

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **NOVEMBER 2016** 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		NOV 2016	OCT 2016	SEPT 2016	
	PROFIT SHARING RATIO				
	Share of Mudarib	40%	40%	40%	40%
Share of Rabbul Maal	60%	60%	60%	60%	

ALFALAH SAVINGS DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage
Saving Musharikah	Saving Musharikah - 0 To 9.99 K	Monthly	0.7248	0.7255	0.7164
	Saving Musharikah - 10 K To 99.99 K	Monthly	0.7271	0.7278	0.7187
	Saving Musharikah - 100 K To 499.99 K	Monthly	0.7293	0.7301	0.7210
	Saving Musharikah - 500 K To 999.99 K	Monthly	0.7316	0.7324	0.7233
	Saving Musharikah - 1 M To 4.99 M	Monthly	0.7798	0.7806	0.7709
	Saving Musharikah - 5 M To 9.99 M	Monthly	0.8050	0.8059	0.7958
	Saving Musharikah - 10 M To 24.99 M	Monthly	0.8142	0.8151	0.8049
	Saving Musharikah - 25 M To 49.99 M	Monthly	0.8165	0.8174	0.8072
	Saving Musharikah - 50 M To 99.99 M	Monthly	0.8188	0.8197	0.8094
	Saving Musharikah - 100 M To 499.99 M	Monthly	0.8211	0.8220	0.8117
	Saving Musharikah - 500 M & Above	Monthly	0.5160	0.5166	0.5101

Falalah Savings	Falah Mahana Amdani - 1 To 499.99 K	Monthly	0.5160	0.5166	0.5101
	Falah Mahana Amdani - 500 K To 24.99 M	Monthly	0.9862	0.9873	0.9749
	Falah Classic Savings Account	Six Monthly	0.5160	0.5166	0.5101
	AlFalah Islamic Business Way	Monthly	0.0138	0.0138	0.0136
	AlFalah Islamic Asaan Savings Account	Six Monthly	0.5160	0.5166	0.5101

Falalah Business Account	Falah Business Account - 1 To 999.99 K	Monthly	0.7339	0.7347	0.7255
	Falah Business Account - 1 M To 4.99 M	Monthly	0.7890	0.7898	0.7799
	Falah Business Account - 5 M To 9.99 M	Monthly	0.8326	0.8334	0.8230
	Falah Business Account - 10 M To 24.99 M	Monthly	0.8647	0.8656	0.8548
	Falah Business Account - 25 M To 49.99 M	Monthly	0.8761	0.8771	0.8661
	Falah Business Account - 50 M To 99.99 M	Monthly	0.8876	0.8885	0.8774
	Falah Business Account - 100 M To 149.99 M	Monthly	0.8991	0.9000	0.8888
	Falah Business Account - 150 M To 199.99 M	Monthly	0.9105	0.9115	0.9001
	Falah Business Account - 200 M To 499.99 M	Monthly	0.9197	0.9207	0.9092
	Falah Business Account - 500 M & Above	Monthly	0.5160	0.5166	0.5101

OTHER REMUNERATIVE		Payment Frequency	Weightage	Weightage	Weightage
Falalah Margin Accounts		Monthly	0.0115	0.0115	0.0113

ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage
Seven - Days Notice Period Deposit		At Maturity	1.0604	1.0138	1.0420
Thirty - Days Notice Period Deposit		At Maturity	1.0444	1.0481	1.0325
Falalah One Month TDR	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.0593	1.0606	1.0473
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.1147	1.1159	1.1019
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.1261	1.1273	1.1132
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.1376	1.1388	1.1246
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.1468	1.1480	1.1336
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.1582	1.1595	1.1450
	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.1697	1.1709	1.1563
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.1743	1.1755	1.1609
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.1766	1.1778	1.1631
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.1789	1.1801	1.1654
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.1812	1.1824	1.1677
	Falah One Month Term Deposit - 500 M To 999.99 M	At Maturity	1.2500	1.2513	1.2357
3 Months TDR	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.2592	1.2605	1.2447
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.2615	1.2628	1.2470
	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.0712	1.0718	1.0586
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.1261	1.1274	1.1132
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.1376	1.1388	1.1246
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.1491	1.1503	1.1359
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.1582	1.1595	1.1450
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.1697	1.1709	1.1563
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.1812	1.1824	1.1677
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.1858	1.1870	1.1722
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.1881	1.1893	1.1745
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.1904	1.1916	1.1767
6 Months TDR	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.1926	1.1939	1.1790
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.2729	1.3317	1.3150
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.2752	1.3340	1.3173
	TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.2775	1.3363	1.3196
	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.0783	1.0794	1.0656
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.1330	1.1342	1.1201
TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.1445	1.1457	1.1314	
TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.1559	1.1571	1.1427	

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27/10/16

Ovais Ahmed Qazi
Resident
Shariah Board Member
Bank Alfalah Limited
Islamic Banking Group

Bank Alfalah Limited

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PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

ISLAMIC DEPOSIT PRODUCTS		NOV 2016	OCT 2016	SEPT 2016		
		PROFIT SHARING RATIO				
		Share of Mudarib	40%	40%	40%	
Share of Rabbul Maal	60%	60%	60%			
6 Months TDR	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.1651	1.1664	1.1518	
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.1766	1.1778	1.1631	
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.1880	1.1893	1.1744	
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.1927	1.1939	1.1790	
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.1949	1.1962	1.1813	
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.1972	1.1985	1.1835	
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.1995	1.2008	1.1858	
	TDR 6 Months Tier-Wise - 500 M to 999.99 M	At Maturity	1.2798	1.3385	1.3218	
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.2821	1.3408	1.3241	
TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.2844	1.3431	1.3264		
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1660	1.1673	1.1526	
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2240	1.2252	1.2100	
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2360	1.2373	1.2218	
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2481	1.2494	1.2338	
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2577	1.2590	1.2433	
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2698	1.2711	1.2552	
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2818	1.2832	1.2672	
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2867	1.2880	1.2719	
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2891	1.2905	1.2743	
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2915	1.2929	1.2767	
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2939	1.2953	1.2791	
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.3073	1.3891	1.3944	
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3165	1.3914	1.3966	
	TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.3188	1.3936	1.3989	
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1678	1.1702	1.1558	
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2278	1.2300	1.2138	
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2390	1.2408	1.2248	
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2507	1.2515	1.2364	
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2600	1.2614	1.2455	
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2721	1.2735	1.2575	
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2841	1.2855	1.2694	
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2890	1.2903	1.2742	
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2914	1.2927	1.2766	
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2938	1.2952	1.2790	
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2962	1.2976	1.2814	
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.3096	1.3914	1.3966	
	3 Years TDR	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1753	1.1763	1.1616
		TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2331	1.2344	1.2190
TDR 3 Year Tier-Wise - 1 M To 4.99 M		At Maturity	1.2451	1.2465	1.2309	
TDR 3 Year Tier-Wise - 5 M To 9.99 M		At Maturity	1.2572	1.2588	1.2428	
TDR 3 Year Tier-Wise - 10 M To 24.99 M		At Maturity	1.2668	1.2682	1.2524	
TDR 3 Year Tier-Wise - 25 M To 49.99 M		At Maturity	1.2790	1.2803	1.2644	
TDR 3 Year Tier-Wise - 50 M To 74.99 M		At Maturity	1.2910	1.2923	1.2763	
TDR 3 Year Tier-Wise - 75 M To 99.99 M		At Maturity	1.2958	1.2972	1.2810	
TDR 3 Year Tier-Wise - 100 M To 149.99 M		At Maturity	1.2983	1.2996	1.2834	
TDR 3 Year Tier-Wise - 150 M To 199.99 M		At Maturity	1.3007	1.3021	1.2858	
TDR 3 Year Tier-Wise - 200 M To 499.99 M		At Maturity	1.3031	1.3045	1.2882	
TDR 3 Year Tier-Wise - 500 M & Above		At Maturity	1.3119	1.3936	1.3989	
Falah Term Deposit Certificates - 3 Years		Monthly	1.3761	1.3776	1.3604	
5 Years TDR		TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1864	1.1877	1.1728
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2442	1.2459	1.2300	
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2564	1.2577	1.2420	
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2687	1.2696	1.2541	
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2784	1.2797	1.2638	
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2904	1.2917	1.2756	
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3025	1.3039	1.2876	
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3073	1.3087	1.2923	
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3098	1.3111	1.2947	
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3121	1.3135	1.2971	
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3146	1.3159	1.2995	
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.3165	1.3959	1.4012	
	1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1545	1.1557	1.1413
TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K		Monthly	1.2124	1.2137	1.1986	
TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M		Monthly	1.2245	1.2258	1.2105	
TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M		Monthly	1.2366	1.2379	1.2224	
TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M		Monthly	1.2462	1.2476	1.2320	
TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M		Monthly	1.2583	1.2596	1.2439	
TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M		Monthly	1.2704	1.2717	1.2558	
TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M		Monthly	1.2752	1.2765	1.2606	
TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M		Monthly	1.2776	1.2790	1.2630	
TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M		Monthly	1.2800	1.2814	1.2654	
TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M		Monthly	1.2825	1.2838	1.2678	

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ISLAMIC DEPOSIT PRODUCTS		NOV 2016	OCT 2016	SEPT 2016
	PROFIT SHARING RATIO			
	Share of Mudarib	40%	40%	40%
	Share of Rabbul Maal	60%	60%	60%

Falah	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.2958	1.3776	1.3830
	TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.3050	1.3799	1.3853
	TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.3073	1.3822	1.3876
Falah 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1750	1.1762	1.1620
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2331	1.2344	1.2189
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.2452	1.2465	1.2309
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2572	1.2585	1.2428
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2669	1.2681	1.2524
	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2790	1.2803	1.2643
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2910	1.2923	1.2763
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2958	1.2972	1.2810
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2983	1.2996	1.2834
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3007	1.3020	1.2858
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3031	1.3045	1.2882
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.3050	1.3845	1.3898
1 Month Bullet Maturity	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.1491	1.1503	1.1360
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3417	1.3431	1.3264
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3439	1.3456	1.3287
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3461	1.3476	1.3310
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3484	1.3503	1.3333
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3512	1.3523	1.3356
3 Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.1603	1.1617	1.1471
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3440	1.3456	1.3287
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3461	1.3476	1.3310
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3484	1.3503	1.3333
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3509	1.3523	1.3354
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3532	1.3546	1.3377
5 Month Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.1675	1.1685	1.1540
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3740	1.3753	1.3580
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3763	1.3773	1.3603
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3785	1.3800	1.3626
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3807	1.3821	1.3649
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3830	1.3848	1.3672
1 Yr Bullet Maturity	AlFalah Islamic One Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.2601	1.2611	1.2454
	AlFalah Islamic One Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3763	1.3773	1.3603
	AlFalah Islamic One Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3785	1.3800	1.3626
	AlFalah Islamic One Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3807	1.3821	1.3649
	AlFalah Islamic One Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3830	1.3848	1.3672
	AlFalah Islamic One Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3852	1.3915	1.3965
1 Year Monthly	AlFalah Islamic One Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.2485	1.2496	1.2344
	AlFalah Islamic One Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.3647	1.3661	1.3490
	AlFalah Islamic One Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.3668	1.3686	1.3511
	AlFalah Islamic One Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.3690	1.3706	1.3534
	AlFalah Islamic One Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.3718	1.3733	1.3557
	AlFalah Islamic One Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.3740	1.3800	1.3856
	AlFalah Islamic One Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.3874	1.4375	1.4419

Ismail Fahar

Ovais Ahmed Qazi
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Resident
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