PT Bank Commonwealth
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FINANCIAL STATEMENTS



PT Bank Commonwealth

STATEMENTS OF FINANCIAL POSIT AS AT 31 DECEMBER 2023 AND 20	1022 (In	n Millions Rupiah)	STATEMENTS OF PROI FOR PERIOD FRO	FIT OR LOSS AND OTHER M 1 JANUARY TO 31 DECI	EMBER 2023 AND 20)22 n Millions Rupiah)			STATEMENTS O	F PRODUCT AS AT :	IVE ASSETS QU 31 DECEMBER 2	JALITY AND O					(In Mill
ACCOUNTS	INDIVIE 31 Dec 2023	IDUAL	No. A OPERATIONAL INCOME AND EXPENS	CCOUNTS	INDIV	IDUAL 31 Dec 2022	No.	ACCOUNTS	Current	Sp. Ment	31 Dec 2023 Sub Std Doubtf	ul Loss	INDIVI		Sp. Ment Sub Str	Dec 2022	
Cash Placement with Bank Indonesia	156,645 1,692,882	127,967 2,134,952	A. Interest Income and Expenses Interest Income		952,653	1,033,817	1. Pla	ED PARTIES cement with other banks	Juvent		Joubti	2035			, Jub 311	aundi	
Placement with other banks Spot and derivative / forward receivables	1,465,124 11,110 3,516,579	1,205,587 6,714	Interest Expenses -/- Net Interest Income (Expenses) B. Other Operational Income and Exp	aneae	387,502 565,151	347,174 686,643	E	Rupiah Foreign currencies tand derivative / forward receivables	49,487	-	-	1	49,487	61,761	-		-
Securities Securities sold under repurchase agreements (repo) Securities purchased under resale agreements	3,516,579	4,553,062	Gain (loss) from increase (decrease assets		5.642	4.027		a. Rupiah b. Foreign currencies	- 8.932	-	-	-	8.932	5.199	-		-
(reverse repo) Acceptance receivables	-		Gain (loss) from decrease (increas liabilities	e) in fair value of financial	-	-	3. Sec	curities a. Rupiah	-	-	_			-	_		
Loans Sharia financing	8,029,636	9,020,589	Gain (loss) on sale of financial ass Gain (loss) on spot and derivative		76,912	62,726	4. Sec	b. Foreign currencies curities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-	
Investment in shares Other financial assets Allowance for impairment losses on financial assets -/-	291,251	335,750	(realised) 5. Gain (loss) on investment in share 6. Gain (loss) on foreign exchange or		31,966 - 12,806	19,274 - 30,560	E	Rupiah Foreign currencies curities purchased under resale agreements	-	-	-		-	-	-		-
a. Securities b. Loans and sharia financing	196,061	247,750	Dividend income Commissions / provisions / fees ar		216,816	323,572	(re	verse repo) a. Rupiah		_							
c. Others Intangible assets	291 1,199,108	164	Other income Expenses (Recovery) of impairment		71,450 213,597	98,352 218,172	t	b. Foreign currencies ceptance receivables	-	-	-	: :	-	-	-	: :	-
Accumulated amortisation on intangible assets -/- Fixed assets and equipments	741,600 1,068,102		Loss on operational risk -/- Personnel expenses -/-		2,498 730,841	1,324 669,619	8	ans a. Micro, small and medium enterprises (UMKM)									
Accumulated depreciation on fixed assets and equipments -/- Non productive assets a. Abandoned properties	741,841	667,398 827	Promotion expenses -/- Other expenses -/- Other Operational Income (Exp.	anneal)	11,083 763,909	24,887 671,754		Ruplah Foreign currencies Non micro, small and medium enterprises	-	-	-		-		-		-
a. Abandoned properties b. Foreclosed assets c. Suspense accounts	21,449	17,066	OPERATIONAL INCOME (EXPENSION OPERATIONAL INCOME (EXPENSION OF THE PROPERTY OF	(SES)	(1,306,336) (741,185)	(1,047,245) (360,602)		(Non UMKM) i. Rupiah	25,589	_			25,589	28,629			
d. Interbranch assets Other assets	257,072	2 233,257	Gain (loss) on sale of fixed assets Other non operational income (exp	enses)	(662) (75,076)	211 (22,293)		ii. Foreign currencies c. Restructured loans	-	-	-	-	-	-	-	-	
AL ASSETS SILITIES AND EQUITY	16,029,165	18,394,555	NON OPERATIONAL INCOME (E CURRENT YEAR PROFIT (LOSS		(75,738) (816,923)			i. Rupiah ii. Foreign currencies	-	-	-				-		
LIABILITIES Current accounts	516,413	706,311	Income tax expenses a. Estimated current year tax -/-		-	19,458	9. Oth	estment in shares er receivables mmitments and contingencies		-	-				-		
Saving accounts Time deposits Electronic money	4,081,918 6,093,168	4,818,400 6,250,187	 b. Deferred tax income (expenses CURRENT YEAR PROFIT (LOSS) PROFIT (LOSS) MINORITY INTE) AFTER TAX	28,241 (788,682)	51,375 (350,767)	٤	a. Rupiah b. Foreign currencies		-	-	: :			-		-
Liabilities to Bank Indonesia Liabilities to other banks	12,590	- 75,416	OTHER COMPREHENSIVE INCOME 1. Accounts that will not be reclassifi				II. NON RI	ELATED PARTIES cement with other banks									
Spot and derivative / forward liabilities Liabilities on securities sold under repurchase agreements (repo)	71	638	a. Gain on revaluation of fixed ass b. Gain (loss) from remeasurement		938	1,059	t t	a. Rupiah o. Foreign currencies	433,321 982,316	-	-		433,321 982,316	80,421 1,063,405	-		-
Acceptance liabilities Securities issued		998,361	C. Others Accounts that will be reclassified to	- p		-	8	ot and derivative / forward receivables	114	-	-		114	1,099	-		
Loans / financing received Margin deposits Interbranch liabilities			a. Gain (loss) from adjustment du statements in foreign currencie b. Gain (loss) from fair value chan		-	-	3. Sec	o. Foreign currencies curities a. Rupiah	2,064 2,183,908	-			2,064				
Interbranch liabilities Other liabilities Minority interest	1,526,658	1,443,246	Gain (loss) from fair value chan at fair value through other comp Others		47,503 1	(90,609) (4)	t	Rupian Foreign currencies curities sold under repurchase agreements (repo)	2,183,908 1,332,671	:		:	2,183,908 1,332,671	3,021,101 1,531,961			
TOTAL LIABILITIES EQUITY	12,230,818	14,292,559	CURRENT YEAR OTHER COMPL TOTAL CURRENT YEAR COMPL	REHENSIVE INCOME AFTER TAX EHENSIVE PROFIT (LOSS)	48,442	(89,554)	a t	a. Rupiah o. Foreign currencies	-	:	-	: :	:		-		
Paid-up capital a. Authorised capital	13,000,000	13,000,000	AFTER TAX Attributable current year profit (los		(740,240)	(440,321)	5. Se (re	curities purchased under resale agreements verse repo)									
b. Unpaid capital -/- c. Treasury stock -/-	8,680,333	8,680,333	- Owner - Non-controlling interest TOTAL CURRENT YEAR PROFIT	(LOSS) AFTER TAY	(788,682)	(350,767)	t	a. Rupiah b. Foreign currencies		:	-		i i		-		
Additional paid-up capital a. Agio b. Disagio -/-	510,465	369,374	TOTAL CURRENT YEAR PROFIT Attributable current year comprehe - Owner		(788,682) (740,240)	(350,767)	7. Los	ceptance receivables ans a. Micro. small and medium enterprises (UMKM)	-	-	-				-		
b. Disaglo 4- c. Fund for paid-up capital d. Others	295,500		Non-controlling interest TOTAL CURRENT YEAR COMPR	EHENSIVE PROFIT (LOSS)	(740,240)	(440,321)		i. Rupiah ii. Foreign currencies	2,257,094 27,015	72,146	14,635 11	,807 73,611	2,429,293 27,015	2,889,526 31,712	174,208 3,5	574 10,726	72,620
Others Other comprehensive income a. Gain			AFTER TAX		(740,240)	(440,321)		Non micro, small and medium enterprises (Non UMKM)	27,015				21,015	51,712			
a. sam b. Loss /- Reserves	16,011	64,453	TRANSFER PROFIT (LOSS) TO I		:	:		i. Rupiah ii. Foreign currencies	5,140,997 10,143	326,967	13,930 20	35,228	5,537,596 10,143	5,363,626 22,280	323,317 22,3	313 41,005	37,053
a. General reserves b. Appropriated reserves	14,911	14,911	NET EARNING PER SHARE (in R					c. Restructured loans i. Ruplah	612,862	61,115	783	2 9,563	684,325	931,545	220,302 11,1	198 12,182	33,475
Retained earnings a. Previous years	(537,503)	(186,736)		TEMENTS OF FINANCIAL AT 31 DECEMBER 2023 AI				ii. Foreign currencies estment in shares	13,551		-		13,551	13,701			
b. Current year c. Dividend paid -/- TOTAL EQUITY ATTRIBUTABLE TO OWNER	(788,682) - 3.798.347	-	No. L. Performance Ratios	RATIOS	31 Dec 2023	(in %) 31 Dec 2022	10. Cor	ner receivables mmitments and contingencies		-	-		,				
TOTAL EQUITY ATTRIBUTABLE TO OWNER TOTAL EQUITY AL LIABILITIES AND EQUITY	3,798,347 3,798,347 16,029,165	4,101,996 4,101,996 18,394,555	Capital adequacy ratio (CAR)	and non performing non productive	39.89%	31.71%	l t	a. Rupiah b. Foreign currencies R INFORMATION	1,482,825 11,896	1,634	- :	: :	1,484,459 11,896	1,570,220 7,052	8,966		
STATEMENTS OF COMMITMENTS AND CON'		18,394,555	Non performing productive assets assets to total productive assets a	nd non productive assets	1.17% 1.17%	1.15%	1. Tota	al bank's assets pledged as collateral:									
AS AT 31 DECEMBER 2023 AND 20	2022	n Millions Rupiah)	Allowance for impairment losses (if productive assets		1.51%	1.68%	t	o. to others aclosed assets					21,449				
ACCOUNTS	31 Dec 2023		5. Gross NPL 6. Net NPL		2.11% 1.23%	2.08%			ALLOV	VANCE FOR	IMPAIRMENT L	OSSES AND F	PROVISION				
MMITMENT RECEIVABLES 1. Unused borrowings facilities		-	Return on Asset (ROA) Return on Equity (ROE)		-4.67% -24.49%	-1.97% -11.10%				AS AT	31 DECEMBER 2	2023 AND 2022					(In Mi
Foreign currency position receivables from spot and derivative / forward transactions	492,459	531,711	Net Interest Margin (NIM) Operational expenses to operation	al income (BOPO)	3.84% 154.17%	4.09% 122.93%	No.	ACCOUNTS			Allowance for I		Prov	vision	Allowance for In		Pro
3. Others OMMITMENT LIABILITIES 1. Unused loans/financing facilities			11. Cost to Income Ratio (CIR) 12. Loan to Deposit Ratio (LDR) II. Compliance		153.79% 75.10%	111.21% 76.61%		cement with other banks of and derivative / forward receivables			Stage 1 Stage 291	2 Stage 3	14,651	Specific -	Stage 1 Stage 2	2 Stage 3	12,056 67
a. Committed b. Uncommitted	40,739 1,455,616	14,188 1,572,050	a. Percentage of incompliance of t i. Related parties	egal Lending Limit	0.00%	0.00%	3. Sec	curities curities sold under repurchase agreements (repo)			21		4,436		20		4,863
Outstanding irrevocable L/C Foreign currency position liabilities from spot and	-	1,572,000	ii. Non related parties b. Percentage of excess of Legal I	ending Limit	0.00%	0.00%	5. Sec	curities purchased under resale agreements (reverse repo))					-			
derivative / forward transactions 4. Others	512,189	588,269	Related parties Non related parties		0.00%	0.00%		estment in shares			61,247 51	,003 83,811	74,126	63,209	42,918 116,	108 88,724	82,909
1. Guarantees received 2. Others	-	-	Minimum reserve requirement a. Primary minimum reserve requirement	ement Rupiah	13.07%		10. Cor	er receivables mmitments and contingencies			1,166	501		82	- 788 1,	169 -	:
2. Outers CONTINGENT LIABILITIES 1. Guarantees issued			Daily Average b. Minimum reserve requirement F	oreign Currencies (daily)	13.07% 12.92% 4.36%	10.12% 13.93% 4.13%			STATEMENTS	S OF SPOT	AND DERIVATIVE AT 31 DECEMBER	E / FORWARD	TRANSAC	TIONS			
2. Others			Overall Net Open Position (NOP)		0.47%					^`	AT OT DECEME	JER 2025		INDIVID	UAL		(In Mi
ST	TATEMENTS OF C AS AT 1	APITAL ADEQ 31 DECEMBER	RUACY RATIO CALCULATION R 2023 AND 2022				No.	TRANSACTIONS	8		Notional Amount	Tra	Purp	pose Hedgi		Derivative Receivable eceivables	
	CAPITAL CO	OMPONENTS			INDIV	Millions Rupiah) IDUAL 31 Dec 2022	1. Spc	d to Exchange Rate			153	,003	153,003			129	
Core Capital (Tier 1) 1. Common Equity Tier 1 (CET 1)					3,188,372 3,188,372	3,375,666 3,375,666	3. Opt	tion									
1.1 Paid-Up Capital (after deducted with Treasury Stock) 1.2 Disclosed Reserves					4,319,667 (537,394)	4,319,667 (233,537)	4. Fut					:			-	-	
1.2.1 Additional factors 1.2.1.1 Other comprehensive income					820,876	384,285	 Swi Oth 	ners			851	.645	851,645 -		-	10,981	
1.2.1.1.1 Excess arrising from translation of financial states 1.2.1.1.2 Potential gain from increasing fair value of financial		air value through oth	er comprehensive income				1. For					-			-	-	
1.2.1.1.3 Surplus balance of fixed asset revaluation 1.2.1.2 Other disclosed reserves 1.2.1.2.1 Agio					820,876 510,465	384,285 369,374	2. Opt a. 5 b. E	Sell							:	-	
1.2.1.2.1 Agio 1.2.1.2.2 General reserves 1.2.1.2.3 Previous years profit					14,911	14,911	 Fut Sw 	ure ap				:			-	-	
1.2.1.2.4 Current year profit 1.2.1.2.5 Funds for paid-up capital					295,500		5. Oth	ers							-	-	
1.2.1.2.6 Others 1.2.2 Deduction factors					(1,358,270)	(617,822)	TOTAL				1,004	,648	1,004,648		-	11,110	
1.2.2.1 Other comprehensive income 1.2.2.1.1 Shortage arrising from translation of financial state 1.2.2.1.2 Potential lose from decreasing felt value of financial		nir unive #	or comprehensive in a		(31,499)	(79,002)		MANAGEMENT	NT COMPOSITION						SHAREHOLDER	S	
1.2.2.1.2 Potential loss from decreasing fair value of financi 1.2.2.2 Other disclosed reserves 1.2.2.2.1 Disagio	nas assets méasured at fai	" value through other	er comprehensive income		(31,499) (1,326,771)	(79,002) (538,820)		d of Commissioners dent Commissioner : David Antony Keith Cohen	Board of Directors President Director	: Lauren Si	distiawati		ling Sharehold	ler: Commonwealth Ba	nk of Australia		
1.2.2.2.1 Disagio 1.2.2.2.2 Previous years loss					(537,503) (788,682)	(186,736) (350,767)	Indep	endent Commissioner : David Antony Keith Cohen endent Commissioner : Khairil Anwar endent Commissioner : Suwartini	Director Director		hristopher Delahunty	through:	Commonwealt	th Bank of Austral		: none	
1.2.2.2.3 Current year loss	for impairment losses on p	productive assets				-		endent Commissioner : Teuku Radja Sjahnan	Director Compliance Director	: Sukarmar : Yessika E	Omar	Minority Minority	Shareholder ti Shareholder ti	hrough non cap	tal market (more than tal market (less than 5	5%) : none	
 1.2.2.2.4 Shortage of regulatory provision over allowance for 1.2.2.2.5 Shortage of fair value adjustment from trading boo 	ook financial instruments				(586)	(1,317)						2. PT G	urni Galaxy iga Galaxy	Mach	: 0.3634% : 0.3634%		
1.2.2.2.4 Shortage of regulatory provision over allowance for 1.2.2.2.5 Shortage of fair value adjustment from trading boo 1.2.2.2.8 Required regulatory provision on non productive s 1.2.2.2.7 Others	ook financial instruments				(593,901)	(710,464)						4. PT R	amudra Anugrah amadewan Wind rima Rukun Lang	oko	: 0.1024% : 0.0683% : 0.0615%		
1.2.2.2.4 Shortage of regulatory provision over allowance for 1.2.2.2.5 Shortage of fair value adjustment from trading bot 1.2.2.2.6 Required regulatory provision on non productive £ 1.2.2.2.7 Others 1.2.2.7 Others 1.3. Non-controlling interest that can be taken into account 1.4. Deduction factors of Common Equity Tier 1.	ook financial instruments				(160,604) - (433,297)	(150,589) (53,677) (506,198)							rima Rukun Lang nkom Surya Put		: 0.0615% : 0.0410%		
1.2.2.2.4 Shortage of regulatory provision over allowance fr 1.2.2.2.5 Shortage of fair value adjustment from trading boo 1.2.2.2.6 Required regulatory provision on non productive a 1.2.2.2.7 Others 1.3 Non-controlling interest that can be taken into account 1.4 Deferred tax calculation 1.4.1 Deferred tax calculation 1.4.2 Goodwill	ook financial instruments				(433,297)	(500,198)	Notes :	above financial information is extracted from the financial	ncial statements of PT Bank C	Commonwealth (the "Bank") as of a	nd for the years en	nded 31 Decemb	ber 2023 and 202	2, prepared by the Ba	nk's management in s	accordance
12.2.2.4 Shortage of regulatory provision over allowance for 12.2.2.5 Shortage of the value adjustment from frasting both 12.2.2.6 Required regulatory provision on non productive at 12.2.2.7 Others 1.3 Non-controlling interest that can be taken into account 1.4 Deduction factors of Common Equity Tier 1 1.4.1 Defend tax calculation	ook financial instruments						Fina	above financial information is extracted from the financial Accounting Standards, which have been audited by ordance with Standards on Auditing established by the Inc.	y KAP Tanudiredja, Wibisana, R Indonesian Institute of Certified I	intis & Rekan, a Public Accounta	member firm of PwC nts, with unmodified of	global network, with pinion, as stated in	the engagement their report date	nt partner Jimmy F ed 5 March 2024	angestu, S.E. (2023) ar and 31 March 2023 not	nd Drs. M. Jusuf Wibit t included in this publ	isana, M.Ec. dication. The
1.2.2.4 Shortage of regulatory provision over allowance fr 1.2.2.5 Shortage of fair value adjustment from trading book 1.2.2.6 Required regulatory provision on non productive a 1.2.2.7 Charts 1.3 Non-controlling interest that can be taken into account 1.4 Deduction factors of Common Equity Tier 1 1.4.1 Deterred tax calculation 1.4.2 Goodwill 1.4.3 Interpret dax calculation 1.4.4 Investment in shares as deduction factor 1.4.5 Sposure of securification 1.4.5 Exposure of securification 1.4.7 Other deduction factor of Common Equity Tier 1	ook financial instruments assets						acco	rmation does not include notes to the financial statements.									
12.22.4 Shortage of regulatory provision over allowance fs 12.22.5 Shortage of fair value adjustment from trading loop. 12.22.6 Required regulatory provision on non productive s 12.22.7 Others. 1.3 Non-controlling interest that can be taken into account 1.4 Deduction factors of Common Equity Ter 1 1.4.1 Determed tax calculation 1.4.2 Goodwil 1.4.3 Intragile assets 1.4.4 Investment in shares as deduction factor 1.4.5 Shortage assets 1.4.4 Investment in shares as deduction factor 1.4.5 Shortage of capital or insurance subsidiaries 1.4.6 Exposure of securitisation 1.4.7 Other deduction factors of Common Equity Ter 1 1.4.7.1 Fund placement at AT 1 and/or Ter 2 instruments to other 1.4.7.2 Closs ownership at other eritises due to ownership transit.	ook financial instruments assets er banks fer by law, grants, or grants	s will				-	2. The	rmation does not include notes to the financial statements. above Published Financial Statements are presented in ord		0				land P			
1 2.2.2.4 Shortage of regulatory provision over allowance fr 1.2.2.2.5 Shortage of fair value adjustment from trading boto 1.2.2.2.5 Required regulatory provision on non productive s 1.2.2.2.7 Others 1.3 Non-centrolling interest that can be taken into account 1.4 Deduction factors of Common Equity Tier 1 1.4.1 Deferred tax calculation 1.4.2 Goodwil 1.4.3 Intragiles assets 1.4.4 Investment in sphale on insurance subdicidaries 1.4.6 Exposure of securiosation 1.4.7 Other deduction factors of Common Equity Tier 1 1.4.7.1 Fund placement at AT 1 and/or Tier 2 instruments to other 1.4.7.2 Cross ownership at other erities due to ownership transies 1.4.7 Ored (risk epopuare due to the erities due to ownership transies 1.4.7.3 Credit risk epopuares due to settlement risk - Non Delivery 1.4.7.4 Epopuare in subdicing erities that conducting business at the	ook financial instruments assets er banks fer by law, grants, or grants y Versus Payment				-	-	2. The	rmation does not include notes to the financial statements.	OJK.03/2020 dated 30 June 202	0 regarding "Tra 9 regarding "Tra	nsparency and Publish	ed Financial Statem	ents of Convent	tional Bank"; k*.			
1 2.2.2.4 Shortage of regulatory provision over allowance fr 1.2.2.2.5 Shortage of thir value adjustment from trading but 1.2.2.2.5 Shortage of thir value adjustment from trading but 1.2.2.2.7 Others 1.3 Non-controlling interest that can be taken into account 1.4. Deduction factors of Common Equity Tier 1 1.4.1 Delemed tax calculation 1.4.2 Goodwill 1.4.3 Intragion assets 1.4.4 Investment in anhares as deduction factor 1.4.5 Shortage assets 1.4.5 Exposure of securitisation 1.4.7 Other deduction factors of Common Equity Tier 1 1.4.7.1 Fund placement at AT 1 andor Tier 2 instruments to other 1.4.7.2 Closed wineship at other entities due to ownership transic 1.4.7.3 Closed into short and other entities due to ownership transic 1.4.7.3 Closed into short or other entities due to ownership transic 1.4.7 Tax Equity into short of the entities due to ownership transic 1.4.7.3 Closed into short or other entities due to ownership transic	ook financial instruments assets er banks fer by law, grants, or grants y Versus Payment				-		2. The a. (rmation does not include notes to the financial statements. above Published Financial Statements are presented in ord Otoritas Jasa Keuangan Circular Letter (SEOJK) No. 9/SEO	OJK.03/2020 dated 30 June 202 03/2019 dated 19 December 201	9 regarding *Tra	nsparency and Publish	ed Financial Statem	ents of Convent	tional Bank"; k*.			
1 2.2.2.4 Shortage of regulatory provision over allowance fr 1.2.2.2.5 Shortage of fair value adjustment from trading too 1.2.2.2.6 Required regulatory provision on non productive a 1.2.2.6 Required regulatory provision on non productive a 1.3. Non-controlling interest that can be taken into account 1.4. Deduction factors of Common Equity Tier 1 1.4.1 Deferred tax calculation 1.4.2 Goodwill 1.4.3 Introllinguite assets 1.4.4 Investment in shares as deduction factor 1.4.5 Spopuse of securitisation 1.4.7 Other deduction factors of Common Equity Tier 1 1.4.7.1 Fund placement at AT1 and/or Tier 2 instruments to other 1.4.7.2 Cross ownership at other entities due to ownership transfel 1.4.7.3 Croft first keypoure due to settlement risk. Non Delevie, 1.4.7.4 Exposure in subsidiary entities that conducting business as 2. Additional Tier (1 AT1)	ook financial instruments assets ar banks fer by law, grants, or grants y Versus Payment activities based on sharia p				-	-	2. The a. (mation does not include notes to the financial statements. above Published Financial Statements are presented in ord Otoritas Jasa Keuangan Circular Letter (SECJK) No. 9/SEC Otoritas Jasa Keuangan Regulation (POJK) No. 37/POJK.03	OJK.03/2020 dated 30 June 202 03/2019 dated 19 December 201	9 regarding *Tra	nsparency and Publish	ed Financial Statem	ents of Convent	tional Bank"; k".			
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