

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **MARCH 2017** and two previous periods which are applicable on its Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah on the basis of Modarabah model.

The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS	MAR 2017	FEB 2017	JAN 2017
	PROFIT SHARING RATIO		
	Share of Mudarib	40%	40%
Share of Rabbul Maal	60%	60%	60%

ALFALAH SAVINGS DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage	
Saving Musharikah	Saving Musharikah - 0 To 9.99 K	Monthly	0.7420	0.7423	0.7388	
	Saving Musharikah - 10 K To 99.99 K	Monthly	0.7445	0.7447	0.7412	
	Saving Musharikah - 100 K To 499.99 K	Monthly	0.7469	0.7472	0.7436	
	Saving Musharikah - 500 K To 999.99 K	Monthly	0.7493	0.7496	0.7460	
	Saving Musharikah - 1 M To 4.99 M	Monthly	0.7881	0.7884	0.7846	
	Saving Musharikah - 5 M To 9.99 M	Monthly	0.8148	0.8151	0.8112	
	Saving Musharikah - 10 M To 24.99 M	Monthly	0.8245	0.8248	0.8209	
	Saving Musharikah - 25 M To 49.99 M	Monthly	0.8269	0.8272	0.8233	
	Saving Musharikah - 50 M To 99.99 M	Monthly	0.8293	0.8296	0.8257	
	Saving Musharikah - 100 M To 499.99 M	Monthly	0.8317	0.8321	0.8281	
	Saving Musharikah - 500 M & Above	Monthly	0.4971	0.4973	0.4949	
Falah Savings	Falah Mahana Amdani - 1 To 499.99 K	Monthly	0.4971	0.4973	0.4949	
	Falah Mahana Amdani - 500 K To 24.99 M	Monthly	1.0063	1.0067	1.0019	
	Falah Classic Savings Account	Six Monthly	0.4971	0.4973	0.4949	
	AlFalah Islamic Business Way	Monthly	0.0097	0.0097	0.0097	
	Alfalah Islamic Asaan Savings Account	Six Monthly	0.4971	0.4973	0.4950	
Falah Business Account	Falah Business Account - 1 To 999.99 K	Monthly	0.4971	0.4973	0.4949	
	Falah Business Account - 1 M To 4.99 M	Monthly	0.8002	0.8005	0.7967	
	Falah Business Account - 5 M To 9.99 M	Monthly	0.8245	0.8248	0.8209	
	Falah Business Account - 10 M To 24.99 M	Monthly	0.8487	0.8491	0.8450	
	Falah Business Account - 25 M To 49.99 M	Monthly	0.8609	0.8612	0.8571	
	Falah Business Account - 50 M To 99.99 M	Monthly	0.8730	0.8733	0.8691	
	Falah Business Account - 100 M To 149.99 M	Monthly	0.9142	0.9145	0.9102	
	Falah Business Account - 150 M To 199.99 M	Monthly	0.9384	0.9388	0.9343	
	Falah Business Account - 200 M To 499.99 M	Monthly	0.9457	0.9461	0.9416	
	Falah Business Account - 500 M & Above	Monthly	0.4971	0.4973	0.4949	
OTHER REMUNERATIVE		Payment Frequency	Weightage	Weightage	Weightage	
Falah Margin Accounts		Monthly	0.0073	0.0073	0.0072	
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage	
	Seven - Days Notice Period Deposit	At Maturity	0.9136	0.9136	0.9270	
	Thirty - Days Notice Period Deposit	At Maturity	0.9381	0.9341	0.9340	
Falah One Month TDR	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	0.9456	0.9458	0.9414	
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	0.9699	0.9704	0.9658	
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	0.9821	0.9825	0.9778	
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	0.9942	0.9946	0.9899	
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.0185	1.0189	1.0140	
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.0427	1.0431	1.0381	
	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.0670	1.0674	1.0623	
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.0912	1.0916	1.0864	
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.1276	1.1280	1.1226	
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.1397	1.1402	1.1347	
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.1858	1.1644	1.1589	
	Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.1155	1.1159	1.1106	
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.1518	1.1523	1.1468	
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.2125	1.2129	1.2071	
	3 Months TDR	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	0.9700	0.9703	0.9658
		TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	0.9943	0.9946	0.9899
		TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.0063	1.0067	1.0019
TDR 3 Months Tier-Wise - 5 M To 9.99 M		At Maturity	1.0185	1.0189	1.0140	
TDR 3 Months Tier-Wise - 10 M To 24.99 M		At Maturity	1.0427	1.0431	1.0381	
TDR 3 Months Tier-Wise - 25 M To 49.99 M		At Maturity	1.0670	1.0674	1.0623	
TDR 3 Months Tier-Wise - 50 M To 74.99 M		At Maturity	1.0912	1.0916	1.0864	
TDR 3 Months Tier-Wise - 75 M To 99.99 M		At Maturity	1.1155	1.1159	1.1106	
TDR 3 Months Tier-Wise - 100 M To 149.99 M		At Maturity	1.1518	1.1523	1.1468	
TDR 3 Months Tier-Wise - 150 M To 199.99 M		At Maturity	1.1640	1.1644	1.1589	
TDR 3 Months Tier-Wise - 200 M To 499.99 M		At Maturity	1.1882	1.1887	1.1830	
TDR 3 Months Tier-Wise - 500 M To 999.99 M		At Maturity	1.1276	1.1280	1.1226	
TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn		At Maturity	1.1640	1.1644	1.1589	
TDR 3 Months Tier-Wise - 2 Bn & Above		At Maturity	1.2246	1.2251	1.2192	

Ovais Ahmed Qazi
 Resident
 Shariah Board Member
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The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS	MAR 2017	FEB 2017	JAN 2017
	PROFIT SHARING RATIO		
	Share of Mudarib	40%	40%
Share of Rabbul Maal	60%	60%	60%

6 Months TDR	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	0.9816	0.9818	0.9774	
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.0063	1.0067	1.0020	
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.0185	1.0189	1.0140	
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.0306	1.0310	1.0261	
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.0548	1.0553	1.0502	
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.0791	1.0795	1.0744	
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.1033	1.1038	1.0985	
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.1276	1.1280	1.1227	
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.1640	1.1644	1.1589	
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.1761	1.1765	1.1709	
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.2003	1.2008	1.1950	
	TDR 6 Months Tier-Wise - 500 M to 999.99 M	At Maturity	1.1397	1.1401	1.1347	
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.1761	1.1765	1.1709	
	TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.2367	1.2372	1.2313	
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2084	1.2091	1.2031	
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2697	1.2702	1.2642	
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2825	1.2830	1.2769	
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2953	1.2958	1.2896	
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3055	1.3060	1.2998	
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3183	1.3188	1.3125	
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3310	1.3315	1.3252	
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3361	1.3366	1.3303	
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3387	1.3392	1.3328	
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3412	1.3417	1.3354	
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3438	1.3443	1.3379	
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.3580	1.3585	1.3520	
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3677	1.3682	1.3617	
	TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.3701	1.3706	1.3641	
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2126	1.2118	1.2069	
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2704	1.2721	1.2648	
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2848	1.2860	1.2797	
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2979	1.2980	1.2921	
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3079	1.3084	1.3022	
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3206	1.3213	1.3150	
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3334	1.3340	1.3276	
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3386	1.3391	1.3327	
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3411	1.3416	1.3352	
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3437	1.3442	1.3378	
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3462	1.3467	1.3403	
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.3604	1.3609	1.3544	
	3 Years TDR	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2181	1.2187	1.2127
		TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2794	1.2800	1.2738
TDR 3 Year Tier-Wise - 1 M To 4.99 M		At Maturity	1.2922	1.2927	1.2866	
TDR 3 Year Tier-Wise - 5 M To 9.99 M		At Maturity	1.3042	1.3047	1.2995	
TDR 3 Year Tier-Wise - 10 M To 24.99 M		At Maturity	1.3151	1.3158	1.3094	
TDR 3 Year Tier-Wise - 25 M To 49.99 M		At Maturity	1.3280	1.3285	1.3222	
TDR 3 Year Tier-Wise - 50 M To 74.99 M		At Maturity	1.3407	1.3412	1.3349	
TDR 3 Year Tier-Wise - 75 M To 99.99 M		At Maturity	1.3458	1.3464	1.3399	
TDR 3 Year Tier-Wise - 100 M To 149.99 M		At Maturity	1.3484	1.3489	1.3425	
TDR 3 Year Tier-Wise - 150 M To 199.99 M		At Maturity	1.3509	1.3515	1.3450	
TDR 3 Year Tier-Wise - 200 M To 499.99 M		At Maturity	1.3535	1.3540	1.3475	
TDR 3 Year Tier-Wise - 500 M & Above		At Maturity	1.3677	1.3682	1.3617	
Falah Term Deposit Certificates - 3 Years		Monthly	1.3943	1.3949	1.3882	
5 Years TDR		TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2305	1.2302	1.2251
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2916	1.2922	1.2860	
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3041	1.3052	1.2984	
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3170	1.3183	1.3110	
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3273	1.3278	1.3215	
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3401	1.3406	1.3341	
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3529	1.3533	1.3470	
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3580	1.3584	1.3520	
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3605	1.3610	1.3546	
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3631	1.3636	1.3571	
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3656	1.3661	1.3596	
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.3798	1.3803	1.3737	

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ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO			
		MAR 2017	FEB 2017	JAN 2017	
		Share of Mudarib	40%	40%	40%
		Share of Rabbul Maal	60%	60%	60%
Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1964	1.1968	1.1912
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2577	1.2581	1.2521
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.2704	1.2709	1.2648
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2832	1.2837	1.2775
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2934	1.2939	1.2877
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3061	1.3066	1.3004
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3189	1.3194	1.3131
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3241	1.3245	1.3182
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3266	1.3271	1.3207
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3291	1.3296	1.3233
	TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3317	1.3322	1.3258
	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.3458	1.3463	1.3399
	TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.3555	1.3560	1.3496
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.3580	1.3585	1.3520	
Falah 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2184	1.2187	1.2130
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2795	1.2800	1.2738
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.2923	1.2927	1.2866
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3050	1.3054	1.2993
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3151	1.3158	1.3093
	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3279	1.3285	1.3221
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3407	1.3412	1.3349
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3458	1.3464	1.3399
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3484	1.3489	1.3425
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3509	1.3515	1.3450
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3535	1.3540	1.3475
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.3677	1.3682	1.3617
	1 Month Bullet Maturity	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.0306	1.0312
AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M		At Maturity	1.3216	1.3221	1.4124
AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M		At Maturity	1.3240	1.3245	1.4146
AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M		At Maturity	1.3267	1.3266	1.4173
AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M		At Maturity	1.3286	1.3297	1.4193
AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M		At Maturity	1.3311	1.3320	1.4220
AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above		At Maturity	1.3337	1.3343	1.4247
3 Month Bullet Maturity		AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.0551	1.0551
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3240	1.3245	1.4148
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3264	1.3269	1.4172
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3286	1.3297	1.4193
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3311	1.3320	1.4220
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3337	1.3343	1.4247
	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3362	1.3366	1.4267
	6 Month Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.0672	1.0675
AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M		At Maturity	1.3555	1.3559	1.4464
AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M		At Maturity	1.3578	1.3582	1.4484
AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M		At Maturity	1.3603	1.3605	1.4511
AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M		At Maturity	1.3629	1.3636	1.4531
AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M		At Maturity	1.3654	1.3659	1.4558
AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above		At Maturity	1.3822	1.3827	1.4727
1 Yr Bullet Maturity		AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3191	1.3197
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3578	1.3582	1.4484
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3603	1.3605	1.4511
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3629	1.3636	1.4531
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3654	1.3659	1.4558
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3679	1.3683	1.4585
	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.3844	1.3852	1.4755
	1 Year Monthly	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.3070	1.3073
AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M		Monthly	1.3458	1.3464	1.4365
AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M		Monthly	1.3483	1.3490	1.4389
AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M		Monthly	1.3508	1.3513	1.4416
AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M		Monthly	1.3533	1.3536	1.4437
AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M		Monthly	1.3552	1.3559	1.4464
AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above		Monthly	1.3698	1.3706	1.4606


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