

PROFIT RATES FOR THE MONTH OF DECEMBER 2018

Product Name	Payment Frequency	Profit Rate		
Local Currency A	Accounts			
SAVING ACCOUNTS				
HBL Islamic PLS Account	Monthly	4.403%		
HBL Al-Mukhtar Account	Monthly	0.057%		
HBL at Work Islamic Premium Account	January & July	0.057%		
UDI Al lutife A account				
HBL Al-Irtifa Account	NAAl-li-	4.7400/		
Deposits of Rs.1 but less than 500K	Monthly	4.710%		
Deposits of Rs.500K but less than 1(M)	Monthly	4.710%		
Deposits of Rs.1(M) but less than 5(M)	Monthly	4.710%		
Deposits of Rs. 5(M) but less than 25(M)	Monthly	4.710%		
Deposits of Rs. 25(M) but less than 50(M)	Monthly Monthly	4.710%		
Deposits of Rs. 50(M) but less than 100(M)		4.710%		
Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.710%		
Deposits of Rs. 250(M) but less than 500(M) Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly Monthly	4.710%		
Deposits of Rs. 1(B) and above	Monthly	4.710% 4.710%		
AL-SAMARAT TERM ACCOUNTS Profit on Maturity				
Al - Samarat 1 Month	Maturity	5.197%		
Al - Samarat 3 Months	Maturity	5.321%		
Al - Samarat 6 Months	Maturity	5.570%		
Al - Samarat One Year	Maturity	6.892%		
Al - Samarat Three Years	Maturity	6.815%		
Al - Samarat Five Years	Maturity	7.437%		
Profit on Monthly				
Al - Samarat One Year	Monthly	6.662%		
Al - Samarat Three Years	Monthly	6.131%		
Al - Samarat Five Years	Monthly	5.694%		
Profit on Quarterly				
Al - Samarat One Year	Quarterly	6.754%		
Al - Samarat Three Years	Quarterly	6.255%		
AI - Samarat Five Years	Quarterly	6.005%		
Profit on Semi Annually				
Al - Samarat One Year	Semi Annually	6.823%		
Al - Samarat Three Years	Semi Annually	6.379%		
Al - Samarat Five Years	Semi Annually	6.379%		







Head, Islamic Compliance & Finance

BANKING

PROFIT RATES FOR THE MONTH OF DECEMBER 2018

Produ	ct Name	Payment Frequency	Profit Rate
E	oroign Currency Accounts		
IBL Islamic PLS Account (FCY)	oreign Currency Accounts		
ess than 1000		Monthly	0.2710/
rom 1000 to less than FCY 50,000		Monthly	0.271%
rom 50,000 & above		Monthly Monthly	0.406%
10111 30,000 & above		Wildlift	0.54270
IBL Islamic High Yield Investment Deposit (FCY)		
One Month			
rom 1,000 to 99,999		Maturity	0.542%
rom 100,000 to 499,999		Maturity	0.542%
rom 500,000 & above		Maturity	0.542%
Two Months			
rom 1,000 to 99,999		Maturity	0.542%
rom 100,000 to 499,999		Maturity	0.542%
rom 500,000 & above		Maturity	0.542%
Three Months from 1,000 to 99,999		Manuita	0.5420/
rom 100,000 to 499,999		Maturity	0.542%
rom 500,000 & above		Maturity Maturity	0.542%
ix Months		Watanty	0.54270
rom 1,000 to 99,999		Maturity	0.542%
rom 100,000 to 499,999		Maturity	0.542%
rom 500,000 & above		Maturity	0.542%
welve Months			
rom 1,000 to 99,999		Maturity	0.542%
rom 100,000 to 499,999		Maturity	0.542%
rom 500,000 & above		Maturity	0.542%
repared by:	Reviewed by:	Recommend by:	
	Jam Hillem		4
Pool Manager	Head, Pool Management Unit	He	ad, Islamic Proj
Approved by:			

Head, Islamic Banking

Resident Sharia'h Board Member



PROFIT RATES 2017 and 2018

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Product Name	Month	Month Feb	Month Mar	Month Apr	Month May	Month	Month	Month Aug	Month Sept	Month Oct	Month Nov	Month Dec	Month	Month Feb	Month Mar	Month Apr	Month May	Month	Month	Month Aug	Month Sep	Month Oct	Mont
	Jan 2017	2017	2017	2017	2017	Jun 2017	Jul 2017	2017	2017	2017	2017	2017	Jan 2018	2018	2018	2018	2018	Jun 2018	Jul 2018	2018	2018	2018	201
ocal Currency Accounts	_																						
AVING ACCOUNTS																							
BL Islamic PLS Account	3.400%			3.500%		3.400%	3.670%	3.400%			4.870%	3.400%	3.400%	3.730%	3.720%	3.700%	3.733%	-	3.607%	3.751%	3.684%	3.932%	
IBL Al-Mukhtar Account	0.050%	0.060%	0.040%	0.050%	0.050%	0.050%	0.050%	0.050%	0.050%		0.070%	0.050%	0.050%	0.050%	0.050%	0.050%	0.055%	0.054%	0.053%	0.055%	0.054%	0.058%	
HBL at Work Islamic Premium Account	0.050%	0.060%	0.040%	0.050%	0.050%	0.050%	0.050%	0.050%	0.050%	0.050%	0.070%	0.050%	0.050%	0.050%	0.050%	0.050%	0.055%	0.054%	0.053%	0.055%	0.054%	0.058%	0.05
HBL Al-Irtifa Account																				AT - 10 - 11 - 12			
Deposits of Rs.1 but less than 500K	0.000%	0.000%	2.620%	3.500%	3.680%	3.400%	3.670%	3.400%	3.400%	3.400%	4.870%	3.400%	3.400%	3.730%	3.720%	3.700%	3.733%	3.645%	3.607%	3.751%	3.684%	3.932%	4,17
Deposits of Rs.500K but less than 1(M)	3.500%	3.850%	2.710%	3.610%	3.790%	3.500%	3.780%	3.500%	3.500%	3.500%	5.020%	3.500%	3.500%	3.840%	3.830%	3.810%	3.842%	3.752%	3.714%	3.861%	3.793%	4.028%	4.17
Deposits of Rs.1(M) but less than 5(M)	3.850%	4.260%	3.000%	3.970%	4.170%	3.850%	4.160%	3.850%	3.850%	3.860%	5.520%	3.860%	3.850%	4.220%	4.210%	4.190%	4.226%		4.085%	4.247%	4.172%	4.431%	4.17
Deposits of Rs. 5(M) but less than 25(M)	3.900%	4.320%	3.040%	4.020%	4.220%	3.900%	4.210%	3.900%	3.900%	3.910%	5.590%	3.910%	3.900%	4.280%	4.260%	4.250%	4.281%	4.181%	4.138%	4.302%	4.226%	4.488%	4.17
Deposits of Rs. 25(M) but less than 50(M)	3.950%	4.380%	3.080%	4.070%	4.280%	3.950%	4.270%	3.950%	3.950%	3.960%	5.660%	3.960%	3.950%	4.330%	4.320%	4.300%	4.336%	4.235%	4.191%	4.357%	4.280%	4.546%	4.17
Deposits of Rs. 50(M) but less than 100(M)	3.980%			4.100%	4.310%	3.970%	4.290%	3.980%	3.970%	3.980%	5.700%	3.980%	3.970%	4.360%	4.340%	4.330%	4.364%	4.262%	4.217%	4.385%	4.307%	4.575%	4.17
Deposits of Rs. 100(M) but less than 250(M)	4.000%		3.120%	4.120%	4.330%	4.000%	4.320%	4.000%	4.000%	4.010%	5.730%	4.010%	4.000%	4.390%	4.370%	4.360%	4.391%	4.288%	4.244%	4.412%	4.334%	4.603%	4.17
Deposits of Rs. 250(M) but less than 500(M)	4.030%	4.470%	3.140%	4.150%	4.360%	4.020%	4.350%	4.030%	4.020%	4.030%	5.770%	4.030%	4.020%	4.410%	4.400%	4.380%	4.419%	4.315%	4.271%	4.440%	4.361%	4.632%	4.17
Deposits of Rs. 500(M) but less than Rs. 1(B)	4.050%	4.500%	3.160%	4.180%	4.390%	4.050%	4.370%	4.050%	4.050%	4.060%	5.810%	4.060%	4.050%	4.440%	4.430%	4.410%	4.446%	4.342%	4.297%	4.468%	4.388%	4.661%	4.17
Deposits of Rs. 1(B) and above	0.000%	0.000%	0.000%	4.200%	4.410%	4.070%	4.400%	4.080%	4.070%	4.080%	5.840%	4.080%	4.070%	4.470%	4.450%	4.440%	4.473%	4.369%	4.278%	4.495%	4.416%	4.690%	4.17
AL-SAMARAT TERM ACCOUNTS																							
rofit on Maturity																							
I - Samarat 1 Month	4.200%		3.290%	4.330%		4.170%	4.510%	4.180%	4.170%	4.180%	5.980%	4.180%	4.170%	4.580%	4.560%	4.550%	4.583%	4.476%	4.430%	4.606%	4.524%	4.805%	4.25
I - Samarat 3 Months	4.300%	4.790%	3.370%	4.430%	4.630%	4.270%	4.620%	4.280%	4.270%	4.280%	6.130%	4.280%	4.270%	4.690%	4.670%	4.650%	4.693%	4.583%	4.536%	4.716%	4.632%	4.920%	4.35
l - Samarat 6 Months	4.500%	5.030%	3.540%	4.640%	4.850%	4.470%	4.830%	4.480%	4,470%	4.480%	6.410%	4.480%	4.470%	4.910%	4.890%	4.870%	4.912%	4.798%	4.748%	4.937%	4.849%	5.150%	4.56
I - Samarat One Year	5.000%	5.620%	3.960%	5.160%	5.390%	4.970%	5.370%	4.980%	4.970%	4.980%	7.130%	4.980%	4.970%	5.460%	5.440%	5.420%	5.461%	5.334%	5.278%	5.488%	5.391%	6.905%	6.11
I - Samarat Three Years 2015	6.500%		5.200%	6.720%	7.010%	6.470%	6.990%	5.500%	5.500%	5.510%	7.880%	5.510%	5.500%	6.030%	6.010%	5.990%	THE REAL PROPERTY.	Marie Lie				CONTRACT OF THE PARTY OF	1000
I - Samarat Three Years	5.500%	6.210%	4.370%	5.680%	5.930%	5.470%	5.910%	5.480%	5.470%	5.480%	7.850%	5.480%	5.470%	6.010%	5.980%	5.960%	6.010%	5.870%	5.809%	6.040%	5.933%	6.301%	5.578
I - Samarat Five Years 2013	8.250%	9.470%	6.660%	8.540%	8.910%	8.220%	8.880%	7.500%	7.500%	7.510%	10.750%	7.510%	7.500%	8.230%	8.200%	8.170%	STORY OF			SPERMIN		The state of the s	1000
I - Samarat Five Years 2014	8.250%	9,460%	6.660%	8.530%	8.910%	8.220%	8.880%	9.250%	9.250%	9.260%	13.260%	9.260%	9.250%	10.150%		10.070%	NAME OF STREET	100000		District of the last	THE REAL PROPERTY.	-	
I - Samarat Five Years 2015	6.750%	7.690%	5.410%	6.980%	7.290%	6.720%	7.260%	6.500%	6.500%	6.510%	9.320%	6.510%	6.500%	7.130%	7.100%	7.080%	SHOP	BIRTHER.	B CELLS		-	DESTREE	100
I - Samarat Five Years	6.000%	6.800%	4.790%	6.200%	6.470%	5.970%	6.450%	5.980%	5.970%	5.980%	8.560%	5.980%	5.970%	6.550%	6.530%	6.510%	6.559%	6.406%	6.339%	6.591%	6.474%	6.876%	6.08
rofit on Monthly																							
I - Samarat One Year	4.550%		3.580%	4.690%	4.900%	4.520%	4.890%	4.530%	4.520%	4.530%	6.490%	4.530%	4.520%	4.960%	4.950%	4.930%	4.968%	4.851%	4.801%	4.992%	4.903%	6.675%	5.90
I - Samarat Three Years 2015	6.250%		5.000%	6.460%	6.740%	6.220%	6.720%	6.230%	6.220%	6.230%	8.920%	6.230%	6.220%	6.830%	6.800%	6.780%	2725		CESSO	BBBB		-	8000
I - Samarat Three Years	4.950%	5.560%	3.910%	5.110%	5.340%	4.920%	5.200%	4.930%	4.920%	4.930%	7.060%	4.930%	4.920%	5.400%	5.380%	5.360%	5.407%	5.280%	5.225%	5.433%	5.337%	5.668%	5.01
I - Samarat Five Years 2013	7.000%	7.990%	5.620%	7.240%	7.560%	6.970%	7.530%	6.980%	6.970%	6.980%	10.000%	6.980%	6.970%	7.650%	7.620%	7.590%							
I - Samarat Five Years 2014	7.000%	7.990%	5,620%	7.240%	7.560%	6.970%	7.530%	9.250%	9.250%	9.260%	13.260%	9.260%	9.250%	10.150%	10.110%	10.070%				ASSESSED	-		APPR
l - Samarat Five Years 2015	6.000%	6.800%	4.790%	6.200%	6.470%	5.970%	6.450%	5.980%	5.970%	5.980%	8.560%	5.980%	5.970%	6.560%	6.530%	6.510%	MA TO	A THE REAL PROPERTY.				100000	810
I - Samarat Five Years	4.600%	5.150%	3.620%	4.750%	4.960%	4.570%	4.940%	4.580%	4.570%	4.580%	6.560%	4.580%	4.570%	5.020%	5.000%	4.980%	5.022%	4.905%	4.854%	5.047%	4.957%	5.265%	4.66
rofit on Quarterly			500		772		9.1	G 11 - 1118															
I - Samarat One Year	4.650%	5.210%	3.660%	4.800%	5.010%	4.620%	4.990%	4.630%	4.620%	4.630%	6.630%	4.630%	4.620%	5.070%	5.060%	5.040%	5.077%	4.959%	4.907%	5.102%	5.012%	6.767%	5.991
I - Samarat Three Years 2015	6.250%	7.100%	5.000%	6.460%	6.740%	6.220%	6.720%	6.220%	6.220%	6.230%	8.920%	6.230%	6.220%	6.830%	6.810%	6.780%	Philips Co			200 Plants	10000000	St. Committee	250
I - Samarat Three Years	5.050%	5.680%	4.000%	5.210%	5.440%	5.020%	5.430%	5.030%	5.020%	5.030%	7.200%	5.030%	5.020%	5.510%	5.490%	5.470%	5.516%	5.387%	5.331%	5.543%	5.445%	5.783%	5.120
l - Samarat Five Years 2013	7.500%	8.560%	6.040%	7.750%	8.080%	7.420%	8.050%	7.460%	7.460%	7.500%	10.710%	7.500%	7.500%	8.210%	8.160%	8.110%	10000	300 M	989,98				1000
l - Samarat Five Years 2014	7.250%	8.280%	5.830%	7.500%	7.830%	7.220%	7.800%	9.250%	9.250%	9.260%	13.260%	9.260%	9.250%	10.140%	10.110%	10.070%		MESSIS.			WE STATE	100 E	BUR
Al - Samarat Five Years 2015	6.000%	6.800%	4.780%	6.190%	6.470%	5.970%	6.450%	5.970%	5.970%	5.980%	8.560%	5.980%	5.970%	6.550%	6.530%	6.570%	The second					HER CASE	15 MES
Al - Samarat Five Years	4.850%	5.450%	3.830%	5.010%	5.230%	4.820%	5.210%	4.830%	4.820%	4.830%	6.920%	4.830%	4.820%	5.290%	5.270%	5.250%	5.294%	5.173%	5.119%	5.323%	5.228%	5.553%	4.916
Profit on Semi Annually				2																			7.
Al - Samarat One Year	4.750%	5.320%	3.750%	4.900%	5.120%	4.720%	5.100%	4.730%	4.720%	4.730%	6.770%	4.730%	4.720%	5.180%	5.160%	5.140%	5.187%	5.066%	5.013%	5.212%	5.120%	6.836%	6.052
II - Samarat Three Years 2015	6.500%	7.390%	5.200%	6.720%	7.010%	6.470%	6.990%	6.480%	6.470%	6.480%	9.280%	6.480%	6.470%	7.100%	7.080%	7.050%	Star Sal	A SHIPPING	Market .	A STATE OF	The State of the S	HE ELITE	4590
II - Samarat Three Years	5.150%	5.800%	4.080%	5.320%	5.550%	5.120%	5.530%	5.130%	5.120%	5.130%	7.350%	5.130%	5.120%	5.620%	5.600%	5.580%	5.626%	5.495%	5.438%	5.654%	5.553%	5.898%	5.222
l - Samarat Five Years 2013	7.500%	8.580%	6.040%	7.760%	8.100%	7.470%	8.070%	7.480%	7.470%	7.490%	10.710%	7.480%	7.480%	8.200%	8.170%	8.140%	10000017	2522000	23/92/3	225633	750/500	2500	Shor
Il - Samarat Five Years 2014	7.500%	8.580%	6.040%	7.750%	8.100%	7.470%	8.070%	9.250%	9.250%	9.260%	13.260%	9.260%	9.250%	10.150%	10.110%	10.070%	100 miles	NAME OF TAXABLE PARTY.	1000000	DE COM	15000000	PROMIS	SOUTH THE
Al - Samarat Five Years 2015	6.250%	7.100%	5.000%	6.460%	6.740%	6.220%	6.720%	5.970%	5.970%	5.980%	8.570%	5.980%	5.970%	6.550%	6.530%	6.510%	REAL PROPERTY.	ON CHARGO	Section 1	Maria Sal	100100	533 153 517	1585E
Al - Samarat Five Years	5.150%	5.800%	4.080%	5.320%	5.550%	5.120%	5.530%	5,130%	5.120%	5.130%	7.350%	5.130%	5.120%	5.620%	5.600%	5.580%	5.627%	5.495%	5.438%	5.654%	5.553%	5.898%	5.222
oreign Currency Accounts																							-
oreign currency recounts		_	_	_																			
	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Mont
Product Name	Jan 2017	Feb	Mar	Apr	May	Jun 2017	Jul 2017	Aug 2017	Sept	Oct	Nov	Dec 2017	Jan 2018	Feb	Mar	Apr	May	Jun 2018	Jul 2018	Aug	Sep	Oct	Nov
		2017	2017	2017	2017			2017	2017	2017	2017	2017		2018	2018	2018	2018			2018	2018	2018	201
HBL Islamic PLS Account (FCY)																							
IBL Islamic PLS FCY Less than 1000	0.100%	0.106%	0.097%	0.034%	0.034%	0.039%	0.275%	0.714%	1.154%	1.027%	1.143%	1.484%	2.014%	1.136%	0.445%	0.358%	0.117%	0.100%	0.100%	0.096%	0.129%	0.116%	0.152
IBL Islamic PLS FCY 1000 to less than FCY 50,000	0.150%	0.142%	0.130%	0.044%	0.051%	0.058%	0.419%	1.075%	1.716%	1.542%	1.726%	1.485%	2.012%	1.705%	0.672%	0.541%	0.173%	0.150%	0.150%	0.144%	0.194%	0.174%	0.227
IBL Islamic PLS From FCY 50,000 & above	0.200%	0.178%	0.162%	0.055%	0.068%	0.078%	0.559%	1.434%	2.289%	2.055%	2.301%	1.485%	2.012%	2.274%	0.896%	0.722%	0.230%	0.200%	0.200%	0.192%	0.259%	0.231%	0.303
BL Islamic High Yield Investment Dep	osit (FCY)						-								1							
One Month																							
rom 1,000 to 99,999	EXCELLENCE OF		Name and Address	No.	1000000	Wagania.		La Contraction		1000000000	1000000	27,524	and the same		Name of the last		0.226%	0.2000	0.2000	0.1038	0.2504	0.2210	0.303
	Second Second								Contract of the last	100000000000000000000000000000000000000					100000000000000000000000000000000000000	The second		-		0.192%		0.231%	_
rom 100,000 to 499,999			100	100000000000000000000000000000000000000	D. D. H. C.	No. of Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other party of the Concession, Name of Street, or other pa	1000		100	Carlo Carlo	Name and Address of the Owner, where	Name of Street		100000000000000000000000000000000000000	-						0.259%		
rom 500,000 & above					STATE OF THE PARTY OF	1							1			1	0.230%	_ U.200%	0.200%	0.192%	0.259%	U.Z31%	U.303
Two Months									1	-										-			-
rom 1,000 to 99,999				1923 13	1000000	NO SERVE	1880038	NAME OF	25000	ELYCLING.	MARKE BY	500	The state of the s			100	0.229%		0.200%			0.231%	
rom 100,000 to 499,999		10000		10000000	11300	30000	A CONTRACTOR OF THE PARTY OF TH	2 2 3 A	1000000	NEW YORK	-1000	HENRY B	District of	THE REAL PROPERTY.	The state of	No. of Street, or other Persons and the Person	0.230%		0.200%	0.192%		0.231%	
rom 500,000 & above			10000	10000	Torrest St		2000		(Sec. 50)	de la		2000	100	0233		(O 2 1 1	0.230%	0.200%	0.200%	0.192%	0.259%	0.231%	0.30
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rom 100,000 to 499,999		100000	100000	10000	157,820	2000	1000000	333000	1000	ALEGERAL.	3/12/20	25,000	350000	230000	S25835	100000	0.230%		0.200%	0.192%	0.259%	0.231%	
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ix Months																							
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	0.2000	0.3040	0.2500	0.0000	0.0000	0.07004	O EFOR	1 42401	2 2000	2.0550	2 2010	42570	E 00000	2 2740/	0.0000	0.7220/				0.192%			
rom 500,000 & above	0.200%	U.284%	0.260%	1 0.088%	0.068%	0.078%	0.559%	1.434%	2.288%	2.055%	2.301%	4.35/%	5.900%	2.2/4%	U.896%	0.722%	0.230%	0.200%	0.200%	0.192%	0.259%	0.231%	0.30
welve Months	_			,																			
rom 1,000 to 99,999	0.200%	0.570%	0.521%	0.177%	0.068%	0.078%	0.561%	1.434%	2.284%	2.052%	2.306%	4.357%	5.899%	2.277%	0.897%	0.722%	0.231%		0.200%	0.192%	0.259%	0.231%	
rom 100,000 to 499,999	No. No.	THE REAL PROPERTY.		NEW STREET	Barrier S	STATE OF THE PARTY OF	100000000000000000000000000000000000000	_	100000		BUSH NO	275000	000000	BIN BIN		100 M	0.230%	0.200%	0.200%	0.192%	0.259%	0.231%	0.30
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