

Marine Bank & Trust Company

Vero Beach, FL

Established

7/1/1997

Florida Bank and Thrift Performance Report

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Information contained herein was obtained from FIS is believed to be reliable however, accuracy is not guaranteed and all peer and state averages are simple averages.

PEER GROUP POSITION
For the
Treasure Coast Group

For the nine months ended September 30, 2024

Institution name	Total Assets (\$'000's)
Seacoast National Bank	15,159,232
Optimumbank	944,548
Marine Bank & Trust Company	652,317
Paradise Bank	468,562
American National Bank	438,765
Anchor Bank	411,501
Desjardins Bank, National Association	341,248
Community Bank Of The South	268,843
Locality Bank	255,773
Natbank, National Association	237,441
Evermore Bank	185,471
Cypress Bank & Trust	171,821
Bank Of Belle Glade	138,681

Institution name	Return on Avg Assets (%)
Paradise Bank	2.98
Desjardins Bank, National Association	2.01
Optimumbank	1.50
Bank Of Belle Glade	1.05
American National Bank	0.98
Community Bank Of The South	0.84
Seacoast National Bank	0.79
Anchor Bank	0.62
Marine Bank & Trust Company	0.47
Cypress Bank & Trust	0.23
Natbank, National Association	0.11
Evermore Bank	(0.14)
Locality Bank	(1.51)

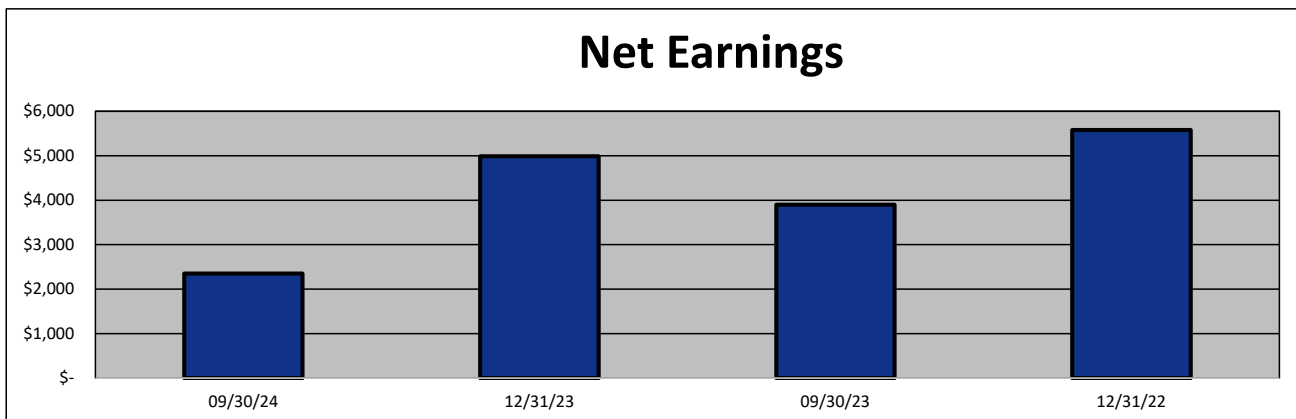
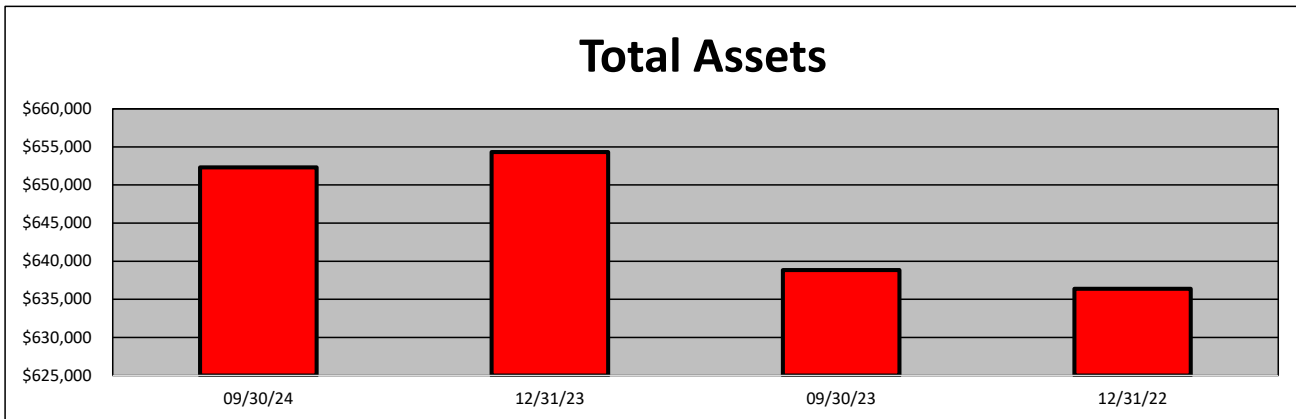
**EXECUTIVE SUMMARY - Marine Bank & Trust Company
(Percentage)**

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	6.98	6.26	5.12	4.78	9.87	11.92
Leverage Ratio	9.00	8.57	8.40	7.73	10.70	12.77
Tier 1 Cap/Risk Based Assets	14.01	13.31	12.94	11.77	12.49	11.37
Risk Based Ratio	15.26	14.56	14.20	13.03	13.34	11.94
Common Equity Tier 1 Capital Ratio	14.01	13.31	12.94	11.77	12.45	11.37
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	79.24	77.69	76.34	73.36	75.65	79.14
Loans/Assets	68.84	69.31	69.16	66.66	63.44	65.66
Securities/Assets	24.36	24.68	24.02	26.74	20.01	13.22
PROFITABILITY:						
Return on Avg Assets	0.47	0.75	0.78	0.92	0.75	0.76
Return on Avg Equity	7.52	14.34	15.64	17.20	10.06	8.80
Nonint Income/Avg Assets	0.30	0.29	0.28	0.37	0.79	0.86
Net Overhead Ratio	1.74	1.71	1.77	1.87	2.14	2.34
Efficiency Ratio	73.25	63.86	63.71	61.04	72.20	72.26
Assets (per million) per Employee	9.45	9.09	9.00	8.26	10.50	9.10
ASSET QUALITY:						
Allowance/Loans	1.52	1.44	1.44	1.39	1.29	1.07
Nonperforming Loans/Total Loans	0.03	0.33	0.34	0.34	0.55	0.25
Nonperforming Assets/Total Assets	0.02	0.23	0.23	0.23	0.37	0.17
Adjusted Texas Ratio	0.23	3.15	3.82	4.01	3.62	1.55
YIELDS & COSTS:						
Yield on earning assets	4.65	4.33	4.27	3.59	5.49	5.73
Cost of funds	3.10	2.28	2.06	0.35	3.09	3.52
Net interest margin	2.50	2.88	2.97	3.38	2.88	3.27
Avg Earning Assets/Avg Assets	96.88	96.66	96.64	95.42	96.03	96.08

SELECTED FINANCIAL DATA - Marine Bank & Trust Company
(Dollars in Thousands)

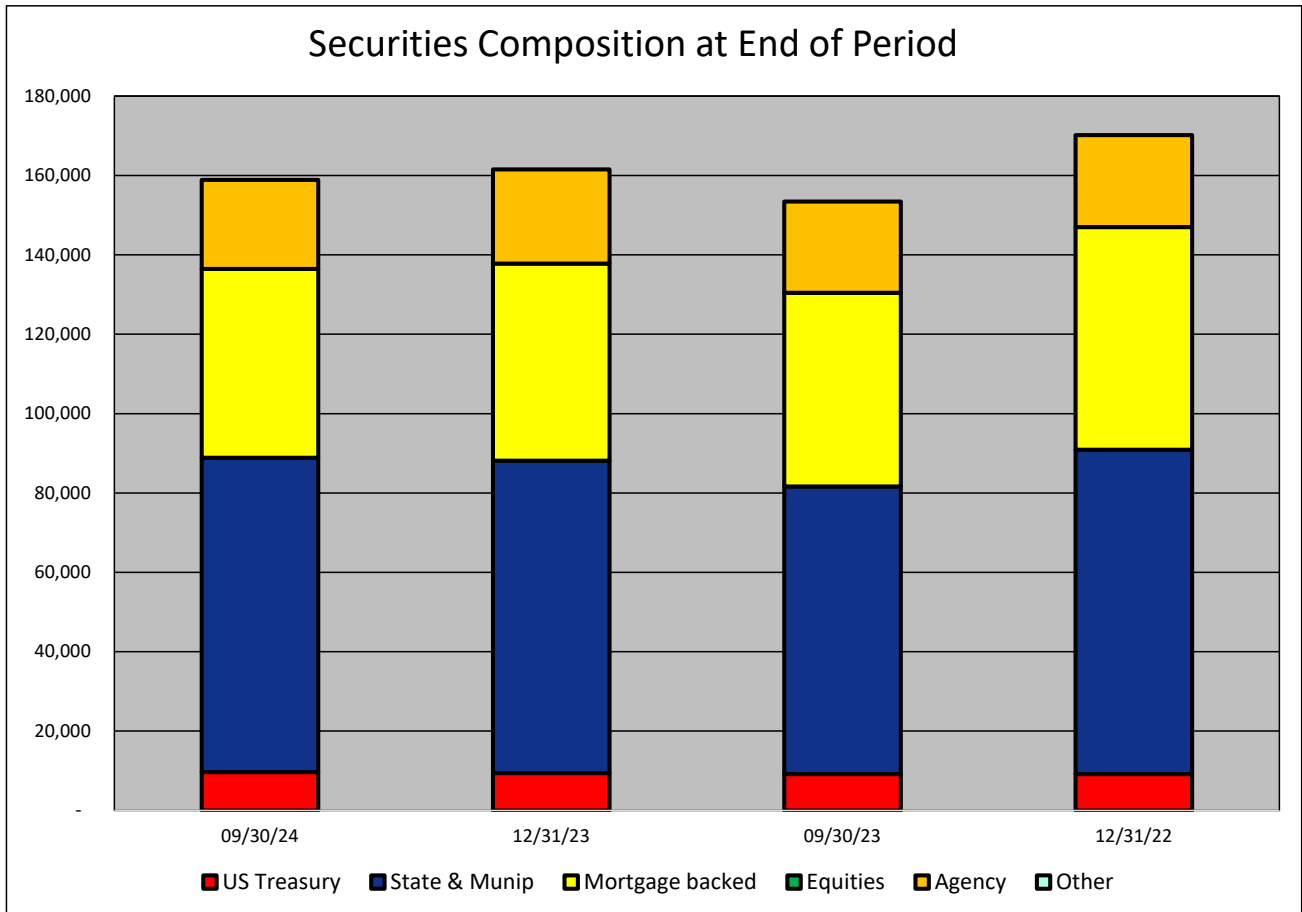
As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	652,317	654,321	638,845	636,370	13,472	2.11
Cash and Equivalents	24,722	18,030	19,834	19,157	4,888	24.64
Securities	158,893	161,517	153,432	170,173	5,461	3.56
Loans, net	449,056	453,520	441,828	424,175	7,228	1.64
Deposit Accounts	566,724	583,754	578,796	578,220	(12,072)	(2.09)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	45,547	40,928	32,711	30,389	12,836	39.24

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,351	4,987	3,898	5,579	(1,547)	(39.69)
Interest Income	22,698	28,011	20,725	20,887	1,973	9.52
Interest Expense	10,493	9,417	6,290	1,231	4,203	66.82
Net Interest Income	12,205	18,594	14,435	19,656	(2,230)	(15.45)
Prov for Credit Losses	325	650	500	1,350	(175)	(35.00)
Noninterest income	1,497	1,943	1,431	2,231	66	4.61
Gain on Sale of Securities	-	4	4	-	(4)	(100.00)
Noninterest Expense	10,243	13,372	10,305	13,597	(62)	(0.60)
Net Operating Income	3,134	6,515	5,061	6,940	(1,927)	(38.08)
Income Taxes	783	1,532	1,167	1,361	(384)	(32.90)



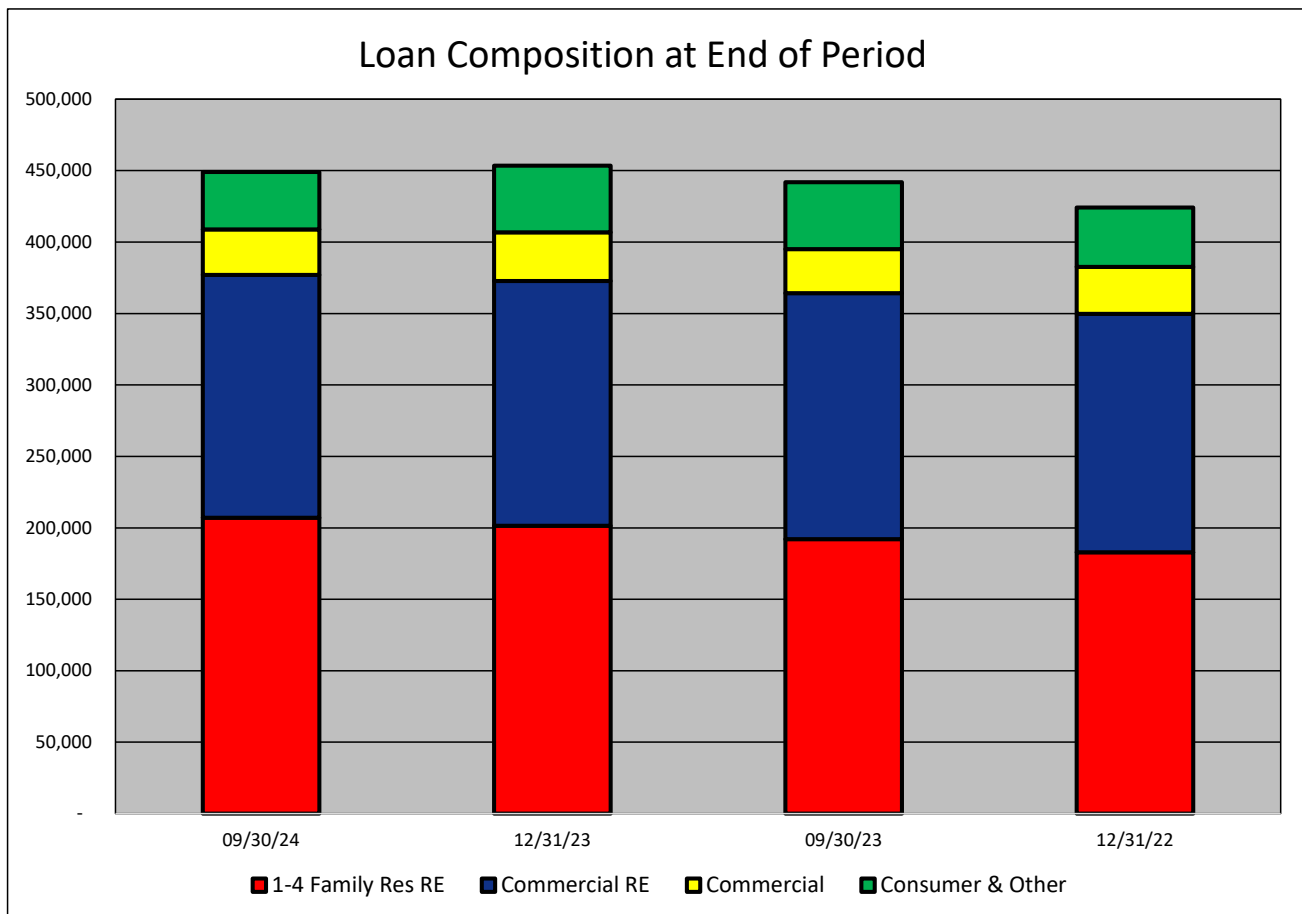
SECURITIES COMPOSITION - Marine Bank & Trust Company
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	9,686	9,418	9,184	9,197	502	5.47
State & Munip	79,180	78,723	72,437	81,678	6,743	9.31
Mortgage backed	47,584	49,642	48,841	56,094	(1,257)	(2.57)
Equities	-	-	-	-	-	NA
Agency	22,443	23,734	22,970	23,204	(527)	(2.29)
Other	-	-	-	-	-	NA
Total Securities	158,893	161,517	153,432	170,173	5,461	3.56



LOAN PORTFOLIO COMPOSITION - Marine Bank & Trust Company
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	207,119	201,463	192,168	182,898	14,951	7.78
Commercial RE	169,838	171,330	172,066	166,954	(2,228)	(1.29)
Commercial	31,913	34,026	30,797	32,775	1,116	3.62
Consumer & Other	40,186	46,701	46,797	41,548	(6,611)	(14.13)
Loans, Net	449,056	453,520	441,828	424,175	7,228	1.64



LOAN PORTFOLIO QUALITY - Marine Bank & Trust Company
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	6,533	5,883	5,883	4,533	650	11.05
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	18	-	-	-	18	NA
Provision Expense	325	650	500	1,350	(175)	(35.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	6,840	6,533	6,383	5,883	457	7.16

NON-PERFORMING ASSETS:

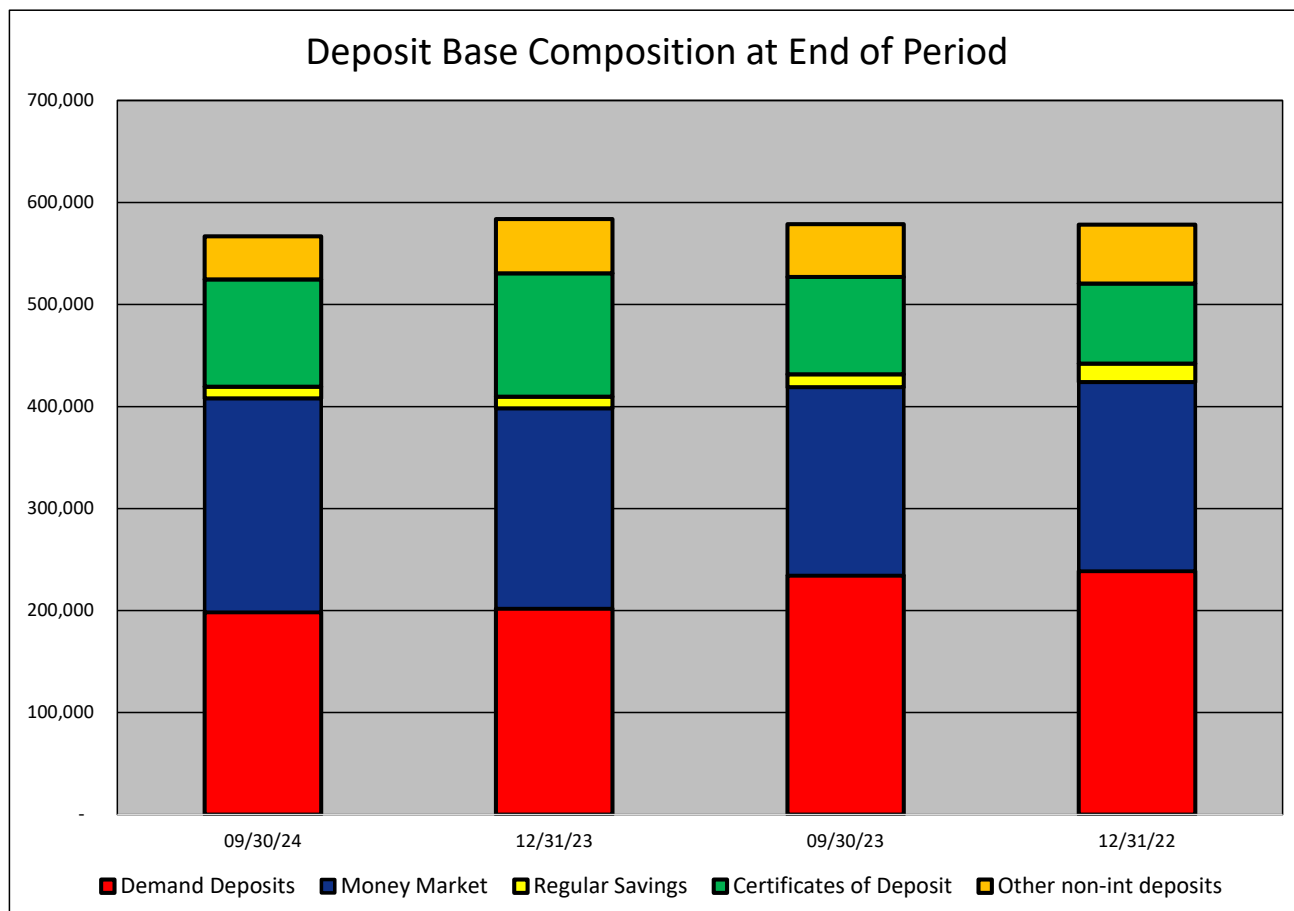
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	120	1,497	1,493	1,453	(1,373)	(91.96)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	120	1,497	1,493	1,453	(1,373)	(91.96)

DEPOSIT BASE COMPOSITION - Marine Bank & Trust Company
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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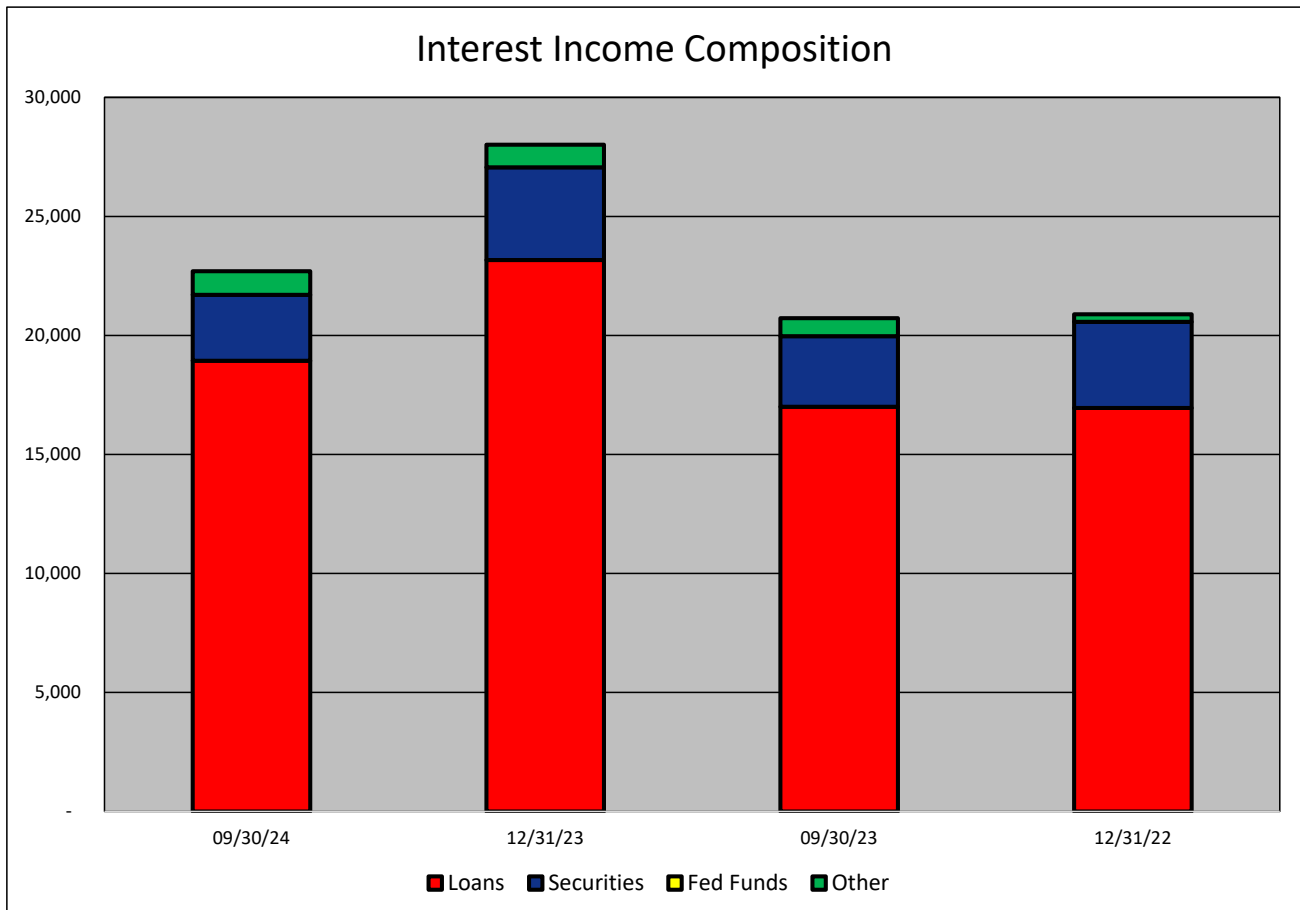
DEPOSIT BASE CATEGORY:

Demand Deposits	198,289	201,836	234,367	238,633	(36,078)	(15.39)
Money Market	209,615	196,342	184,520	185,335	25,095	13.60
Regular Savings	11,447	11,521	12,601	18,184	(1,154)	(9.16)
Certificates of Deposit	105,200	120,796	95,585	78,493	9,615	10.06
Other non-int deposits	42,173	53,259	51,723	57,575	(9,550)	(18.46)
Total Deposits	566,724	583,754	578,796	578,220	(12,072)	(2.09)



INTEREST INCOME COMPOSITION- Marine Bank & Trust Company
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	18,936	23,172	17,008	16,951	1,928	11.34
Securities	2,768	3,893	2,959	3,622	(191)	(6.45)
Fed Funds	-	-	-	-	-	NA
Other	994	946	758	314	236	31.13
Total Int Income	22,698	28,011	20,725	20,887	1,973	9.52

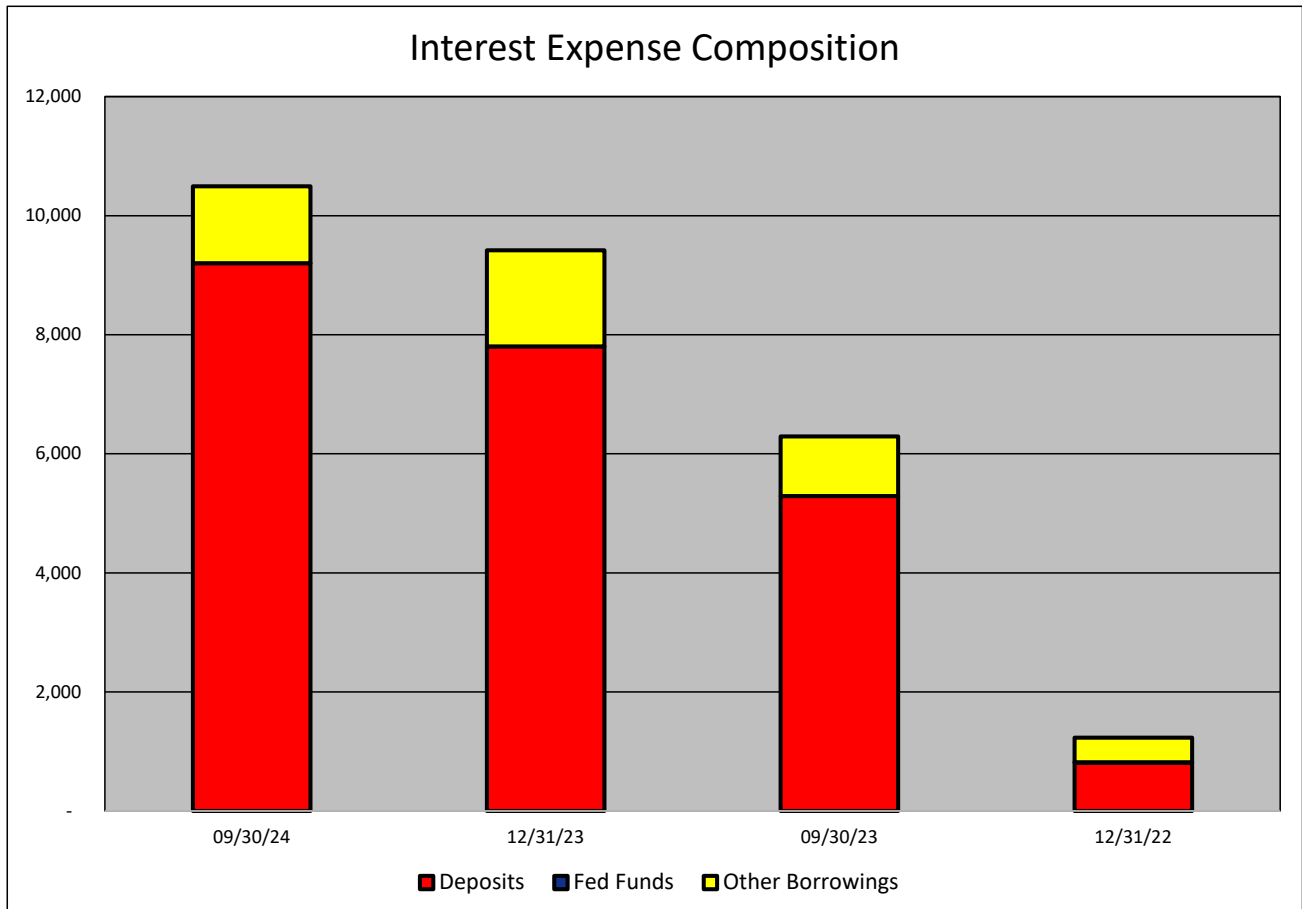


INTEREST EXPENSE COMPOSITION- Marine Bank & Trust Company
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	9,199	7,805	5,291	816	3,908	73.86
Fed Funds	-	-	-	1	-	NA
Other Borrowings	1,294	1,612	999	414	295	29.53
Total Int Expense	10,493	9,417	6,290	1,231	4,203	66.82

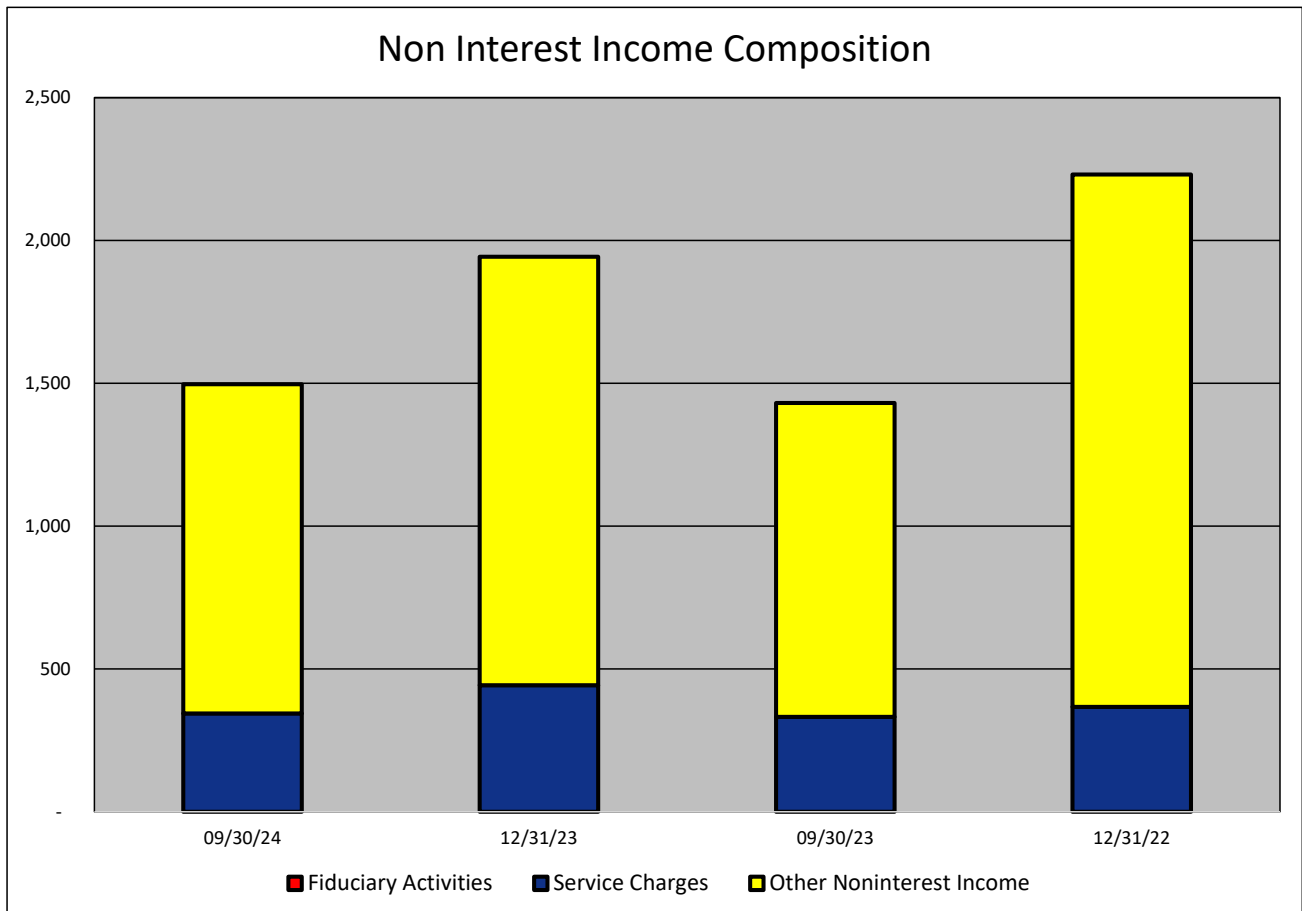


NONINTEREST INCOME COMPOSITION- Marine Bank & Trust Company
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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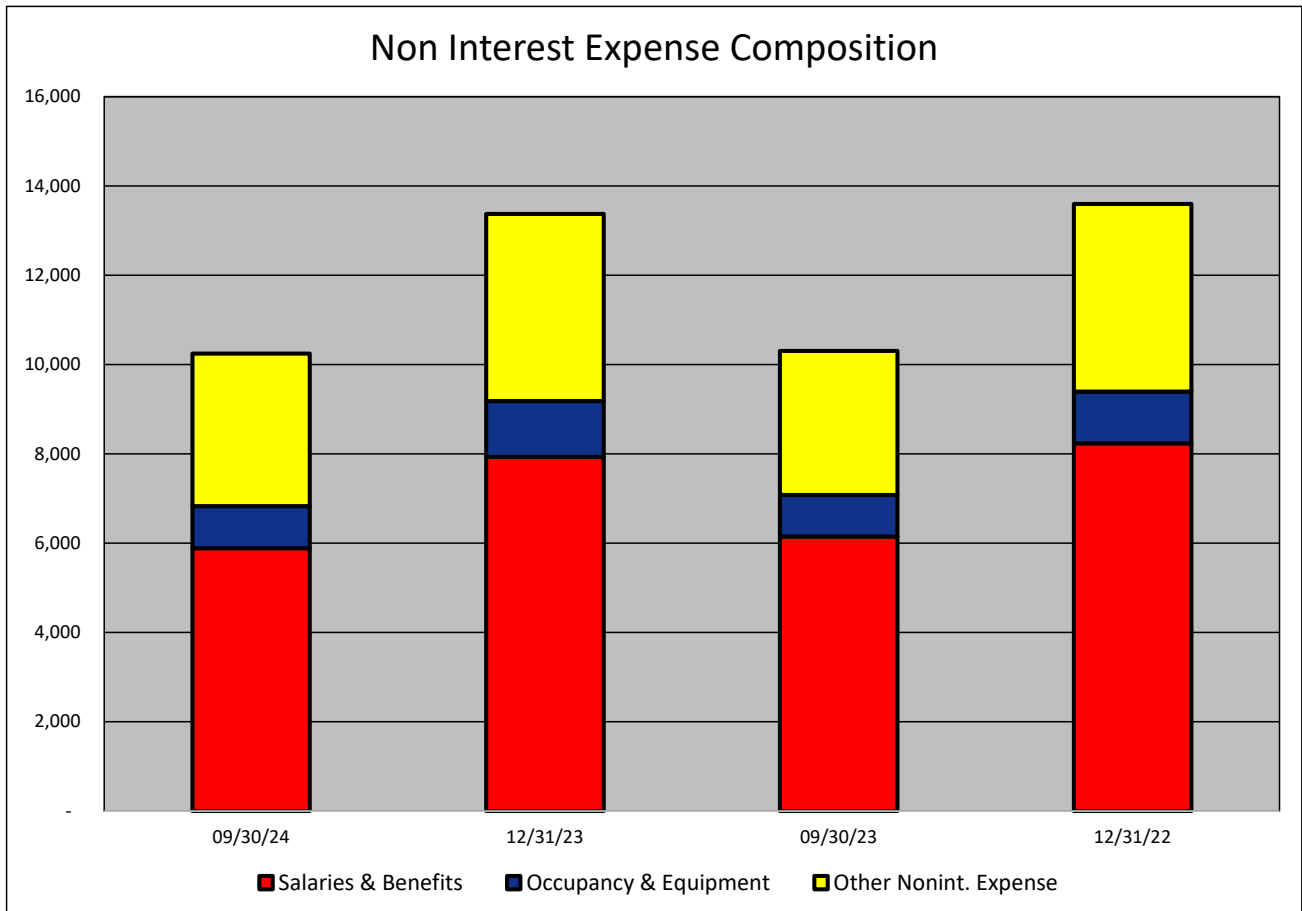
NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	344	443	332	367	12	3.61
Other Noninterest Income	1,153	1,500	1,099	1,864	54	4.91
Total Nonint. Income	1,497	1,943	1,431	2,231	66	4.61



NONINTEREST EXPENSE COMPOSITION- Marine Bank & Trust Company
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	5,886	7,927	6,146	8,234	(260)	(4.23)
Occupancy & Equipment	941	1,254	936	1,164	5	0.53
Other Nonint. Expense	3,416	4,191	3,223	4,199	193	5.99
Total Nonint. Expense	10,243	13,372	10,305	13,597	(62)	(0.60)



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Evermore Bank	185,471	87,508	111.95
Locality Bank	255,773	163,718	56.23
Paradise Bank	468,562	332,203	41.05
Optimumbank	944,548	712,651	32.54
Anchor Bank	411,501	321,095	28.16
Cypress Bank & Trust	171,821	139,008	23.61
Bank Of Belle Glade	138,681	120,961	14.65
Natbank, National Association	237,441	218,154	8.84
Community Bank Of The South	268,843	254,033	5.83
Seacoast National Bank	15,159,232	14,814,617	2.33
Marine Bank & Trust Company	652,317	638,845	2.11
Desjardins Bank, National Association	341,248	347,271	(1.73)
American National Bank	438,765	461,927	(5.01)

Select Peer Average	1,513,400	1,431,692	24.66
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Evermore Bank	116,395	60,743	91.62
Locality Bank	197,827	114,228	73.19
Optimumbank	777,250	580,786	33.83
Paradise Bank	301,809	229,031	31.78
Cypress Bank & Trust	90,515	74,830	20.96
Anchor Bank	303,392	260,672	16.39
Bank Of Belle Glade	61,417	54,544	12.60
Natbank, National Association	191,879	172,702	11.10
Desjardins Bank, National Association	267,446	261,604	2.23
Seacoast National Bank	10,216,320	10,014,165	2.02
Community Bank Of The South	71,875	70,627	1.77
Marine Bank & Trust Company	449,056	441,828	1.64
American National Bank	324,567	333,017	(2.54)

Select Peer Average	1,028,442	974,521	22.81
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

CAPITAL RATIOS

For the nine months ended September 30, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Evermore Bank	20.51	21.50	31.61	32.62	31.61
Natbank, National Association	18.68	18.84	36.31	37.56	36.31
Desjardins Bank, National Association	17.43	17.78	0.00	0.00	0.00
American National Bank	12.98	14.25	17.70	18.46	17.70
Locality Bank	11.80	13.18	0.00	0.00	0.00
Anchor Bank	10.12	11.34	0.00	0.00	0.00
Seacoast National Bank	14.45	10.61	14.05	15.27	14.05
Bank Of Belle Glade	8.10	10.46	0.00	0.00	0.00
Optimumbank	9.76	10.38	0.00	0.00	0.00
Cypress Bank & Trust	10.38	10.18	0.00	0.00	0.00
Paradise Bank	6.34	9.25	11.67	12.60	11.67
Community Bank Of The South	7.44	9.21	22.40	23.41	22.40
Marine Bank & Trust Company	6.98	9.00	14.01	15.26	14.01

Select Peer Average	11.92	12.77	11.37	11.94	11.37
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

BALANCE SHEET RATIOS

For the nine months ended September 30, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	103.40	80.81	1.83
Desjardins Bank, National Association	102.90	78.37	6.68
Anchor Bank	98.31	73.73	6.08
Optimumbank	96.26	82.29	2.96
Locality Bank	88.18	77.34	4.89
American National Bank	86.78	73.97	14.39
Seacoast National Bank	83.40	67.39	18.60
Evermore Bank	80.34	62.76	3.61
Marine Bank & Trust Company	79.24	68.84	24.36
Paradise Bank	70.71	64.41	10.05
Cypress Bank & Trust	61.57	52.68	16.61
Bank Of Belle Glade	48.43	44.29	28.37
Community Bank Of The South	29.28	26.73	33.39

Select Peer Average	79.14	65.66	13.22
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the nine months ended September 30, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	381,902	2.98	41.05
Desjardins Bank, National Association	336,497	2.01	11.91
Optimumbank	914,676	1.50	16.64
Bank Of Belle Glade	129,344	1.05	13.35
American National Bank	453,737	0.98	8.24
Community Bank Of The South	248,589	0.84	11.85
Seacoast National Bank	15,053,471	0.79	5.56
Anchor Bank	351,995	0.62	6.23
Marine Bank & Trust Company	671,998	0.47	7.52
Cypress Bank & Trust	168,501	0.23	2.21
Natbank, National Association	219,096	0.11	0.53
Evermore Bank	145,430	(0.14)	(0.68)
Locality Bank	207,214	(1.51)	(10.02)

Select Peer Average	1,483,265	0.76	8.80
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

PROFITABILITY RATIOS

For the nine months ended September 30, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.52	1.46	46.55	13.69
Desjardins Bank, National Association	0.83	1.90	53.49	7.76
Paradise Bank	1.14	2.49	53.79	9.97
American National Bank	0.21	1.61	57.68	13.30
Community Bank Of The South	0.17	1.56	60.24	13.44
Bank Of Belle Glade	0.25	1.97	61.10	8.67
Seacoast National Bank	0.55	1.70	66.40	10.32
Anchor Bank	0.34	2.26	72.80	9.35
Marine Bank & Trust Company	0.30	1.74	73.25	9.45
Evermore Bank	0.18	3.53	93.79	6.87
Cypress Bank & Trust	5.91	2.31	94.31	3.07
Natbank, National Association	0.39	3.93	96.75	5.16
Locality Bank	0.39	3.92	109.17	7.31

Select Peer Average	0.86	2.34	72.26	9.10
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

ASSET QUALITY RATIOS

For the nine months ended September 30, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Community Bank Of The South	1.33	0.00	0.00	0.00
Evermore Bank	0.99	0.00	0.00	0.00
Cypress Bank & Trust	1.28	0.00	0.00	0.00
Natbank, National Association	0.71	0.00	0.00	0.00
Paradise Bank	0.98	0.00	0.00	0.00
Marine Bank & Trust Company	1.52	0.03	0.02	0.23
American National Bank	0.81	0.15	0.11	0.84
Desjardins Bank, National Association	1.03	0.16	0.13	0.70
Bank Of Belle Glade	0.65	0.46	0.20	2.41
Optimumbank	1.07	0.28	0.23	2.17
Anchor Bank	0.56	0.55	0.40	3.82
Locality Bank	1.57	0.73	0.57	4.35
Seacoast National Bank	1.37	0.84	0.61	5.66

Select Peer Average	1.07	0.25	0.17	1.55
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2024

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Cypress Bank & Trust	1.74	9.24	12.85	16.31	0.00
Optimumbank	1.63	1.28	11.13	0.36	2.59
Locality Bank	1.60	15.69	0.00	0.00	4.89
Bank Of Belle Glade	1.44	24.85	0.00	6.80	21.57
Marine Bank & Trust Company	1.43	2.36	0.00	0.31	24.05
Seacoast National Bank	1.21	2.69	0.34	4.26	14.25
American National Bank	1.09	3.24	2.84	0.00	14.39
Paradise Bank	0.69	18.69	0.00	0.00	10.05
Anchor Bank	0.68	14.99	0.00	3.06	3.02
Community Bank Of The South	0.65	36.10	0.00	0.00	33.39
Evermore Bank	0.62	32.06	0.00	0.00	3.61
Natbank, National Association	0.56	14.36	0.19	0.00	1.83
Desjardins Bank, National Association	0.54	13.50	0.00	6.68	0.00

Select Peer Average	1.07	14.54	2.10	2.91	10.28
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

**STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2024**

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Optimumbank	81.41	0.40	0.00	0.00
Natbank, National Association	80.24	1.36	0.00	0.00
Desjardins Bank, National Association	77.57	0.42	0.00	0.00
Locality Bank	76.13	0.86	0.00	0.02
American National Bank	73.37	0.08	0.00	0.00
Anchor Bank	73.32	2.82	0.00	0.00
Marine Bank & Trust Company	67.69	1.18	0.00	0.00
Seacoast National Bank	66.39	0.99	0.04	5.35
Paradise Bank	63.78	3.89	0.00	0.32
Evermore Bank	61.43	1.14	0.00	0.00
Cypress Bank & Trust	52.00	3.33	0.00	0.08
Bank Of Belle Glade	44.00	0.45	0.00	0.00
Community Bank Of The South	26.38	0.93	0.00	0.00

Select Peer Average	64.90	1.37	0.00	0.44
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the nine months ended September 30, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	75.75	17.10	92.85	0.00	7.15
Natbank, National Association	59.05	39.36	98.41	0.00	1.59
Bank Of Belle Glade	44.31	55.69	100.00	0.00	0.00
Paradise Bank	38.49	59.78	98.27	0.00	1.73
American National Bank	32.24	67.76	100.00	0.00	0.00
Anchor Bank	30.10	54.07	84.18	0.00	15.82
Marine Bank & Trust Company	27.07	66.64	93.72	0.00	6.28
Seacoast National Bank	26.94	68.74	95.69	2.40	1.91
Cypress Bank & Trust	26.60	71.76	98.36	1.64	0.00
Optimumbank	23.99	71.29	95.28	0.00	4.72
Community Bank Of The South	23.95	76.05	100.00	0.00	0.00
Locality Bank	14.09	85.91	100.00	0.00	0.00
Evermore Bank	9.32	90.68	100.00	0.00	0.00

Select Peer Average	33.22	63.45	96.67	0.31	3.02
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS

For the nine months ended September 30, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Paradise Bank	7.98	3.31	6.02	92.95
Desjardins Bank, National Association	5.10	3.51	4.37	97.84
Natbank, National Association	5.22	3.77	4.15	98.22
Evermore Bank	7.05	4.52	3.88	97.29
Optimumbank	6.57	4.07	3.80	97.66
Locality Bank	6.76	4.44	3.62	98.22
Anchor Bank	6.05	3.87	3.39	95.13
Bank Of Belle Glade	4.42	2.35	3.33	101.37
Seacoast National Bank	5.34	3.24	3.16	89.52
Cypress Bank & Trust	5.45	3.53	3.05	92.05
American National Bank	5.21	3.56	3.02	97.48
Community Bank Of The South	4.72	2.45	2.85	94.40
Marine Bank & Trust Company	4.65	3.10	2.50	96.88

Select Peer Average	5.73	3.52	3.27	96.08
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