



IR Presentation

4Q2018

(Exchange rate: 22,825 VND/USD)

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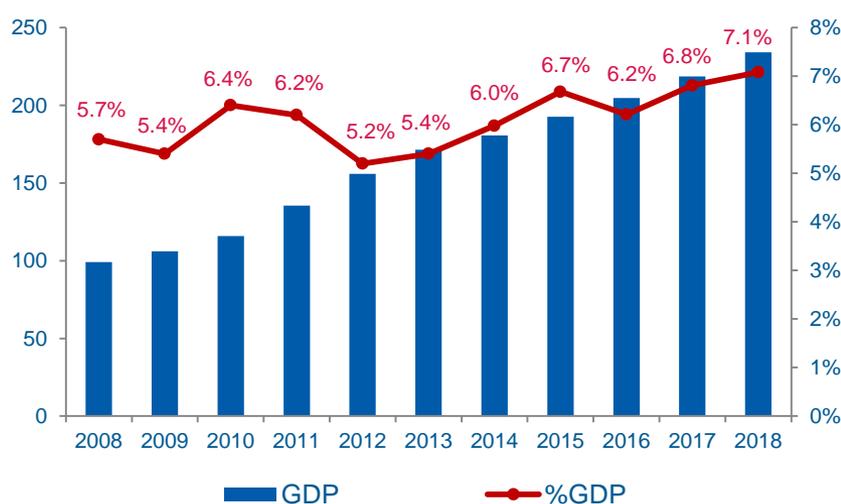
1. Macroeconomic & Banking sector overview

- ❖ GDP
- ❖ CPI
- ❖ PMI
- ❖ Export & Import
- ❖ FDI
- ❖ Banking sector

GDP growth rate in 2018 is the highest y-o-y since 2008

- ❖ 4Q2018 GDP achieved the growth rate of 7.31% y-o-y, lower than that of 4Q2017 but higher than that of the 4th quarters of 2011-2016.
- ❖ 2018 GDP increased by 7.08%, exceeding the target of 6.7% and being the highest growth rate since 2008, confirming the timeliness and effectiveness of solutions issued by the Government as well as drastic direction of all levels, branches and localities to strive for common tasks.
- ❖ The Government targeted to achieve GDP growth of 6.6% - 6.8% in 2019.

Vietnam GDP growth 2008-2018 (billion USD)



Vietnam GDP growth 2015-2018 (q-o-q)



Source: General Statistics Office

CPI in 2018 increased under target

CPI in December 2018 decreased by 0.25% compared to the previous month but increased by 2.98% y-o-y.

CPI in 4Q2018 rose by 0.6% compared to 3Q2018 and increased by 3.44% y-o-y.

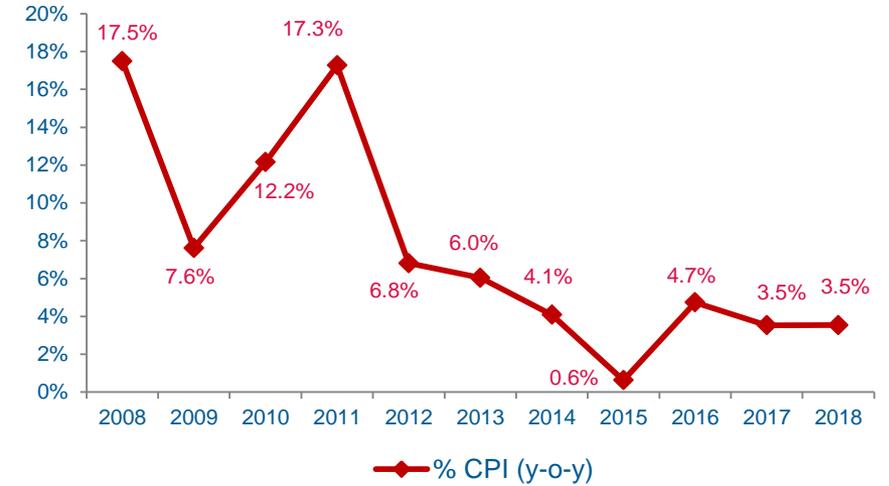


Average CPI in 2018 rose by 3.54% compared to the average of 2017, below the National Assembly's target.

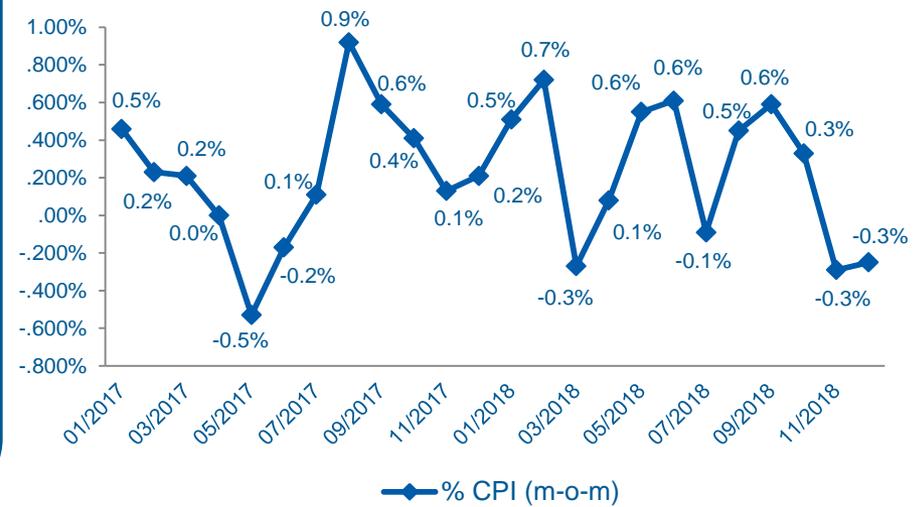
Core inflation in Dec 2018 increased by 0.09% over the previous month and by 1.7% y-o-y. The average core inflation in 2018 rose by 1.48% compared to the average of 2017.

- Impact factors:**
- Increase in medical service charges;
 - Implementation of roadmap to increase tuition fees;
 - Increase in regional minimum wage;
 - Increase in food price, pork price;
 - Increase in prices of public transport services and oil and gas prices;
 - Prices of essential commodities in the world such as fuel and steel rose again;
 - Active implementation of measures to stabilize market prices;
 - SBV maintains monetary policy, macro stability and controls inflation.

CPI growth 2008 - 2018



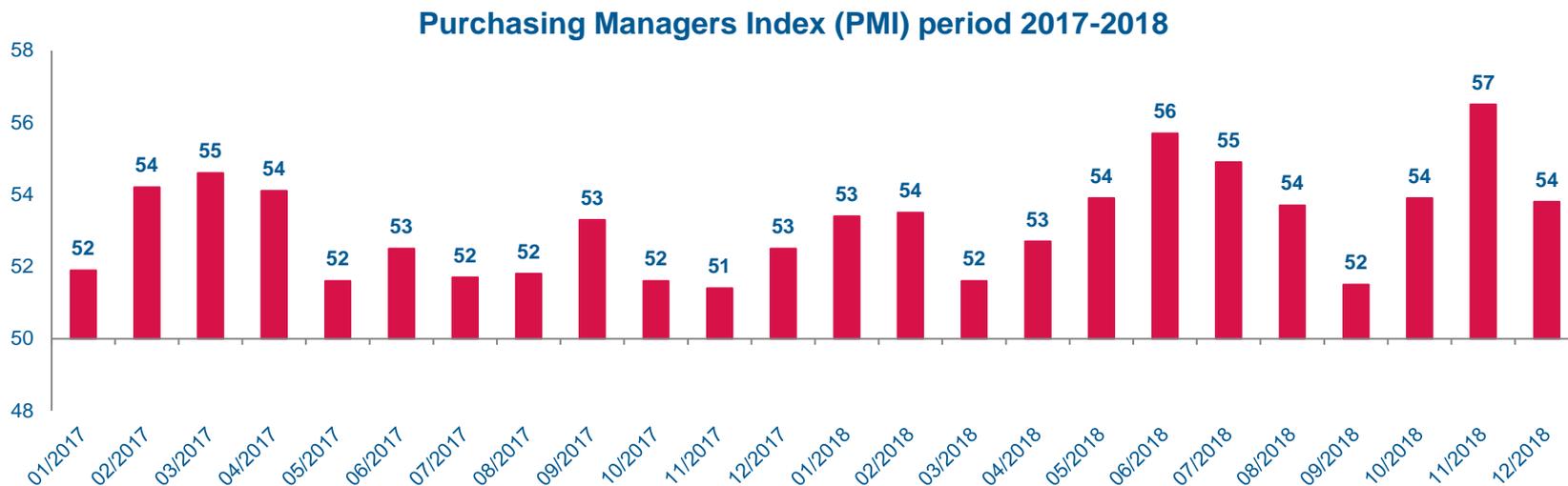
CPI growth 2017-2018 (m-o-m)



Source: General Statistics Office

PMI in 2018 increased the highest since 2011

- ❖ The PMI in Vietnam's manufacturing sector fell from a record 56.5 points in November 2018 to 53.8 points in December 2018. Despite the reduction, PMI in December 2018 was still equivalent to the average of the year and was considered to be relatively positive compared to many countries in the region. Production, new orders and jobs continued to increase in December 2019.
- ❖ The result of the 2018 average PMI reached nearly 53.8 points - the highest since the survey was started in 2011.

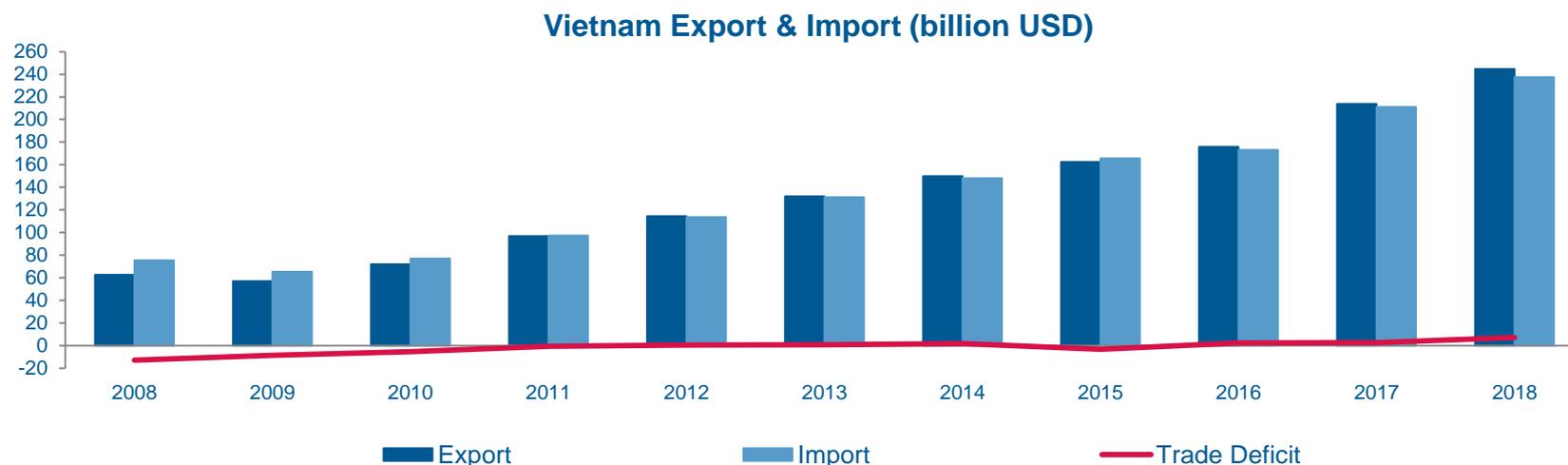


Source: General Statistics Office

Import & Export

The 2018 trade balance has the largest trade surplus ever

- ❖ Export turnover in 2018: \$244.72 billion (up 13,8% y-o-y)
 - Domestic sector: \$69.2 billion (up 15.9%);
 - FDI: \$175.52 billion (up 12.9%).
- ❖ Import turnover in 2018: \$237.51 billion (up 11.5% y-o-y)
 - Domestic sector: \$94.8 billion (up 11.3%);
 - FDI: \$142.71 billion (up 11.6%).
- ❖ Balance of trade: Surplus \$7.2 billion.
 - Domestic sector: Deficit \$25.6 billion;
 - FDI: Surplus \$32.8 billion.



Source: General Statistics Office

Registered FDI decreased, but FDI disbursement improved

- ❖ As of 20/12/2018, FDI attracted 3,046 new licensed projects with registered capital of US\$18 billion, up 17.6% in number of projects and down 15.5% in registered capital y-o-y.
- ❖ There are 1,169 projects licensed in the previous years registered to adjust capital investment with additional capital reached 7.6 billion USD, down 9.7% y-o-y. The total number of newly registered capital and capital increase in 2018 reached US\$25.57 billion, down 13.9% y-o-y.
- ❖ There are 6,496 times of capital contribution and buying shares of foreign investors with a total capital contribution of US\$ 9.89 billion, increased by 59.8% y-o-y.
- ❖ FDI realized in 2018 was estimated at US\$19.1 billion, up 9.1% y-o-y.

FDI newly registered and disbursed (USD, bn)



Source: General Statistics Office

Vietnam Banking sector

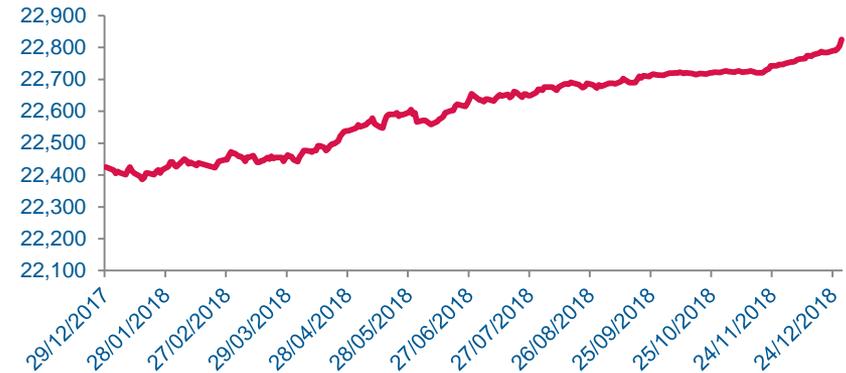
USD/VND exchange rate fluctuated not too much

- ❖ Although the exchange rate in 2018 was strongly affected by complicated and unpredictable factors, the SBV succeeded in limiting these impacts thanks to the management and implementation of active and flexible monetary policies, step by step following roadmap with careful media preparation. The stability and improvement of macroeconomic platforms also contributed to stabilizing Vietnam dong value. USD supply on foreign currency market remained stable. Foreign exchange reserves were at a high level, allowing the SBV to stabilize foreign currency supply and demand and stabilize exchange rates when necessary.
- ❖ The interbank exchange rate tended to decrease, which was around VND 23,200 VND/USD at the end of December 2018.
- ❖ As of 31/12/2018, the SBV's central rate was adjusted up by 400 points (+1.78%) y-o-y to 22,825 VND/USD.

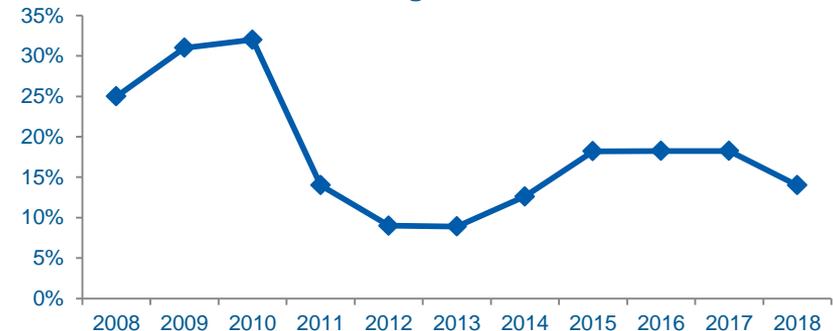
Guaranteed liquidity, stable exchange rates and interest rates

- ❖ Total means of payment increased by 11.34% from 2017 (as at 20 Dec 2018).
- ❖ Credit growth was up 14% from 2017 (as at 31 Dec 2018).
- ❖ Capital mobilization of credit institutions increased 11.56% from 2017 (as at 20 Dec 2018).
- ❖ Recently, some commercial banks have increased deposit rates to balance their capital resources, to meet payment demand and provision for payment in the peak business season of the year. However, the increase was not too much and did not represent the market uptrend.
- ❖ VND lending rates normally ranges from 6%-9% pa for short term and 9%-11% pa for medium and long term.

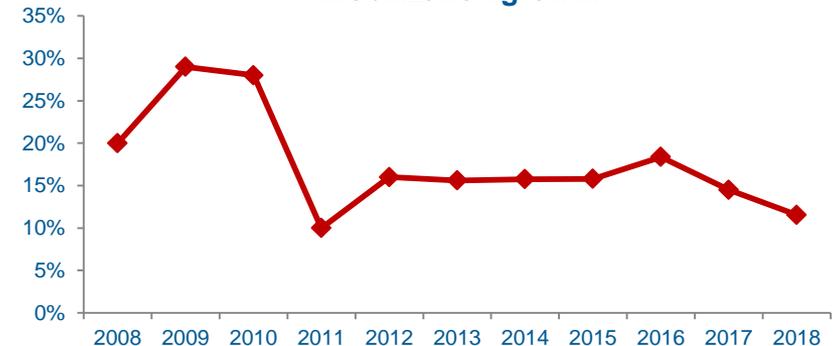
SBV's central USD/VND exchange rate



Credit growth



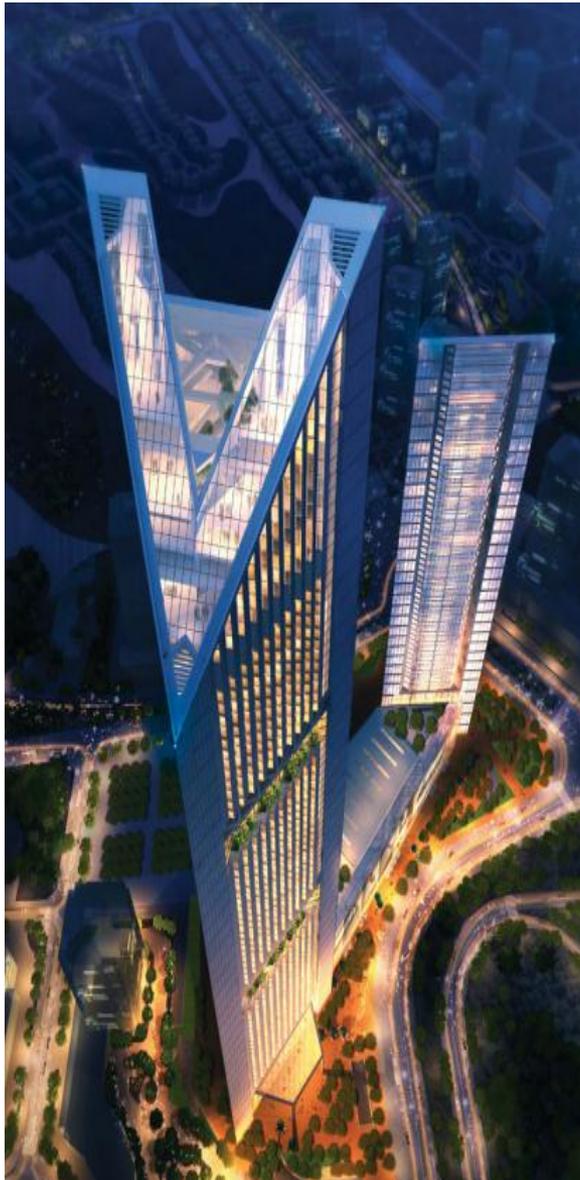
Mobilization growth



2. General information

- ❖ **VietinBank Overview**
- ❖ **Organizational Structure**
- ❖ **Management Structure**

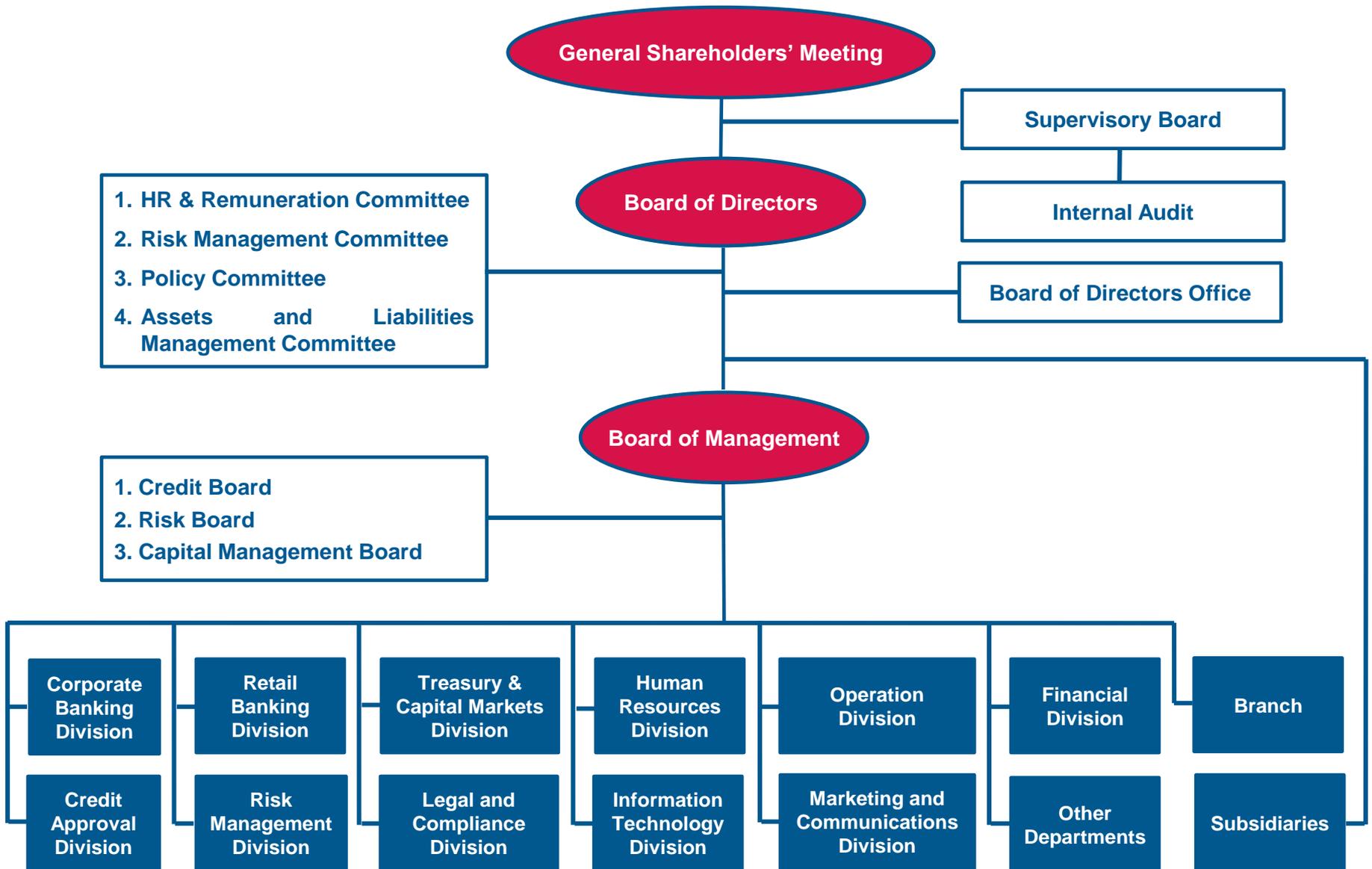
VietinBank Overview



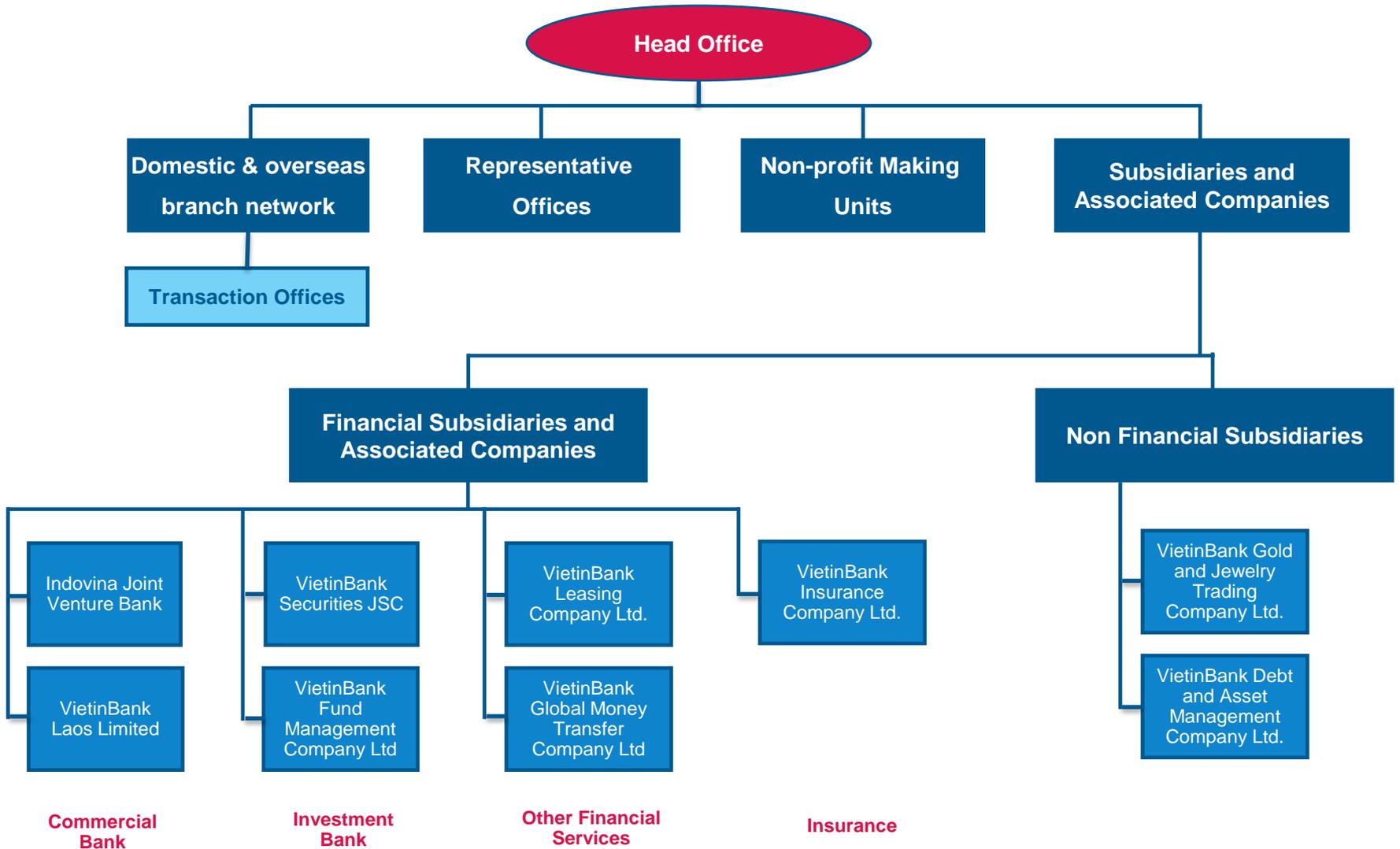
Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) is a leading financial and banking group, playing a key role in Vietnam's financial and banking system.

- **1988** Established upon separation from The State Bank of Vietnam (SBV).
- **2008** Went public through IPO and listed on Ho Chi Minh Stock Exchange (HOSE) one year later
- **2009** Officially renamed to Vietnam Joint Stock Commercial Bank for Industry and Trade (or VietinBank in short)
- **2011** IFC officially became foreign strategic shareholder of VietinBank with 10% stake ownership
- **2012** The Bank of Tokyo Mitsubishi UFJ (BTMU – now known as MUFG Bank) officially became the second foreign strategic shareholder of VietinBank, holding 19,73% equity share of VietinBank.
- **2017** Successfully implemented the Core Banking system. Awarded "The Best Core Banking Project" by The Asian Banker.
- **2018** VietinBank celebrated 30 years of establishment and development.

Solid management structure and governance



Strong operational structure



3. Investment Highlights

- ❖ **Market Share**
- ❖ **Chartered Capital, Total Equity and Total Asset**
- ❖ **Network**
- ❖ **Brand name & Client base**
- ❖ **Strong Shareholder Structure**
- ❖ **Corporate governance and HR**

Investment Highlights

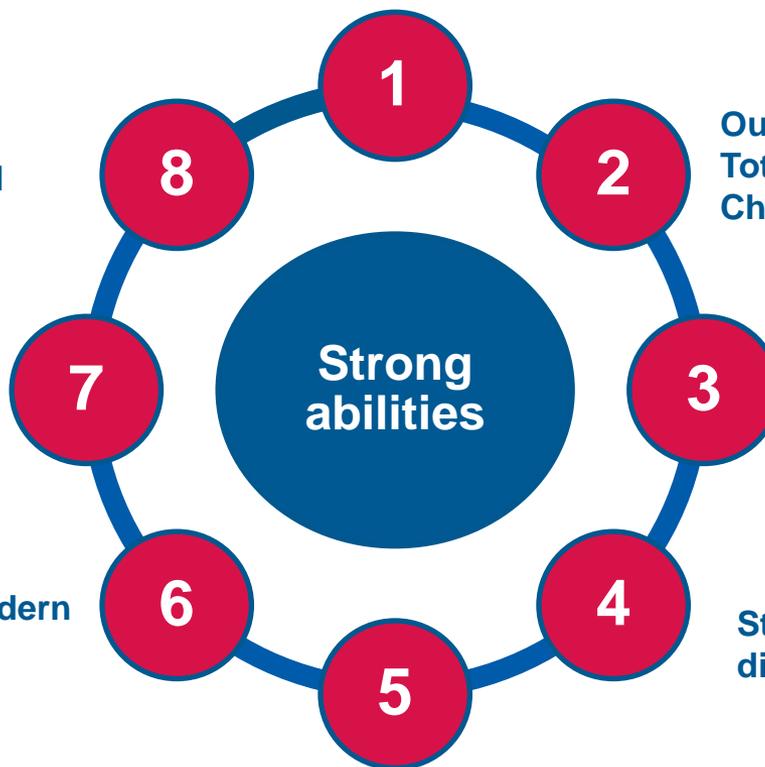
Top financial institution in Vietnam with dominant market share:

- Loans (12.16%)
- Mobilized fund (10.5%)
- Remittance (15%)
- Turnover of International payment & Trade Finance (12.58%)
- Cards Payment Services (25%)

Actively, positively and drastically implement the restructuring plan associated with bad debt handling

High quality human resources

Solid infrastructure with modern technology system



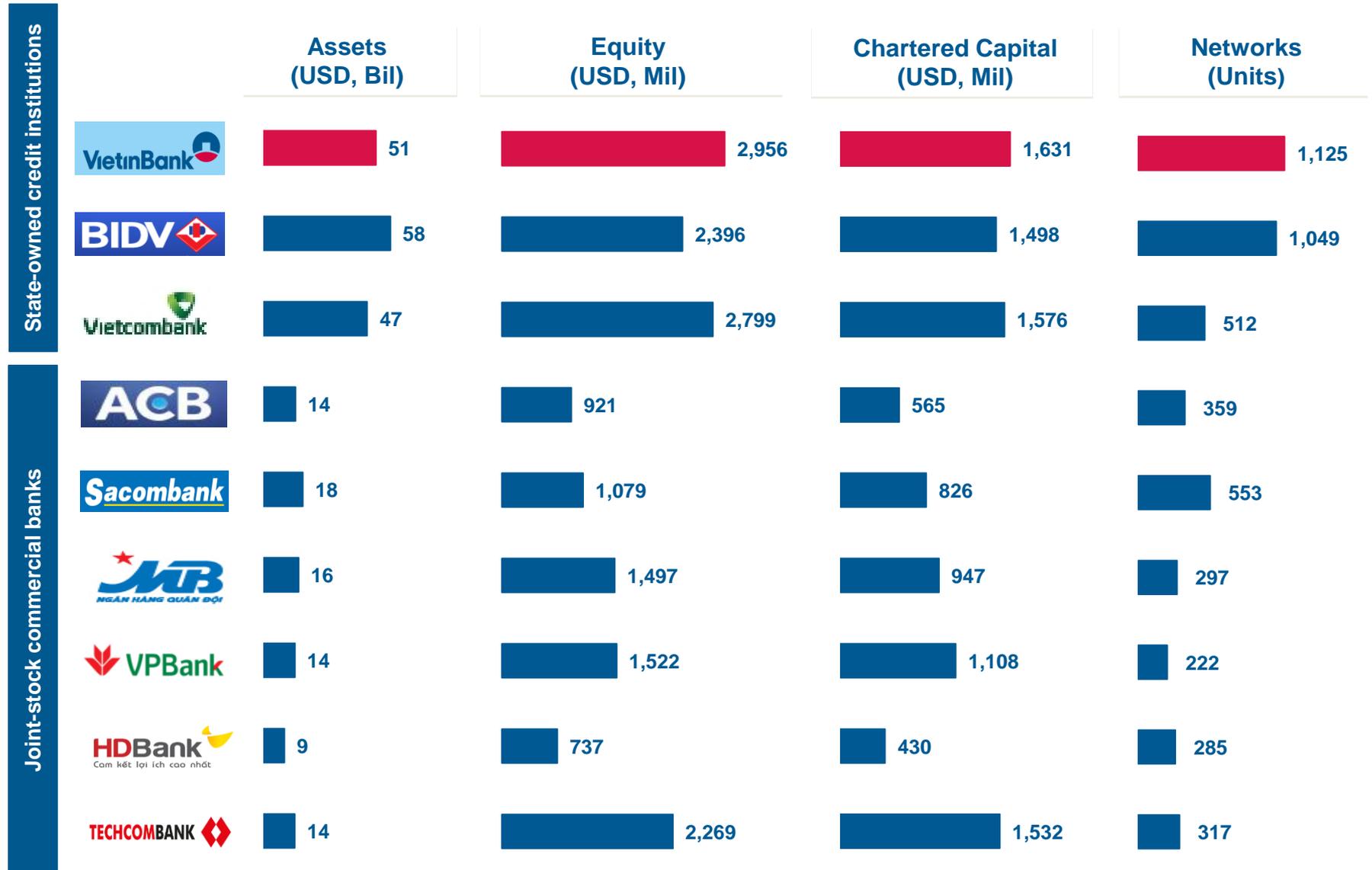
Outstanding scale in terms of Total Assets, Total Equity & Charter Capital

World-wide and nation-wide network

Strong brand name with diversified client base

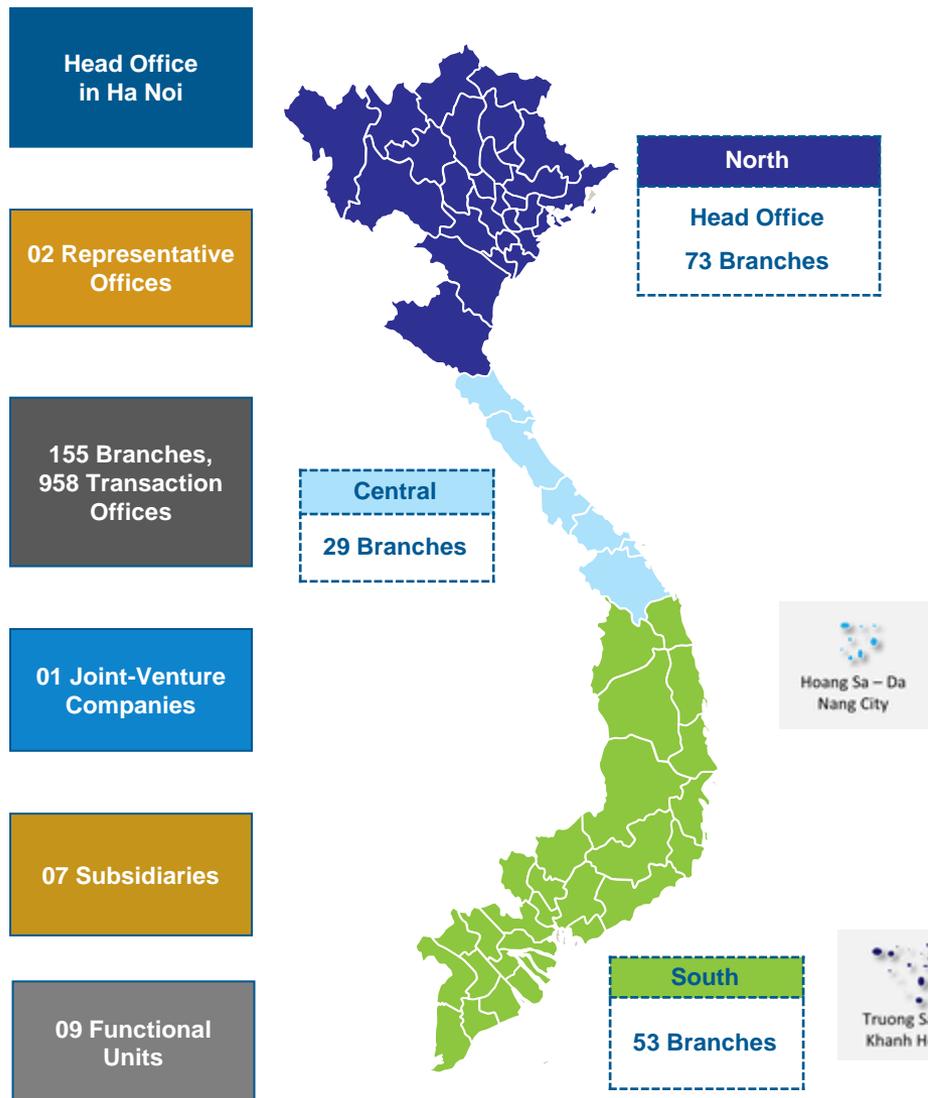
Strong shareholder structure
(SBV 64.46%; MUFG 19.73%, IFC 8.03%)

Large scale



Source: Consolidated FS 4Q2018

Network Overview



Presence across the nation:

- 01 Head Office in Hanoi
- 02 Representative offices in Da Nang and Ho Chi Minh City
- 155 Local branches, 958 transaction offices in all cities and provinces
- 09 Functional units
- 07 Subsidiaries (insurance, securities, financial leasing, fund management, assets management, gold and jewelry, global money transfer)
- 01 Joint-venture companies (Indovina Bank)
- Nearly 2,000 ATMs

Foreign expansion:

- 01 Branch in Frankfurt, Germany
- 01 Branch in Berlin, Germany
- 01 Subsidiary in Laos (VietinBank Lao Ltd)
- 01 Representative office in Myanmar

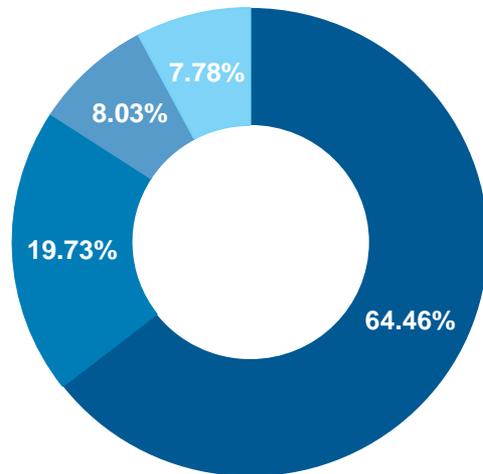
VietinBank has established a large correspondent banking network with more than 1,000 banks in 90 countries and territories all over the world.

Great and solid customer base

VietinBank has fostered strong banking relationships with well-established corporates in Vietnam as well as SMEs, FDI & retail clients.



Major Shareholders' stakes



- State Bank of Vietnam
- MUFG
- IFC
- Others

Major shareholders' supports

Shareholder



Vietnamese Government



MUFG



IFC

Support

- Government owns 64.46% of VietinBank's Charter Capital. Government ownership ratio will not fall below 51% at any time.
- The majority of Board of Director's members are appointed by the Government and the State Bank of Vietnam.

- Technical Assistance & Business Collaboration Agreement with MUFG covers:
 - Risk management & Basel II Implementation
 - Information technology
 - Investment banking
 - Retail and SMEs banking
 - Cash collection and settlement service

- Cooperation Agreement with IFC covers:
 - Risk management
 - Banking services for SMEs
 - Energy Efficiency Project
 - Information technology

Management Team

BOARD OF DIRECTORS



Mr. Le Duc Tho
Chairman of the
BoD



Mr. Tran Minh Binh
Board Member



Mr. Cat Quang Duong
Board Member



Ms. Tran Thu Huyen
Board Member



Mr. Phung Khac Ke
Independent
Board Member



Mr. Hideaki Takase
Board Member



Mr. Hiroshi Yamaguchi
Board Member

BOARD OF MANAGEMENT



Mr. Tran Minh Binh
General Director



Mr. Hiroshi Yamaguchi
Deputy General
Director



Ms. Le Nhu Hoa
Deputy General
Director



Mr. Nguyen Hoang Dung
Deputy General
Director



Mr. Nguyen Duc Thanh
Deputy General
Director



Mr. Tran Cong Quynh Lan
Deputy General
Director



Mr. Nguyen Dinh Vinh
Deputy General
Director



Ms. Nguyen Hong Van
Deputy General
Director



Mr. Nguyen Hai Hung
Chief Accountant

BOARD OF SUPERVISOR



Mr. Nguyen The Huan
Chief Supervisor



Ms. Pham Thi Thom
Member



Mr. Tran Minh Duc
Member

4. Corporate Strategy

- ❖ **Corporate Vision & Strategic Objectives**
- ❖ **2019's business targets**

Corporate Vision & Strategic Objectives

Vision

A leading bank in Vietnam, being on the same level playing ground with regional banks, modern, multi-functional and in accordance with international standards.

Motto

Large-scale commercial bank with the best operating efficiency of the Vietnamese banking system.

Strategic Objectives for period 2018 - 2020

- 1 Sustainable growth of scale
- 2 New shift in income structure
- 3 Develop transaction banking operations
- 4 Improve financial capacity
- 5 Enhance full-time labor productivity and cost-effective management

2019's business targets



Effectively implement the restructuring plan associated with handling bad debts in the period 2016 - 2020 according to the proposed roadmap



Strongly improve the quality of services, develop a variety of modern services and products, shift income structure towards increasing non-interest income



Strengthening the organizational model, improving the quality of human resources



Improve financial capacity, increase equity



Promoting bad debt recovery, risk-handled debts, debts sold to VAMC, improving asset quality



Strictly control operating costs and CIR rate, aiming to improve labor productivity, workforce planning



Strongly improve efficiency, maintain reasonable growth rates associated with good management of quality growth. Improve NIM ratio, good management of capital costs and operating costs



Enhance the role of risk management, ensure compliance, safety, business development associated with strengthening risk management



Promote technology application in all aspects of operation

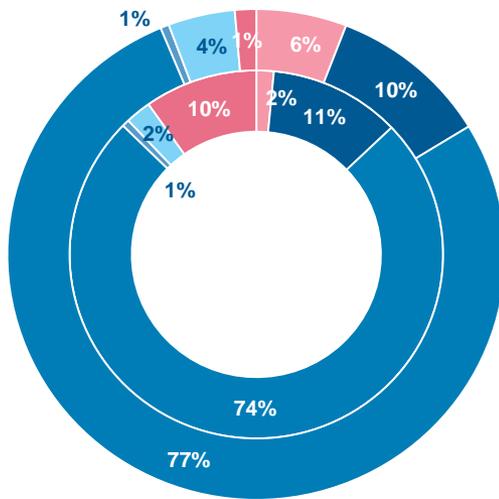
5. Performance

- ❖ **Stable deposits growth with high proportion from market 1**
- ❖ **Reasonable credit growth, controlled NPL ratio**
- ❖ **Safe & diversified securities portfolio**
- ❖ **Financial results**
- ❖ **Performance results vs. other listed banks**

Stable deposits growth

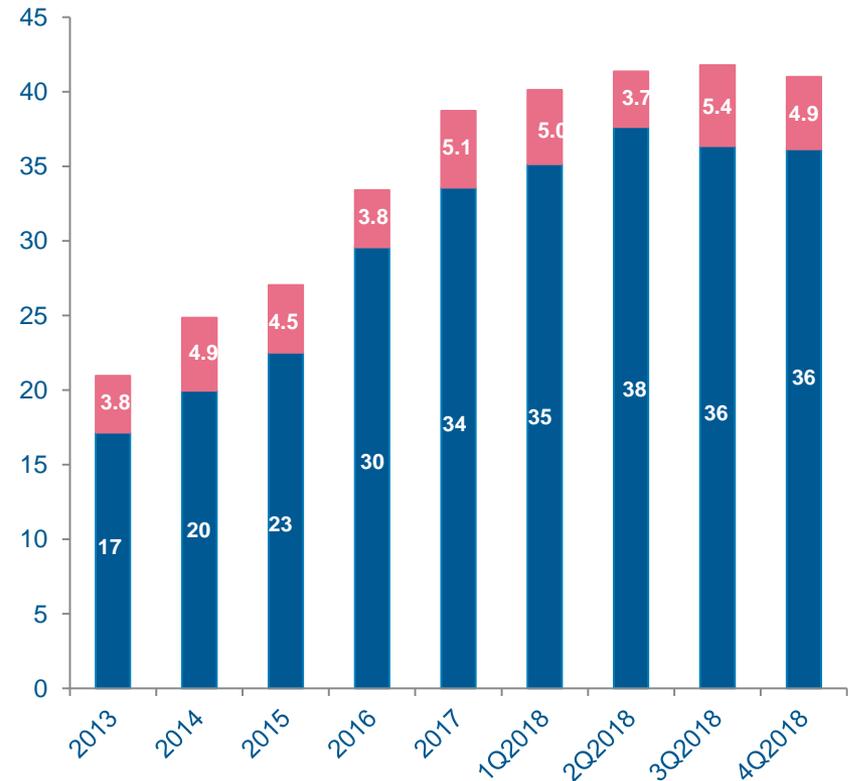
Mobilized fund structure

Inner ring: As at 31 Dec 2017: USD 45.1 bil
 Outer ring: As at 31 Dec 2018: USD 46.7 bil



- Borrowing from Gov and SBV
- Deposits & borrowing from other banks
- Customer deposits
- Sponsor capital, Entrusted Investment
- Value paper issued
- Other mobilized funds

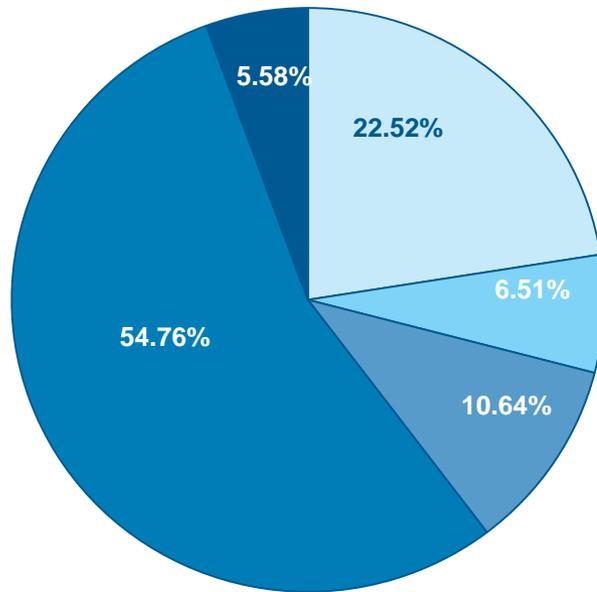
Deposits of customers & credit institutions (USD, bil)



- Deposit & borrowing from other banks
- Customer deposits

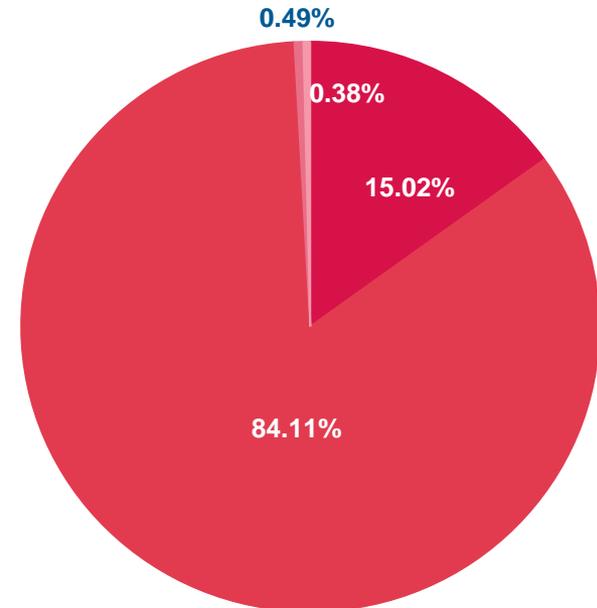
Customer Deposit

Customer Deposit Breakdown by Type of business (31/12/2017)



- SOEs (22.52%)
- FDI (6.51%)
- Other business entities (10.64%)
- Individuals (54.78%)
- Others (5.58%)

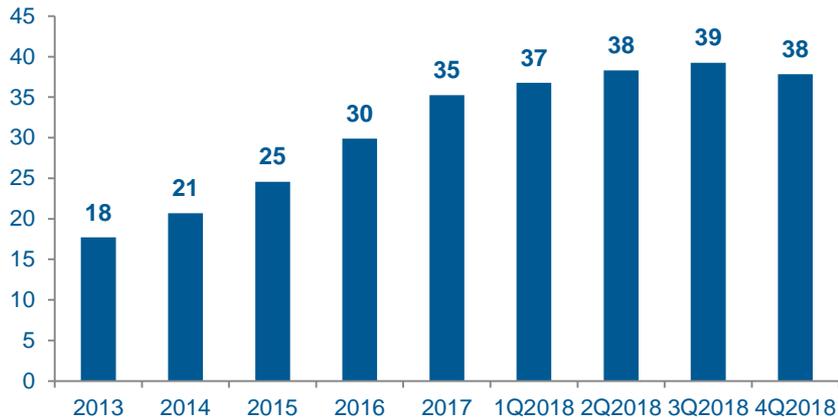
Customer Deposit Breakdown by Tenor (31/12/2018)



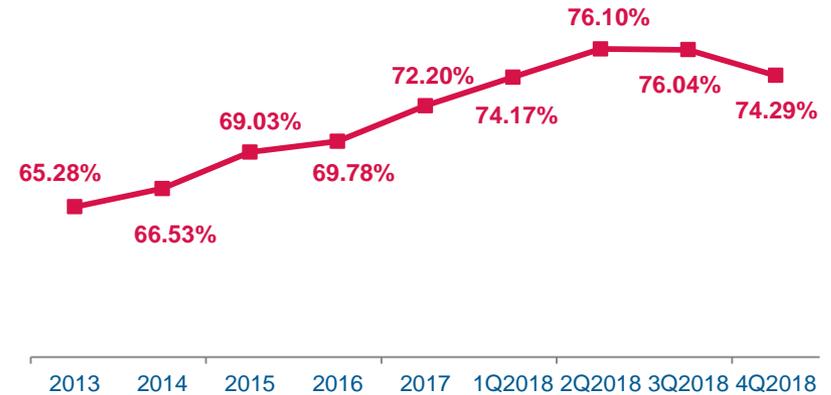
- Demand deposits (15.02%)
- Term deposits (84.11%)
- Deposits for specific purpose (0.49%)
- Margin deposit (0.38%)

Effective and safe credit growth

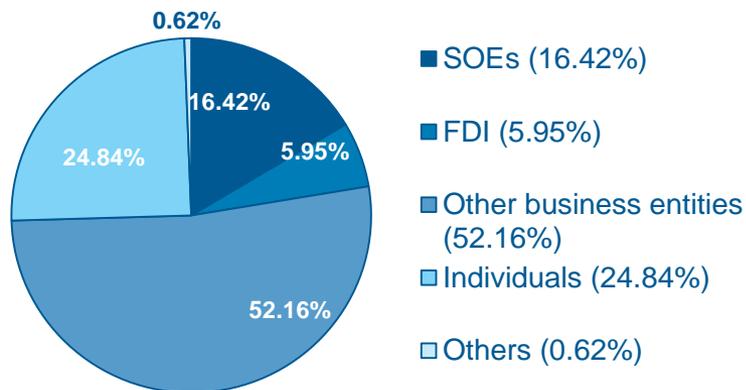
Total loans and Advances to Customer (USD, bil)



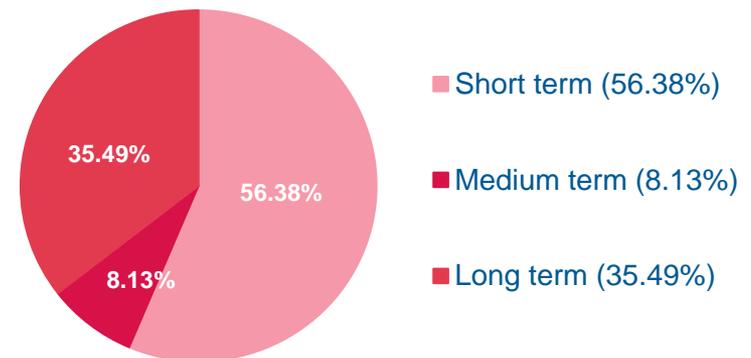
Loans to Total assets ratio (LAR)



Loan Breakdown by Type of business (31/12/2017)

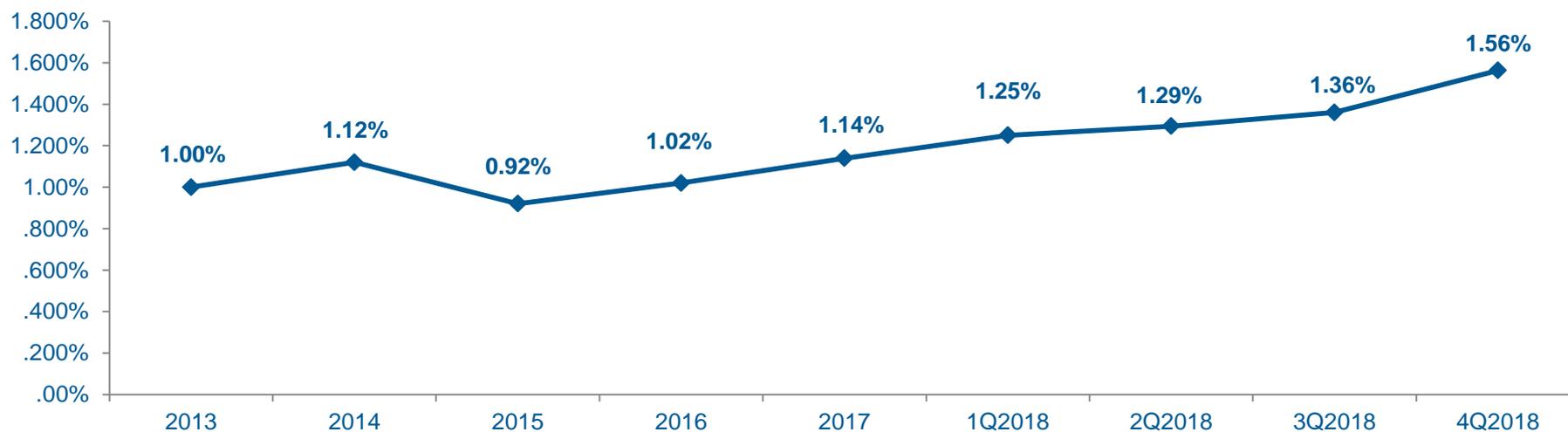


Loan Breakdown by Tenor (31/12/2018)



Credit quality control

Group	4Q2018		3Q2018		2Q2018		1Q2018		2017	
	Value (USD, Mil)	%								
Group 1 Current	37,066	97.81	38,580	98.28	37,638	98.26	36,173	98.31	34,699	98.41
Group 2 Special mention	236	0.62	141	0.36	169	0.44	165	0.45	161	0.46
NPLs	592	1.56	534	1.36	496	1.29	458	1.25	400	1.13
Total	37,894	100	39,254	100	38,303	100	36,796	100	35,259	100



Asset Quality Management

Proper Credit System

- VietinBank has a robust credit system, clearly defining relevant exposure limits and credit risk appetite.
- This credit system with decentralized authority and clear reporting channels is widely communicated.

Well-Defined Sectoral, Single Party and Group Exposure Credit Limits

- Loans and advances are relatively well allocated according to business entities and industry sectors, ensuring a high degree of portfolio diversification, minimizing concentration risk.
- The credit policy has put in place strict exposure credit limits.

Comprehensive Asset Classification and Provisioning Requirements

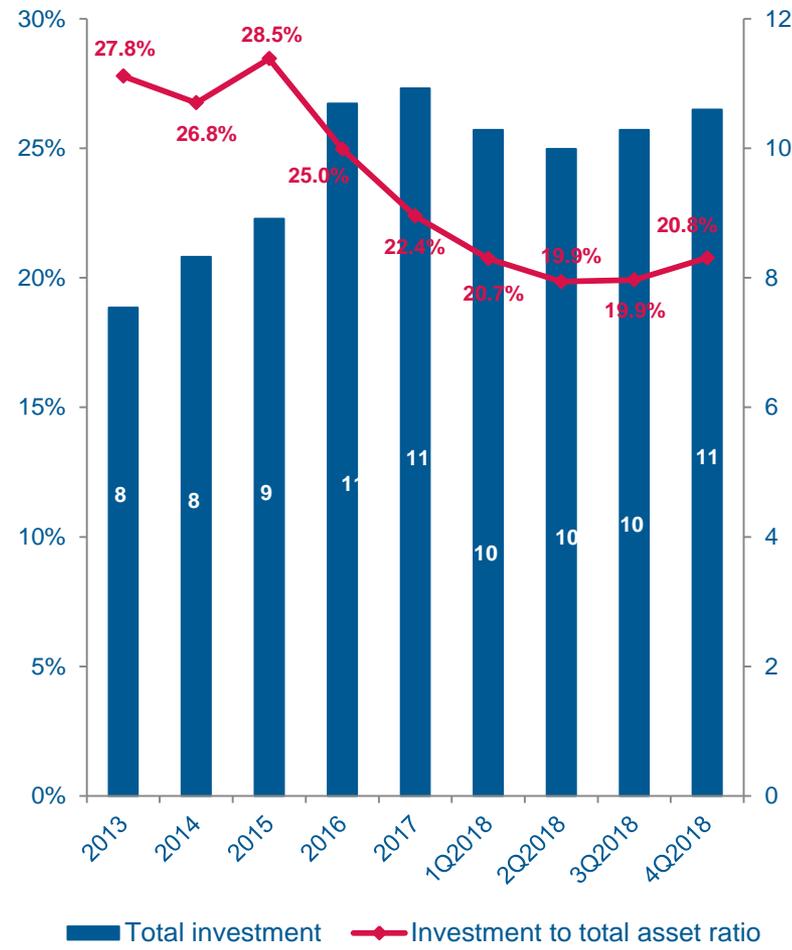
- Comprehensive and detailed asset classification, current provisioning requirements and policies are in consistent with regulatory norms and guidelines.
- The above mentioned asset classification have resulted in positive developments in measures against non-performing loans.

Strong Credit Risk Management System

- Strong credit risk management system is in place to improve the asset management quality in the current growing economic environment.

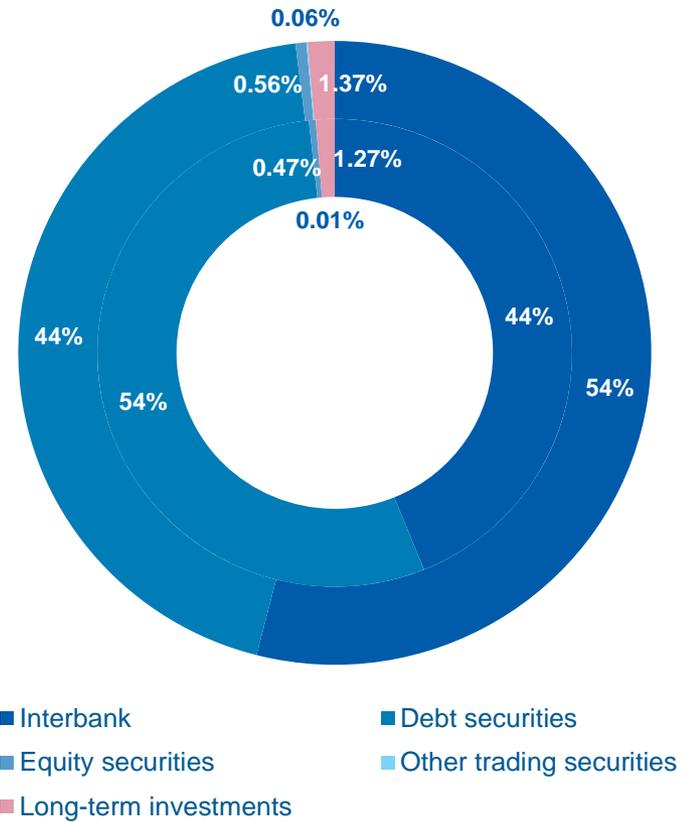
Safe & diversified securities portfolio

Investment Portfolio (USD, Bil)



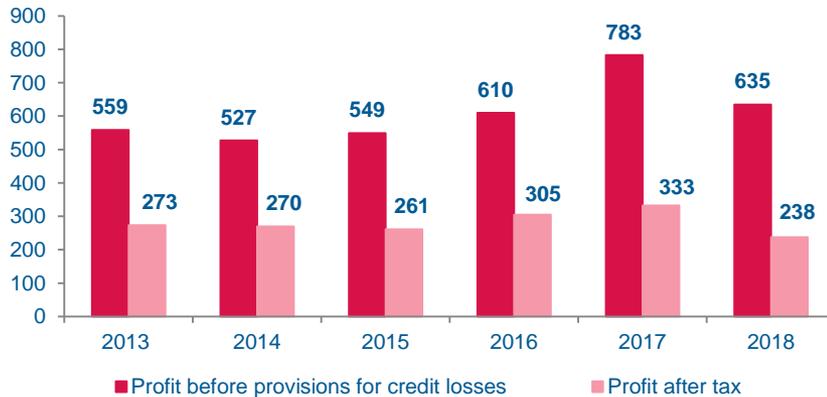
Components of Investment Portfolio

Inner ring: As at 31 Dec 2017
Outer ring: As at 31 Dec 2018

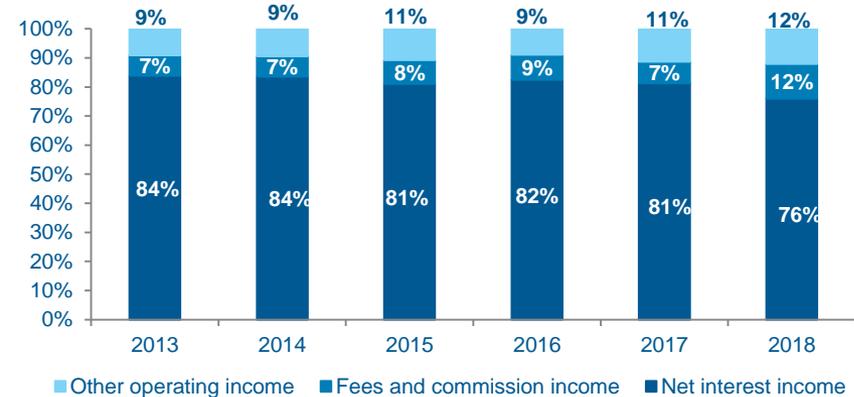


Financial results

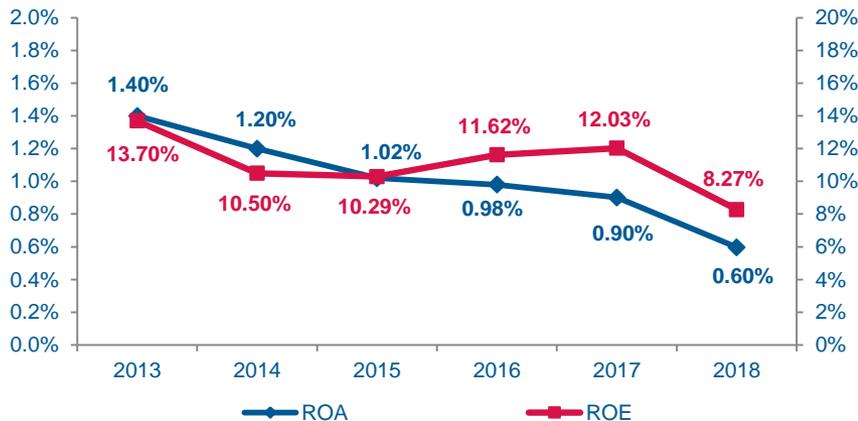
Financial results (USD, Mil)



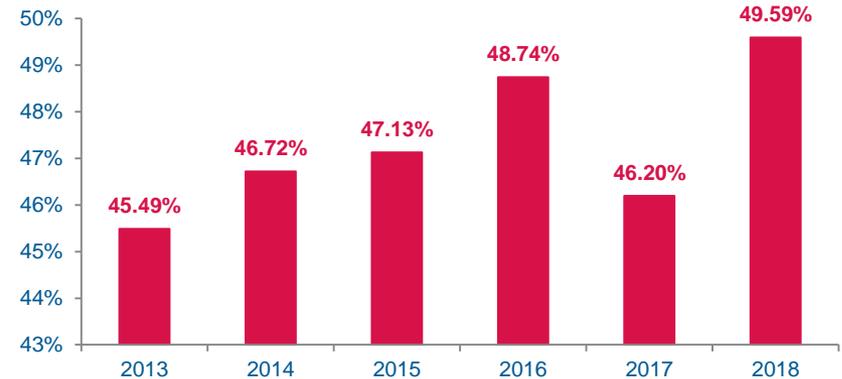
Operating Income Breakdown



Financial Ratios



Cost to Income Ratio



VietinBank devoted financial resources to handle restructuring under the restructuring plan for the period 2016-2020 approved by the State Bank, urgently applying Basel II standards with the raise of debt classification standards thus making a group of debts being transferred to lower loan groups, which impacted accrued interest, affecting profit and profitability indicators of 4Q2018 and the whole year 2018. This is necessary to improve asset quality and credit portfolio, creating a firm foundation for sustainable development in 2019 and subsequent years, developing in accordance with good international practices, ensuring proactive and successful international integration.

6. Appendix

- ❖ **Awards and accolades**
- ❖ **Efficient subsidiaries**
- ❖ **CTG Stock Performance**
- ❖ **Historical Financials - Balance Sheet**
- ❖ **Historical Financials - Income Statement**
- ❖ **Investor Relations Website**

Awards and accolades

	<p>On the occasion of the 30th anniversary of VietinBank, the Party and State awarded VietinBank with the First-class Labor Medal (2nd time) and the Emulation Flag of the Government. This is a recognition for outstanding achievements and efforts as well as significant contributions of VietinBank during the past 30 years.</p>		<p>VietinBank is named on the list of “Best 50 listing companies in Vietnam” in 2018 and Top 40 Most Valuable Trademark in Vietnam awarded by The Forbes Vietnam.</p>
	<p>The 6th time VietinBank is in the top 500 most valuable brand names in the world with a brand value of \$ 381 million (up 51.3% from 2017), AA-brand strength; Up 98 steps, VietinBank ranked 310th (highest among Vietnamese banks). At the same time, VietinBank was among Top 10 Best Valuable Brands in Vietnam.</p>		<p>VietinBank is the only bank to achieve the National Quality Gold Award in the category for large-scale service enterprises. Particularly, for its achievements in improving service quality, VietinBank also received the "Vietnam Leading Customer Service Center 2018" prize from Global Banking & Finance Review.</p>
	<p>For the 7th time in a row, VietinBank has been listed as Forbes Global 2000 (the top 2000 largest companies in the world) by the prestigious American magazine Forbes. According to Forbes, VietinBank earned total revenue of 3.4 billion USD and market value of 4.8 billion USD.</p>		<p>VietinBank was awarded the "Best Retail Bank in Vietnam" 3 times in a row by Global Banking & Finance Review.</p>
	<p>This is the 5th consecutive year VietinBank has achieved the Vietnam Value Award for its products. Vietnam Value is the official program of the Government of Vietnam to promote the national image through products and services brands..</p>		<p>VietinBank has been honored with "The best foreign exchange service provider in Vietnam in 2018" by Global Finance.</p>
	<p>14 times in a row VietinBank was awarded Strong Brand of Vietnam and on Top leading group.</p>		<p>In 2018, VietinBank's international payment and trade finance activities achieved many awards: the best trade finance service provider in Vietnam (Global Finance); The best trade finance bank in Vietnam in 2018 (The Asian Banker Magazine).</p>

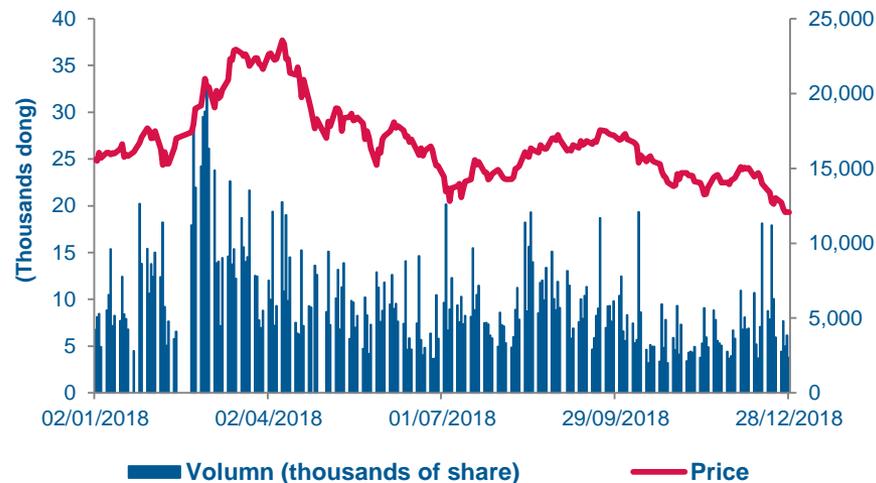
Efficient subsidiaries

Subsidiaries		Chartered Capital as at 31/12/2018 (USD, Mil)	Percentage of contribution (%)	Profit before tax as at 2018 (USD, Mil)
VietinBank Lao Limited	 VietinBank	50	100%	5.87
VietinBank Leasing Company Ltd	 VietinBank LEASING	43.81	100%	5.81
VietinBank Fund Management Company Ltd	 VietinBank CAPITAL	41.62	100%	3.65
VietinBank Securities Joint Stock Company	 VietinBank SECURITIES	46.63	75.61%	7.93
VietinBank Insurance Joint Stock Company	 VietinBank INSURANCE	21.91	97.83%	4.51
VietinBank Gold and Jewelry Trading Company Ltd	 VietinBank GOLD & JEWELLERY	13.14	100%	0.51
VietinBank Debt Management and Asset Exploitation Company Ltd	 VietinBank AMC	5.23	100%	0.001
Global Money Transfer Company Ltd	 VietinBank MONEY TRANSFER	2.19	100%	2.43

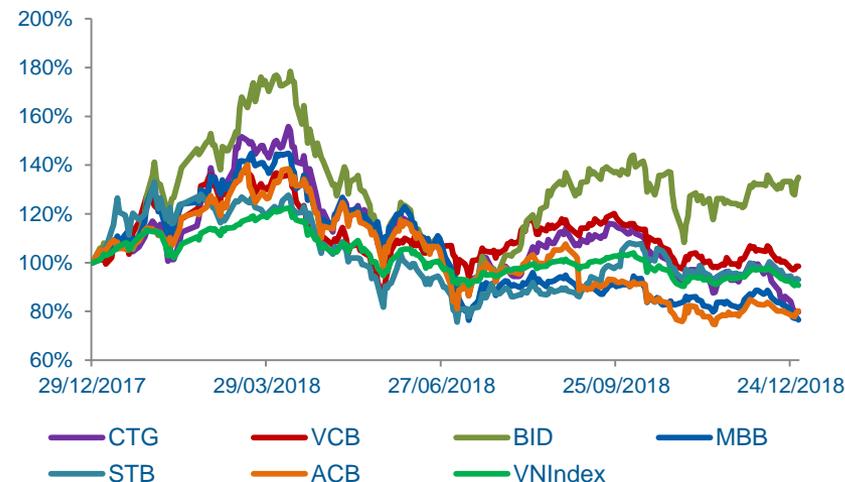
CTG Stock Performance 2018

	Value
Closing price of 1 st trading session of 2018 (02 nd Jan 2018)	24,950 VND/share
Closing price of last trading session of 2018 (28 th Dec 2018)	19,300 VND/share
Price fluctuations in 2018	19,300 – 37,700 VND/share
Volume	1,523,554,730 share
Trading value	42,330 billion VND
Trading volume of foreign investors	Net selling 16,325,770 share
Foreign owned	29.56%
EPS	1,920 VND/share
P/E (28 th Dec 2018)	10.05x
BVPS	18,120 VND/share
P/B (28 th Dec 2018)	1.07x

CTG Stock Performance in 2018



Growth of VN-Index and Bank Stock in 2018



Historical Financials - Balance Sheet

Unit: USD Million	2014	2015	2016	2017	2018 (unaudited)
Cash, gold and gemstones	218	233	234	267	308
Balances with the State Bank of Vietnam ("SBV")	465	543	609	926	1,016
Placements with and loans to other credit institutions	3,551	3,016	4,263	4,794	5,720
Trading securities	172	153	86	157	142
Derivative financial instruments and other financial assets	0	0	31	24	12
Loans to customers	20,704	24,581	29,874	35,259	37,894
Provision for credit losses of loans to customers	(206)	(208)	(311)	(370)	(570)
Investment securities	4,396	5,483	6,057	5,725	4,466
Long-term investments	178	178	145	139	145
Fixed assets	419	396	479	510	487
Other assets	1,227	1,234	1,340	1,401	1,390
Total assets	31,123	35,609	42,807	48,830	51,011
Borrowings from the Government and the SBV	223	604	217	678	2,743
Deposits and borrowings from other credit institutions	4,884	4,530	3,843	5,157	4,858
Deposits from customers	19,965	22,520	29,562	33,551	36,180
Derivative financial instruments and other financial liabilities	20	5	0	0	0
Financing funds, entrusted funds, and exposed funds	1,507	2,478	274	287	260
Valuable papers issued	249	953	1,076	1,003	2,025
Other liabilities	1,674	1,955	5,114	5,314	1,989
Total liabilities	28,522	33,046	40,086	45,991	48,055
Capital	2,175	2,111	2,085	2,061	2,034
<i>In which: Chartered capital</i>	1,753	1,701	1,680	1,660	1,631
Reserves	205	241	287	333	357
Foreign exchange differences	16	20	22	25	26
Undistributed profit	195	180	315	409	526
Total owners' equity	2,601	2,563	2,722	2,840	2,956
Non-controlling Interests	11	11	12	13	13
Total liabilities and owners' equity	31,123	35,609	42,807	48,830	51,011
Exchange rates	21,246	21,890	22,159	22,425	22,825

Historical Financials - Income Statement

Unit: USD Million	2014	2015	2016	2017	2018 (unaudited)
Interest and similar income	1,947	1,940	2,387	2,911	3,249
Interest and similar expenses	(1,106)	(1,080)	(1,380)	(1,704)	(2,262)
Net interest and similar income	841	861	1,007	1,207	987
Fees and commission income	100	121	150	192	261
Fees and commission expenses	(44)	(54)	(74)	(109)	(140)
Net gain/(loss) from fees and commission income	55	67	77	83	121
Net gain/(loss) from trading of foreign currencies	18	1	31	32	31
Net gain/(loss) from securities held for trading	9	6	8	16	12
Net gain from investment securities	(7)	2	2	(6)	10
Net gain/(loss) from other activities	66	101	59	89	82
Income from investments in other entities	8	2	7	33	16
Income from non-interest	149	178	183	247	273
Total income	990	1,039	1,190	1,455	1,259
Operating expenses	(461)	(490)	(580)	(672)	(625)
Net profit before provision for credit losses	528	549	610	783	635
Provision expense for credit losses	(185)	(214)	(228)	(372)	(339)
Profit before tax	344	336	382	411	295
Corporate income tax expense	(74)	(74)	(76)	(78)	(58)
Profit after tax	270	261	305	333	238
Non-controlling Interests	(1)	(1)	(1)	(1)	0
Owners's net profit	269	260	304	331	238
Exchange rates	21,246	21,890	22,159	22,425	22,825

Investor Relations Website

<http://investor.vietinbank.vn>



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Via this portal, we seek to provide you with multi-directional information and to establish a two-way communication channel between

Investors & VietinBank

Vision
To become a modern and versatile financial and banking group, ranked in the Southeast Asia.

Mission
Be the leading financial group in Vietnam, providing financial and banking services that are modern, utilized and towards international standards.

Core Values
Focus on customers Be Active, Creative, Professional, Devoted, Transparent and Modern. Create a work place where our employees can contribute the most to and receive the most from the Bank. Each individual is respected as much as any prominent employee and is treated fairly based on their performance.

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CTG 6/20/2017
20,800
+0.10 (0.48%)
Volume 951,800 (-42.07%)

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Thank you!

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