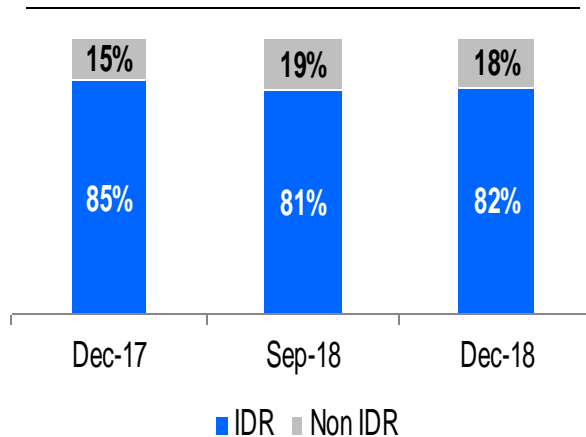
- Improved in Gross NPL ratio to 4.4% in Dec-18 with NPL coverage ratio of 176%, which indicates the prudent principle in managing its loan impairment is continuously applied
- Cost of impairment decreased to 1.6% in Dec-18, lower than Dec-17 of 3.3% and Sep-18 of 2.0% as Bank continuous effort to increase good quality assets.

Source: Published and Management Report (Bank only)

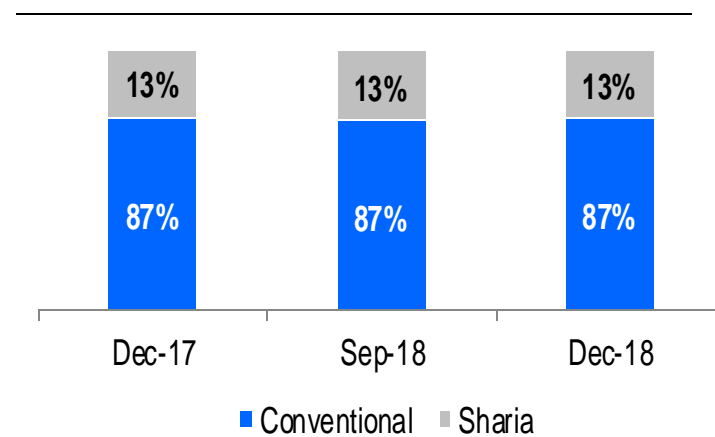
Deposits

Deposits	IDR tn **					YoY Growth					5 (Year) CAGR
	Dec-14	Dec-15	Dec-16	Dec-17	Dec-18	Dec-14	Dec-15	Dec-16	Dec-17	Dec-18	
Current Account	26.7	29.6	31.3	30.0	28.1	5%	11%	6%	-4%	-2%	2%
Saving Account	24.3	25.5	29.4	27.8	28.8	13%	5%	15%	-5%	4%	6%
<i>Total CASA</i>	<i>51.0</i>	<i>55.1</i>	<i>60.8</i>	<i>57.8</i>	<i>56.9</i>	<i>9%</i>	<i>8%</i>	<i>10%</i>	<i>-5%</i>	<i>1%</i>	<i>4%</i>
Time Deposits	96.6	90.0	69.3	53.2	61.0	12%	-7%	-23%	-23%	10%	-7%
Total	147.6	145.1	130.0	111.1	117.9	11%	-2%	-10%	-15%	6%	-2%
CASA Ratio (%)	35	38	47	52	48						
LDR (%)	89	88	80	88	90						

By Currencies*



Conventional vs Sharia *



Notes:

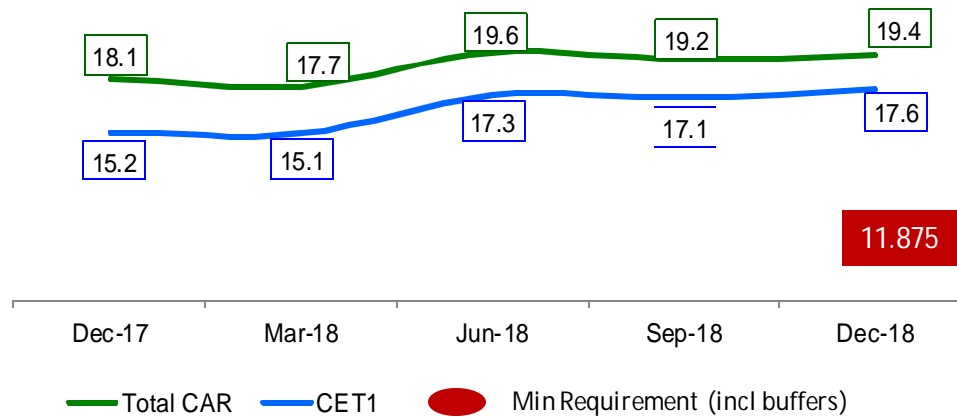
* Bank only

** Current Account, Saving Account, and Time Deposit including Sharia deposits

Source: Published and Management Report

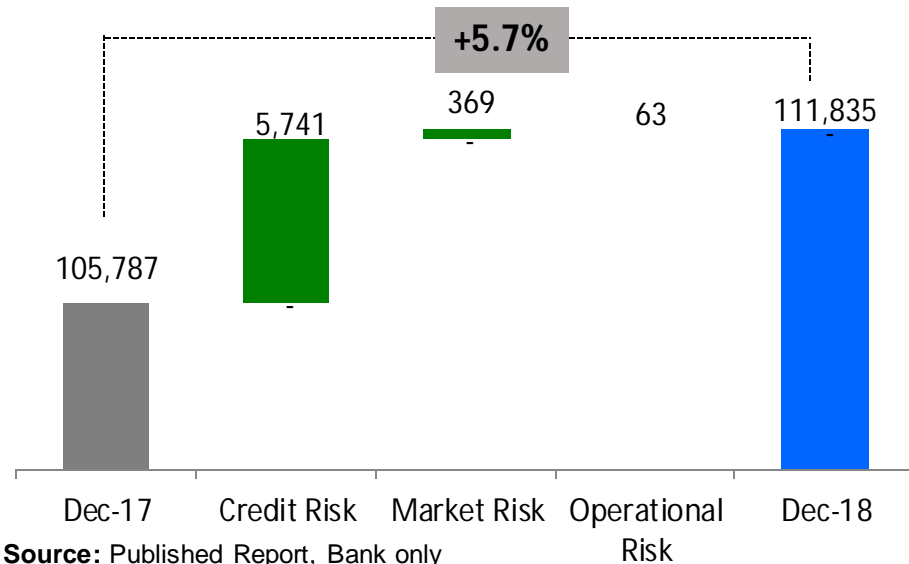
Capital – strong capital base to grow

Capital ratios (%)

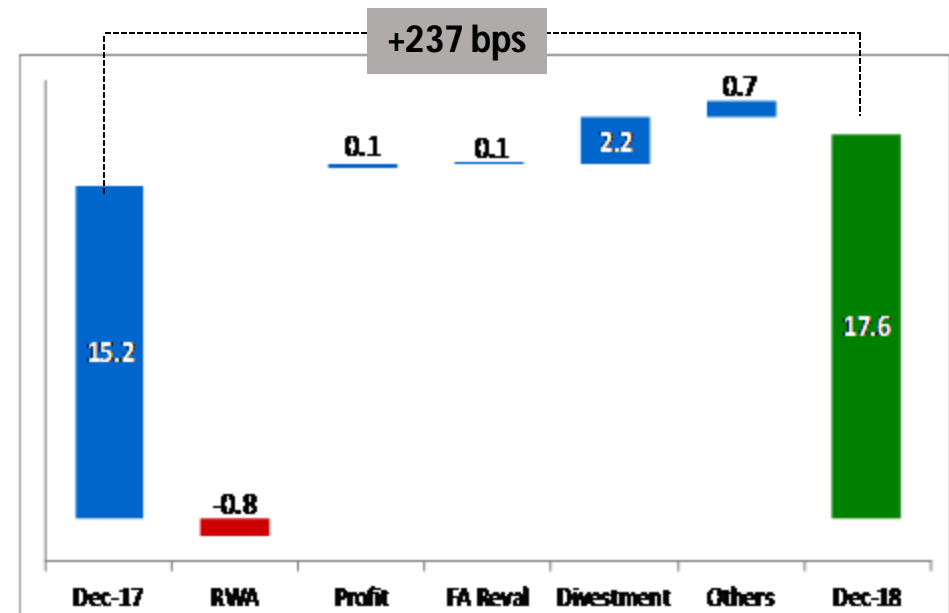


- **Strong capital position** as reflected in strengthened **Common Equity Tier 1 (CET-1) ratio and Capital Adequacy Ratio (CAR) of 17.6% and 19.4% respectively**, far higher than the minimum capital requirements.
- CET-1 +237 bps mainly driven by ASF divestment and partly set-off with higher RWA from strong loan growth

Risk Weighted Asset (Rp Bn)



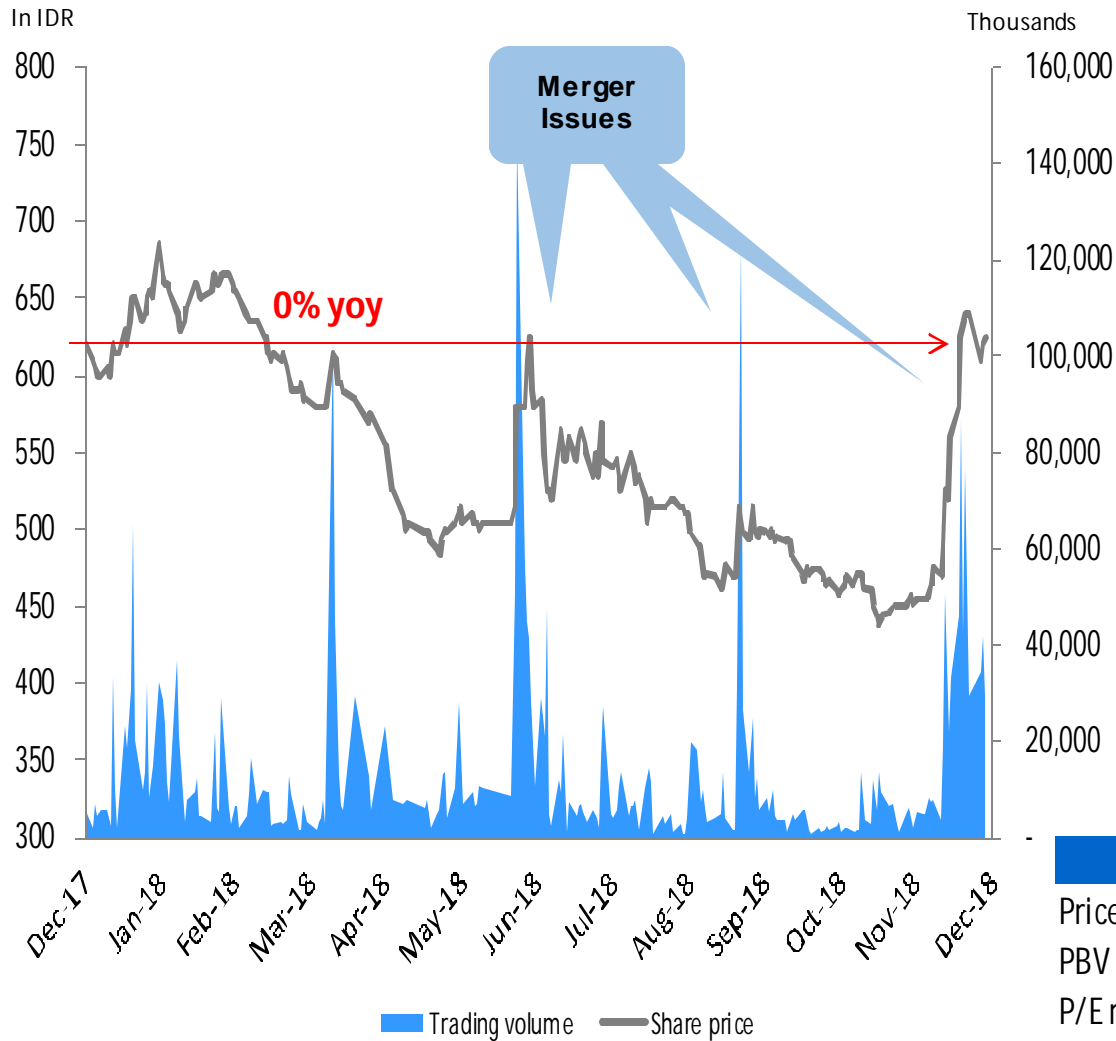
CET-1 Ratio (%)



Shares & Rating



Share Price & Trading Volume



Source: Reuters and IDX

Rating Agencies Rating/Outlook

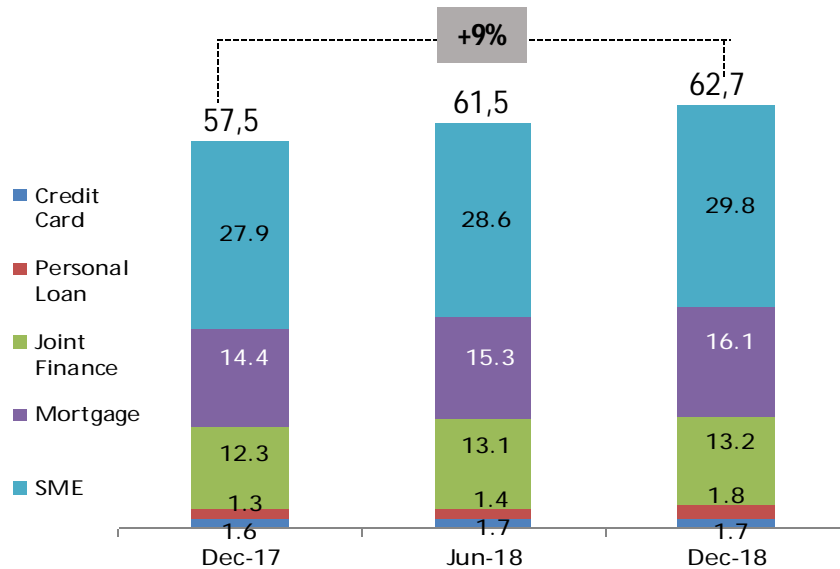
Agency	Rating/Outlook	
Pefindo (Sep 2018)	Corporate Rating	id AAA / Stable
	Senior Bond Rating	id AAA
	Pre Basel-III Sub Debt Rating	id AA+
	Basel-III Compliant Subordinated Bonds Rating	id AA
Fitch (Oct 2018)	National Long Term Rating	AAA(idn) / Stable
	National Short Term Rating	F1+(idn)
Moody's (April 2018)	Local and Foreign Currency Deposit Rating	Baa3/P-3
	Counterparty Risk Assessment	Baa3(cr)/P-3(cr)
	Baseline Credit Assessment	Ba2
	Adjusted Baseline Credit Assessment	Ba1

	BNI	Dec-17	Mar-18	Jun-18	Sep-18	Dec-18
Price (IDR.)		625	585	580	500	625
PBV (x)*		0.8	0.8	0.8	0.7	0.8
P/E ratio*		18	22	25	24	26
Market Cap (IDR Tn)		17.4	16.2	16.1	14.0	17.5

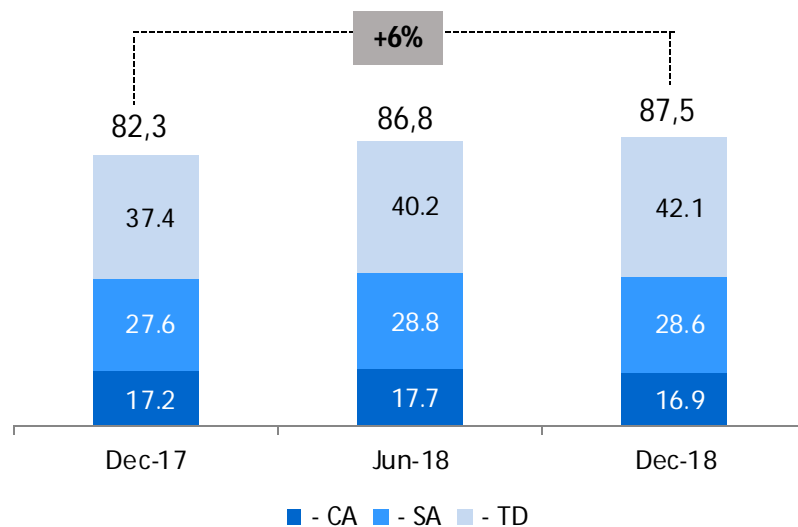
Source: IDX publication

Business Updates

Loans by Segment (Consolidated, Rp tn)



Deposits (Consolidated, Rp tn)



Business Performance in 2018

1. Loan growth of 9% (yoy) and third party fund grew by 6% (yoy)
2. In 2018, Retail Banking has done several digital initiatives, such as Voice ID, Digital account opening, Permata Me, SBR and Permata mobile X. Bank also partner with Fintech companies for credit channeling and security company to open digital RDN account.
3. Customer growth in 2018 shown significant increase which contributed by Permata digital account opening launch in March 2018
4. Increase Permata Mobile active users by 70% with 50% incremental total transactions
5. Partnering with 47 P2P companies and 2 Fintech companies (*Amartha and Festia*) to provide Escrow account, VA, and investors account to help Fintech to comply OJK regulations
6. Partnering with Fintech companies such as *Amartha and Tokopedia* to provide productive loans to micro businesses.

We entered partnerships with more business partners



CCPL DIGITAL OPENING, Nov '18

Online CCPL account opening. Speed up CC and PL credit decision process with lower CPA



AMARTHA

Channelling initiative and strategic partnership with Amarthta to accelerate UMKM loan has already signed IDR 52.4 Bn in loan with 13,927 customers as per 31 Oct '18



KREDIVO, Oct '18

Partnership with P2P Fintech Kredivo for channelling in order to grow asset of PL business. In Oct '18 PL disbursement through Kredivo reached IDR 25 Bn following the launching date in 23 Oct '18, exceeding the forecasted vol of IDR 10 Bn

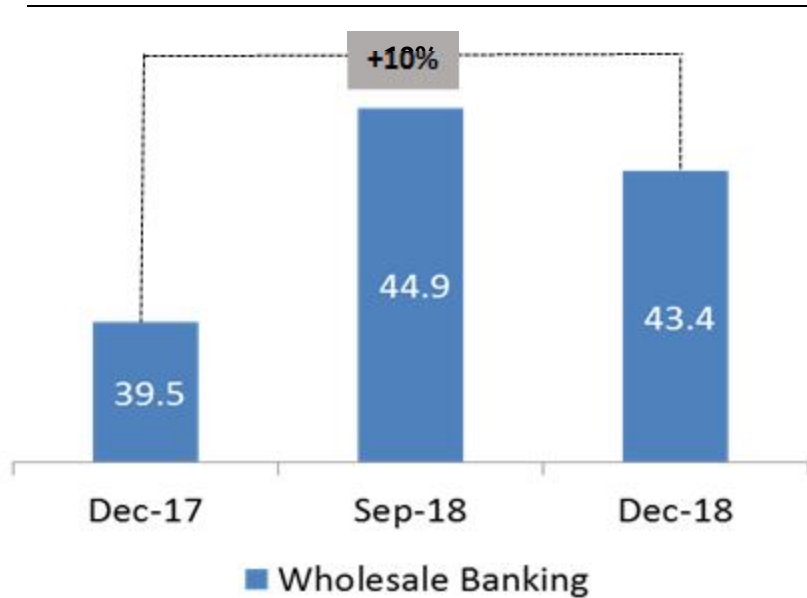


AIR ASIA CO-BRAND, Dec '18

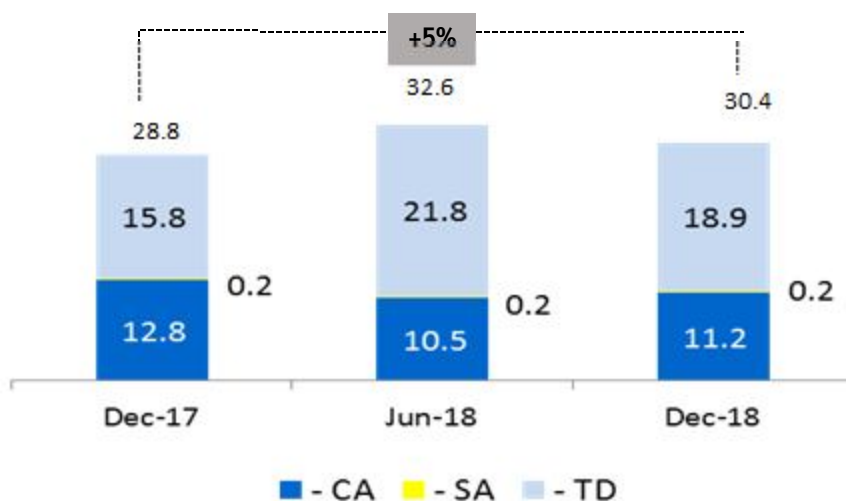
Credit & Debit Card co-brand partnership with AirAsia as one of acquisition strategies. Soft launch is scheduled in Dec '18 with public launch in Jan '19

Business Updates – Wholesale Banking

Loans (Consolidated, Rp Tn)



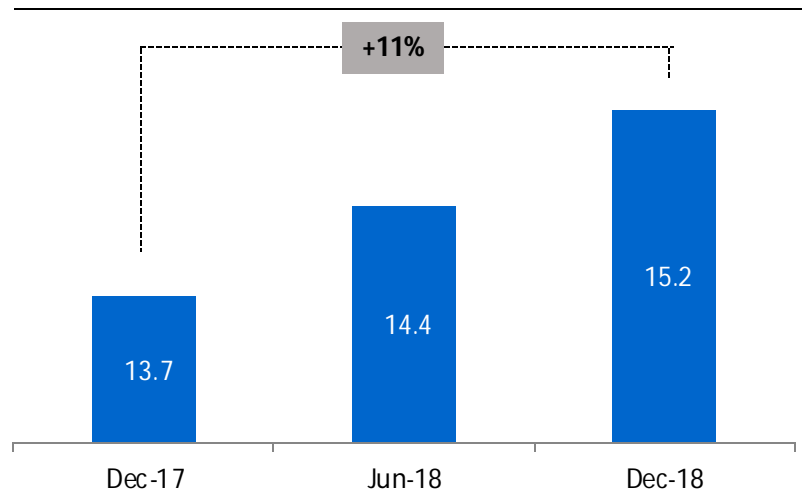
Deposits (Consolidated, Rp Tn)



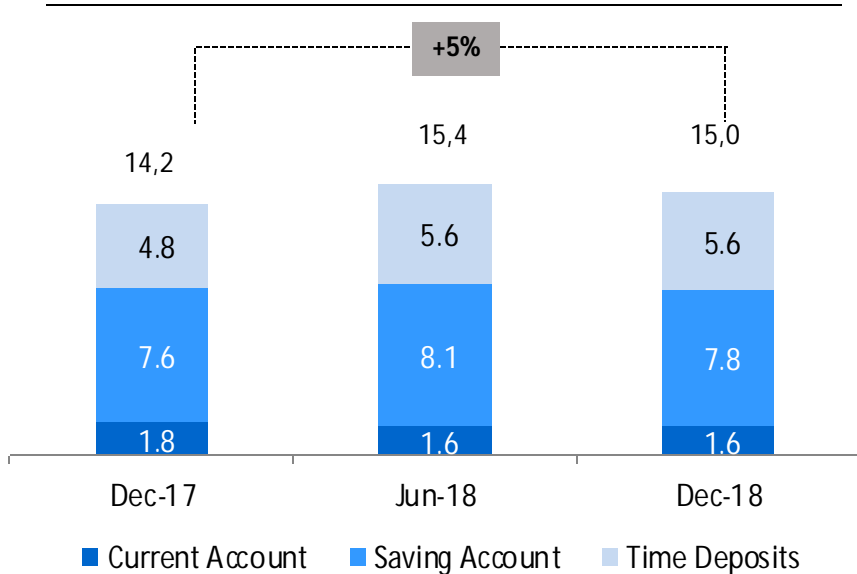
Business Performance in 2018

- 10% growth on asset was driven by both new acquisition and existing names from various segment. The growth was contributed by lending to corporate customers with strong credit grade.
- Improvement in WB asset quality
- Intensifying syndication deals with new 14 deals throughout 2018
- 8 new principal booked in 2018 to grow value chain business beyond automotive industry
- Manageable cost to income ratio by better cost management
- Sustainable growth in Deposits by 5% contributed by both Astra and non-Astra client

Loans (Rp Tn)



Deposits (Rp Tn)



Business Performance in 2018

- PBT in 2018 was Rp 369bn or grew 12% yoy
- Total Financing was Rp15.2tn, grew 11% yoy from both retail and wholesale segments
- Total Deposit was Rp 15.0tn or grew 5% YoY
- Asset quality continues to improve as reflected in NPF Gross of 0.9% in Dec 2018 as compared to 1.3% in Dec 2017

Awards Received in 2018

- The Best Overall Performance Sharia Windows Syariah Service Excellence Award (8 consecutive years) **from Infobank Magazine & MRI**
- Best Savings Account UUS Category (2018) and 2nd winner for Digital Branding (2018) Digital Branding Award **from Infobank**
- Top 5 Customer Choice (2018) **from Warta Ekonomi**
- **Best Layanan Satu Atap 2018** (One Stop Hajj Service) in Sukabumi

Business Updates – Sharia Banking (2/2)

Key Initiatives



2017 - 2018 Branding

MIPSTER

PERSIB

PermataMobile X

Wealth Wisdom



Digital Banking Updates

Digital Banking

Our new Digital Banking capabilities

While 2017 had been about building our technology foundation layer, 2018 was all about delivering digital capabilities so that they set us apart from our competition and taking PermataBank to the next level:



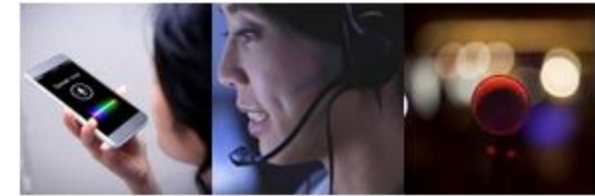
TOUCH ID

Launched in April 2017



FACE ID

Launched in February 2017



VOICE ID

Launched in March 2018



API BANKING

Launched in March 2018



OPEN CASA, TD ON-LINE

Launched in April 2018



BOOKING SBN ON-LINE

Launched in May 2018

Digital Banking

Our new Digital Banking capabilities

Many of our digital capabilities are leading edge and the FIRST in the markets delivering great customer experience and our brand value – simple, fast and reliable:



BUY/SELL BONDS ON-LINE

Launched in September 2017



BUY/SELL MUTUAL FUND ON- LINE

Launched in September 2017



DIGITAL VALUE CHAIN

Launched in January 2018



DATA LAKE

Launched in March 2018



DIGITAL LOAN PROCESSING

Launched in March 2018



QR PAY

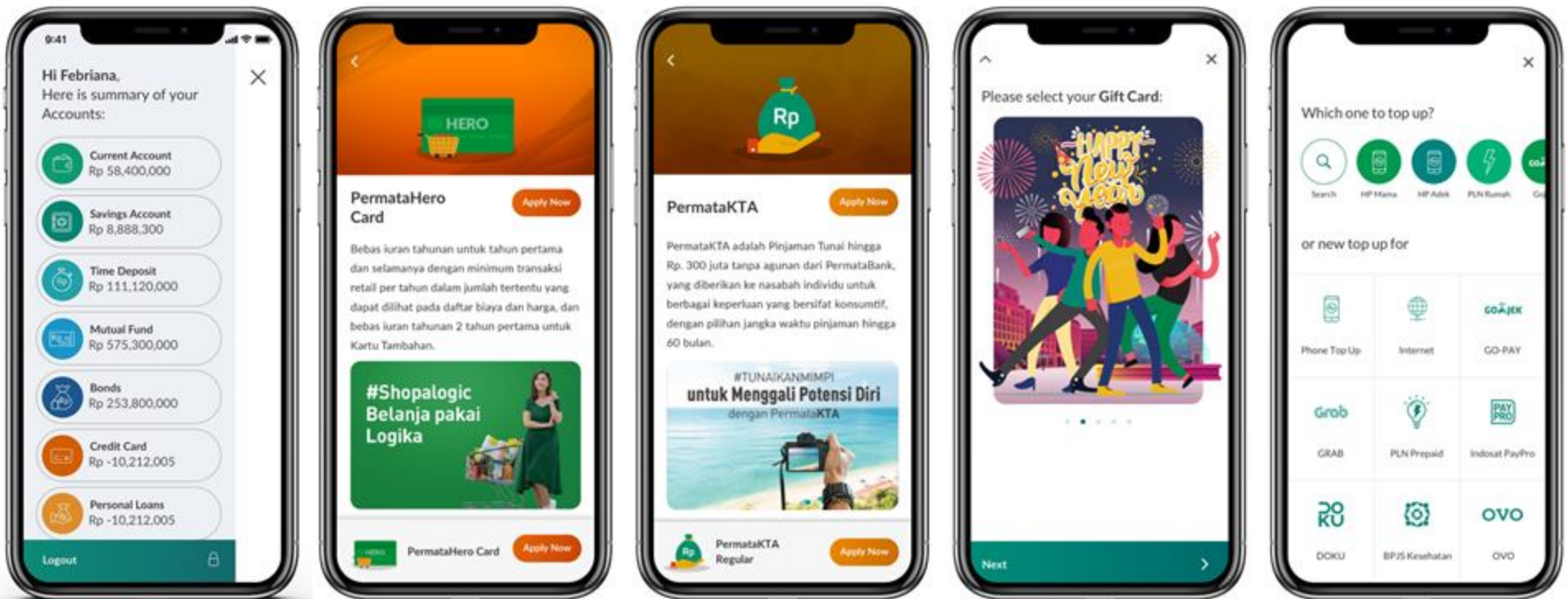
Pending Bank Indonesia launch

Digital Banking

We launched our new mobile banking app PermataMobileX



- PermataMobile X offers more than 200 features in one mobile banking app.
- Our customers now only need to deal with one super app that has all their accounts in one place. They can open CASA online, open Time Deposit, buy, sell Mutual Funds, Bonds, or get a Credit Card and Personal Loan from our digital PermataStore.
- We will continue to build many exciting digital capabilities in 2019 that solve customers pain points and deliver great customer experience.



Award 2018

2018 Contact Center Service Excellence Award

Penghargaan dengan predikat *Exceptional* untuk kategori Regular Banking, Priority Banking, Regular Credit Card, Platinum Credit Card, Sharia Banking

2018 Banking Service Excellence Award – MRI / Infobank

- Digital Banking Services Terbaik
- Kategori Bank Umum:
 - #1 *Best Opening Account Website Application*
- Kategori Bank Syariah:
 - *Golden Trophy Award (The Best Bank - kategori UUS)*
 - #1 *Best Overall Performance*
 - #1 *Best Overall Minus E-Banking*
 - #1 *Best Customer Service*
 - #1 *Call Center Sharia*

2018 Digital Touch Points Customer Engagement Award

Penghargaan dengan predikat *Good* untuk Regular Banking

2018 Service Quality Award

Penghargaan dengan predikat *Diamond* (tertinggi) untuk PermataBank Priority, Regular Banking, Platinum Credit Card

The Asian Banker Indonesia Country Awards 2018

Penghargaan kategori *The Best Frictionless Internet Banking Initiative, Application or Programme* untuk Permata E-Wealth



Appendices

Shareholders and Management

Shareholders

1.	PT Astra International Tbk	44,56%
2.	Standard Chartered Bank	44,56%
3.	Public	10,88%
Total		100,00%



Board of Commissioner

President Commissioner	Sebastian Ramon Arcuri
Vice President Commissioner	Suparno Djasmin
Independent Commissioner	Rahmat Waluyanto
Independent Commissioner	David Allen Worth
Independent Commissioner	Haryanto Sahari
Independent Commissioner	Zulkifli Zaini
Commissioner	Mark Spencer Greenberg
Commissioner	Ian Charles Anderson

Board of Directors

President Director	Ridha DM Wirakusumah ¹⁾
Director	Dhien Tjahajani
Director	Lea Setianti Kusumawijaya
Director	Abdy Dharma Salimin
Director	Loh Tee Boon
Director	Darwin Wibowo
Director	Djumariah Tenteram
Director Shariah unit	Herwin Bustaman ³⁾

¹⁾ Concurrently acting as HR Director

Nationwide Networks and Distribution

We offer a variety of banking products for both individuals and SMEs. We also focus on Wholesale Banking which is concentrated in the middle market corporates and value chain business segments

323 Conventional branches

17 Sharia branches

62 city



1,005 ATMs,
Access to > 100,000 ATMs*

16 Mobile Branches

>3,500 corporate clients,
>2.5m retail customers

**) terkoneksi melalui jaringan Alto, Visa Plus, ATM Bersama, Master Card dan Prima*

THANK YOU

PT Bank Permata Tbk

Investor Relations

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