Access Bank Botswana

AUDITED SUMMARISED CONSOLIDATED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

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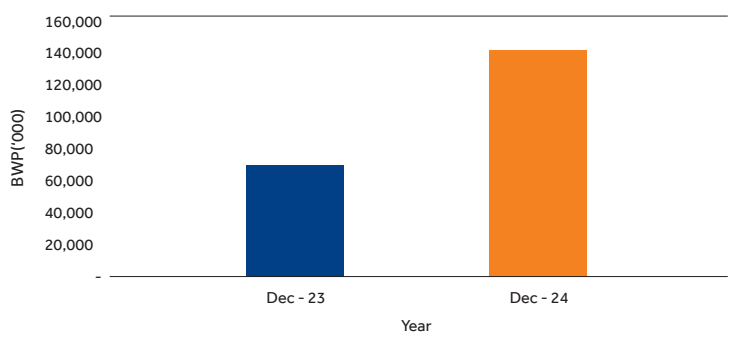
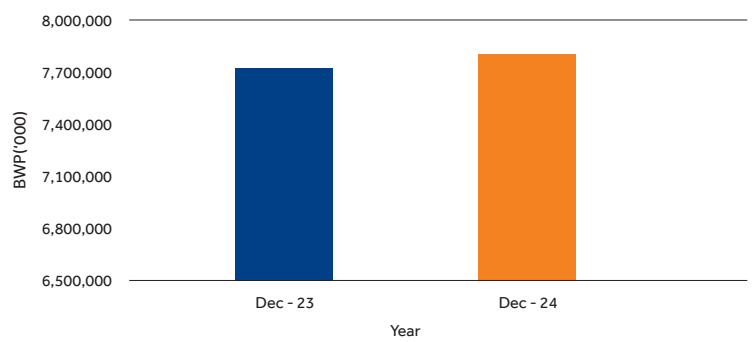
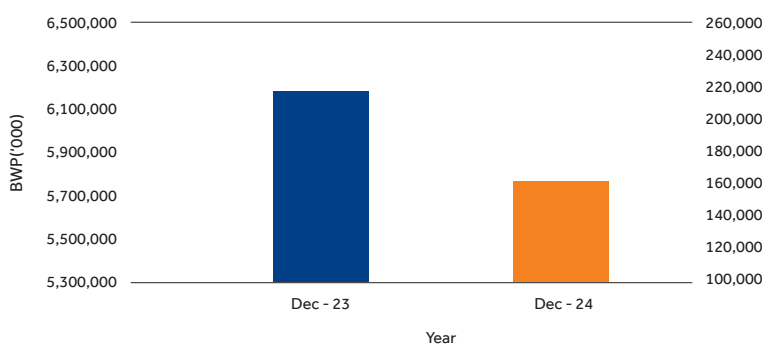
PROFIT BEFORE TAX



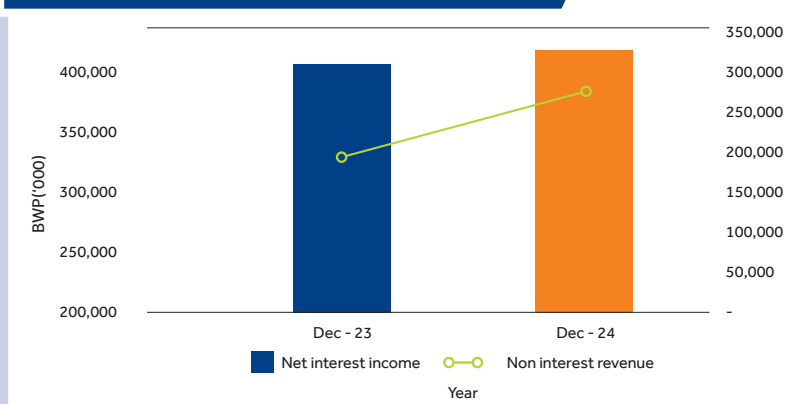
DEPOSITS



NET LOANS AND ADVANCES



NET INTEREST INCOME VS NON INTEREST REVENUE



Member of the Deposit Insurance Scheme of Botswana.

Key Financial **Highlights**

P413.9m
2023: P408.8m
Net interest income

P286.9m
2023: P204.0m
Non interest income

P526.6m
2023: P545.8m
Expenses

P134.6m
2023: P52.3m
Profit before tax

P5,712m
2023: P6,135m
Net loans

21.7%
2023: 21.8%
Capital adequacy ratio

P7,829m
2023: P7,749m
Deposits

ECONOMY AND ENVIRONMENT

In 2024, global economic growth moderated, with the International Monetary Fund (IMF) estimating a growth rate of 3.2%, a slight decrease from 2023's 3.3%. Inflation continued its downward trajectory, falling from 6.7% in 2023 to 4.3% in 2024. Advanced economies are expected to reach the 2% inflation target by 2025. However, persistent challenges, including rising trade barriers and geopolitical instability, continued to cloud the global growth outlook. The economic slowdowns in key nations, particularly the United States and China, further strained international trade patterns, revealing vulnerabilities in the global economic structure.

For Botswana, the 2024 fiscal year presented notable economic challenges, largely driven by setbacks in the diamond sector. Weak demand for rough diamonds, compounded by increased competition from synthetic diamonds, led to a significant shortfall in revenue, widening the fiscal deficit to 3.2% of gross domestic product (GDP). Public debt increased to 24.5% of GDP, up from 22.7% in 2023. Despite these pressures, inflation was effectively contained at 2.8%, falling below the Bank of Botswana's target range of 3% to 6%. In response to the slowing economy, the central bank reduced the Monetary Policy Rate (MoPR) by 50 basis points in 2024, adopting an accommodative stance to stimulate borrowing and investment.

Looking ahead, Botswana's economic recovery in 2025 is contingent on several factors, including a rebound in diamond demand, successful diversification strategies, and policies that restore investor confidence and stimulate growth. The IMF forecasts that Botswana's economy will grow by 3-4% in 2025, with improvements expected across both mining and non-mining sectors. The recent changes to the exchange rate basket and monetary policy are expected to bolster financial stability and economic resilience in the years ahead.

SUMMARY OF FINANCIAL PERFORMANCE

The bank demonstrated substantial progress in 2024, achieving a solid return on strategic investments while strengthening its foundation for future growth. A notable increase in top-line revenue was driven by a 50% surge in non-interest income, primarily fueled by a rise in volumes and the increased utilization of digital channels. Investments in technology and human capital have enhanced operational stability and broadened the bank's product offerings, which have proven critical in improving the customer value proposition. This strong performance underscores the bank's effective stewardship and strategic direction, positioning it for continued success in the coming periods.

INCOME STATEMENT

- **Net Interest Income:** Despite a 1% decline in interest income compared to December 2023, attributed to lower monetary policy rates and a reduction in the loan book, interest expense also fell by 4%. This led to a 1% growth in net interest income, showcasing the resilience of the bank's portfolio in navigating margin pressures. The bank's strategy continues to focus on growing its lending portfolio across all business segments, ensuring the on-boarding of high-quality deposits to support sustainable growth.
- **Non-Interest Revenue:** Non-interest revenue saw a remarkable 45% increase year-on-year in 2024. This growth was largely driven by higher fees and commissions from digital banking activities. Trading income also grew by 22%, bolstered by increased transaction volumes and the bank's expanded product offerings. Innovation remains a core value at the bank, and successful partnerships have further fueled this growth. The bank's ability to bring well-received products to market continues to drive its competitive edge.
- **Impairments:** The bank recorded a net impairment charge of P40 million, a significant increase from P15 million in December 2023. The higher charge was primarily driven by under-performance in the retail and SME portfolio, compounded by challenges in the broader economic environment, which affected individuals' disposable income. The bank remains committed to supporting customers during these challenging times.
- **Operating Expenses:** Operating expenses decreased by 4% compared to the previous year. This was the result of successful cost containment measures and synergies derived from the group holding company. There was also a significant decline in depreciation expense due to a number of assets which reached useful life during the year. Despite increased investments in technology and human resources to support growth, the bank managed to keep costs in check.

Access Bank Botswana

AUDITED SUMMARISED
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FOR THE YEAR ENDED 31 DECEMBER 2024

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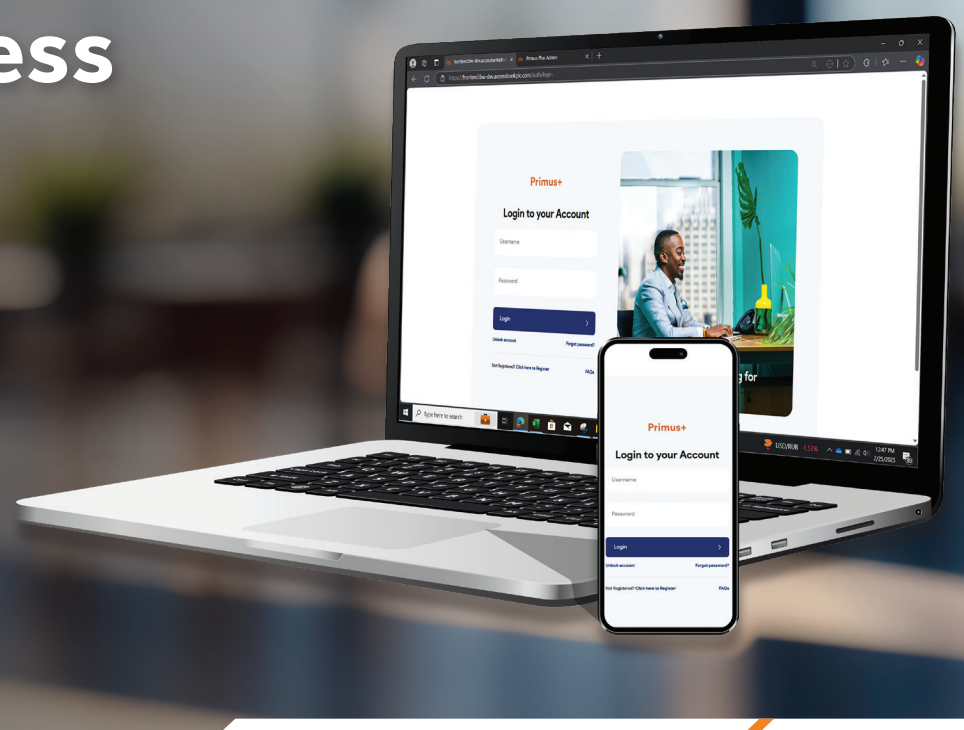

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BALANCE SHEET

Total assets grew by 2% year-on-year, with growth driven by an increase in investment securities, despite a reduction in the loan book. Deposits rose by 1% compared to December 2023, reflecting the bank's continued focus on enhancing its customer value proposition. The bank is well-positioned to capitalize on upcoming opportunities, with plans to introduce market-leading enhancements to its deposit offerings.

CAPITAL ADEQUACY AND DIVIDENDS

The bank's capital adequacy ratio remained stable at 21.7% as of December 31, 2024, slightly down from 21.8% in 2023. This level remains well above the regulatory minimum of 12.5%, positioning the bank for continued growth. The board declared a dividend of 4 thebe per share on December 1, 2023 for the year December 31, 2023 and this was paid on May 2024. On 28th December 2024 on X-News the Bank published a dividend payment to shareholders of 6 thebe. This was declared for the year December 31, 2024 on December 28, 2024, to be paid on April 22nd, 2025, to shareholders. Withholding tax at a rate of 10% will be deducted from the dividend.

STRATEGIC FOCUS

The bank is poised for continued success, with a strategic focus on expanding its customer base and enhancing digital banking solutions. The retail segment will focus on delivering customer-centric banking services, while the corporate, commercial, and business banking sectors will continue to empower enterprises of all sizes to drive economic growth. Significant enhancements to the corporate transactional banking platforms are also underway, aligning with the bank's broader growth objectives. As the bank follows its guided growth trajectory, management will leverage its digital capabilities to optimize operational efficiencies, enhance customer experiences, and maximize shareholder value.

BOARD CHANGES

In January 2024, Access Bank Botswana appointed Mr. Sheperd Aisam as the new Managing Director. He comes with a proven track record of success and a wealth of experience in banking across Africa. Mr. Aisam brings a dynamic, results-driven approach to the organisation. In addition, the board welcomed two new non-executive directors, Mr. Calistus Chijoro and Mr. Ogone Mothooagae, both of whom bring extensive experience and the necessary skill sets to support the bank's ambitious growth trajectory.

Access Bank Botswana saw the conclusion of the tenures of three distinguished board members: Ms. Lorato Mosetlhanyane, Mr. Joshua Galeforolwe, and Mr. Jacob Motlhabane. Ms. Mosetlhanyane, who served as the Board Chairperson, along with Mr. Galeforolwe, the Chairperson of the Remuneration Committee, and Mr. Motlhabane, the Chairperson of the Audit Committee, retired after completing their maximum allowable terms. The bank expresses its heartfelt appreciation to the outgoing board members for their exceptional leadership, strategic guidance, and steadfast commitment to the bank's growth and successful brand transition.

Access Bank Botswana is pleased to announce the appointment of Mr. Boiki Tema as the new Chairperson of the Board. Additionally, Mrs. Ntoti Mosetlhe has been appointed as Chairperson of the Remuneration Committee, and Mr. Calistus Chijoro will serve as Interim Chairperson of the Audit Committee. The bank's robust succession planning process has ensured a seamless leadership transition, reinforcing the organization's strong governance standards. Moving forward, Access Bank Botswana is confident that the new leadership will continue to drive strategic initiatives that will support the bank's long-term objectives and deliver sustained value to its stakeholders.

ACKNOWLEDGEMENT

We extend our sincere gratitude to our customers, stakeholders, leadership, and the entire Access Bank team for their unwavering support without whom none of what we do is possible. Special thanks go out to our customers, regulators, and partners, whose continued collaboration has been instrumental to the bank's success.

Mr. Boiki Matema Wabo Tema
Chairman

Mr. Sheperd Aisam
Managing Director

Member of the Deposit Insurance Scheme of Botswana.

Access Bank Botswana

AUDITED SUMMARISED CONSOLIDATED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

Access Bank Botswana Limited Summarised Consolidated Audited Statements of Profit or Loss and Other Comprehensive income
for the year ended 31 December 2024

	31 December 2024 P'000	31 December 2023 P'000	% Change
Effective interest and similar income	888,503	900,890	(1%)
Effective interest expense and similar charges	(474,639)	(492,122)	(4%)
Net interest income	**413,864**	**408,768**	**1%**
Changes in expected credit losses and other credit impairment	(39,534)	(14,700)	169%
Net interest income after loan impairment charges	**374,330**	**394,068**	**(5%)**
Net trading income	38,662	31,742	22%
Fair value loss on financial assets at fair value through profit and loss	(9,545)	-	(100%)
Net fee and commission income	257,792	172,286	50%
Total net revenue	**661,239**	**598,096**	**11%**
Personnel expenses	(211,671)	(207,804)	2%
General and administrative expenses	(210,547)	(202,851)	4%
Depreciation and amortisation expenses	(47,519)	(74,658)	(36%)
Other operating expenses	(56,870)	(60,507)	(6%)
Total operating expenses	**(526,607)**	**(545,820)**	**(4%)**
Profit before tax	**134,632**	**52,276**	**158%**
Income taxation expense	(34,504)	(10,172)	239%
Profit for the year	**100,128**	**42,104**	**138%**
Other comprehensive income for the year			
Changes in revaluation of property	1,005	1,870	**(46%)**
Deferred tax effect on the above	(221)	(412)	**(46%)**
Other comprehensive income	**784**	**1,458**	**(46%)**
Total comprehensive income for the year	**100,912**	**43,562**	**132%**
Earnings per share			
Basic and diluted earnings per share (thebe)	13.8	5.8	
Headline earnings per share			
Basic and diluted headline earnings per share (thebe)	13.8	5.8	

Access Bank Botswana Limited Summarised Consolidated Audited Statements of Financial Position as at
31 December 2024

	31 December 2024 P'000	31 December 2023 P'000
ASSETS		
Cash and balances with the central bank	621,903	324,457
Balances with other banks	1,203,115	1,499,069
Balances due from related parties	140,491	257,353
Investment securities	1,796,122	1,144,229
Derivative financial assets	4,744	-
Loans and advances to customers	5,711,480	6,134,639
Current tax receivable	8,131	24,609
Other assets	359,466	250,482
Property and equipment	165,815	169,880
Intangible assets	49,818	44,943
Deferred tax asset	9,407	1,150
Total assets	**10,070,492**	**9,850,811**
LIABILITIES		
Balances due to related parties	49,473	5,908
Deposits from banks	570,813	14,547
Deposits from customers	7,258,555	7,734,242
Derivative financial liabilities	547	-
Other liabilities	269,132	246,204
Borrowed funds	851,478	808,328
Total liabilities	**8,999,998**	**8,809,229**
EQUITY		
Stated capital	222,479	222,479
Retained earnings	831,073	802,945
Revaluation reserve	10,851	10,067
Other reserves	6,091	6,091
Total equity	**1,070,494**	**1,041,582**
Total equity and liabilities	**10,070,492**	**9,850,811**

More places to withdraw Rands and U.S Dollars

Charles Hill Charleshill - Acacia Mall -Rands	Selebi-Phikwe Phikwe Square - Rands
Ramotswa Ramotswa Shopping Mall - Rands	Francistown Nswazwi Mall - U.S Dollars
Lobatse Lobatse Junction Mall - Rands	Kasane Hunters Mall - U.S Dollars
Tlokweng Tlokweng Choppies-Engen - Rands	Kazungula Duncan Mall - U.S Dollars
Gaborone Gaborone Bus Rank - Rands	

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Access Bank Botswana Limited Audited Summarised Consolidated Statement of cash flows
for the year ended 31 December 2024

	31 December 2024 P'000	31 December 2023 P'000
Cash flows from operating activities		
Profit before tax	134,632	52,276
Adjusted for:		
Depreciation and amortisation	47,519	74,658
Impairment losses/(credit) on financial assets	42,380	18,370
Fair value loss on financial assets at fair value though profit and loss	9,545	-
Net interest income	(413,864)	(408,768)
Net exchange losses	14,382	4,768
Currency revaluations	(17)	(25)
Cash flows from operating activities before changes in operating assets and liabilities	**(165,423)**	**(258,721)**
Movement in operating assets / liabilities:	**53,530**	**564,175**
Loans and advances to customers	406,418	446,509
Balances with other banks	(211,525)	(29,424)
Balances due from related parties	(148,124)	(3,253)
Other assets	(123,518)	(132,570)
Derivative financial assets	(4,744)	20,838
Deposits from customers and banks	74,289	220,445
Other liabilities	16,622	62,121
Derivative financial liabilities	547	(20,302)
Balances due to related parties	43,565	(189)
Interest received	867,283	884,098
Interest paid	(468,600)	(426,715)
Tax paid	(26,095)	(29,769)
Net cash from operating activities	**260,695**	**733,068**
Cash flows from investing activities		
Purchase of property and equipment	(25,077)	(18,125)
Purchase of intangibles assets	(21,219)	(9,221)
Additions to investment securities	(27,074,918)	(6,826,928)
Disposals of investment securities	26,254,508	6,707,488
Net cash (used in)/generated investing activities	**(866,706)**	**(146,786)**
Cash flows from financing activities		
Dividend paid	(29,000)	-
Proceeds from borrowed funds	25,000	368,997
Repayments on borrowed funds	-	(193,341)
Payment of principal on lease liabilities	(8,382)	(7,811)
Net cash generated from financing activities	**(12,382)**	**167,845**
Net (decrease) / increase in cash and cash equivalents	(618,393)	754,127
Cash and cash equivalents at beginning of the period	2,198,176	1,439,488
Effect of exchange rate fluctuations on cash and cash equivalents held	4,020	4,561
Cash and cash equivalents for the period	**1,583,803**	**2,198,176**
Cash and cash equivalents comprised of:		
Cash and balances with the Central Bank	621,903	324,457
Balances with other banks	961,900	1,469,645
Balances due from related parties	-	254,107
Investment security	-	149,967
	1,583,803	**2,198,176**

Access Bank Botswana Limited Summarised Consolidated Audited Statement of Changes in Equity
for the year ended 31 December 2024

	Stated capital P'000	Other reserves P'000	Revaluation reserve P'000	Retained earnings P'000	Total Equity P'000
Balance at 1 January 2023 (before restatement)	**222,479**	**6,091**	**8,609**	**791,330**	**1,028,509**
Restatement*				(30,489)	(30,489)
Balance at 1 January 2023 (Restated)*	**222,479**	**6,091**	**8,609**	**760,841**	**998,020**
Profit for the year				42,104	42,104
Other comprehensive income					
Revaluation of land and buildings	-	-	1,870	-	1,870
Deferred tax on revaluation of land and buildings	-	-	(412)	-	(412)
Total Comprehensive income			**1,458**	**42,104**	**43,562**
Transactions with owners of the group				**-**	**-**
Dividend declared and paid	-	-	-	-	-
At 31 December 2023	**222,479**	**6,091**	**10,067**	**802,945**	**1,041,582**
Balance at 1 January 2024	**222,479**	**6,091**	**10,067**	**802,945**	**1,041,582**
Profit for the period	-	-	-	100,128	100,128
Other comprehensive income					
Revaluation of land and buildings	-	-	1,005	-	1,005
Deferred tax on revaluation of land and buildings	-	-	(221)	-	(221)
Total other comprehensive income	**-**	**-**	**784**	**-**	**784**
Total Comprehensive income	**-**	**-**	**784**	**100,128**	**100,912**
Transactions with owners of the group					
Dividend declared and unpaid				(43,000)	(43,000)
Dividend declared and paid	-	-	-	(29,000)	(29,000)
Total other movements in reserves	**-**	**-**	**-**	**(72,000)**	**(72,000)**
Balance at 31 December 2024	**222,479**	**6,091**	**10,851**	**831,073**	**1,070,494**

***Restatement**
A summary of the restatements performed in 2023 is provided in the full 2024 annual financial statements. The detailed financial statements for the period ended 31 December 2023 can be viewed on our website: **www.botswana.accessbankplc.com**

Access Bank Botswana

AUDITED SUMMARISED CONSOLIDATED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

General information

Access Bank Botswana Limited ("Access Bank" or "the Bank") provides corporate, business and commercial banking, retail and treasury activities. The company is a limited liability company and is incorporated and domiciled in Botswana (registration number C086/384). A 100% owned subsidiary company of Access Bank, Kaleu Pty Ltd was registered as an insurance agency in 2012, with the bank in 2024 registering a 100% owned nominee company named Access Bank Botswana Nominees Co Pty Ltd. The registered address of the Group and Company is Plot 62433, Access House, Fairgrounds Office Park, Private Bag 00303, Gaborone. The Group's holding company is Access Bank plc with a shareholding of 70%. Access Bank Botswana Limited was listed on the Botswana Stock Exchange on 13 December 2018.

1. Basis of presentation

1.1. Statement of compliance

Accounting policies

The consolidated and separate annual financial statements have been prepared on the going concern basis in accordance with, and in compliance with, IFRS® Accounting Standards (IFRS Accounting Standards) and International Financial Reporting Interpretations Committee ("IFRIC") interpretations issued and effective at the time of preparing these consolidated and separate annual financial statements and the Companies Act, 2003.

The consolidated and separate annual financial statements have been prepared on the historic cost convention, except as modified by the revaluation of financial instruments measured as fair value through profit and loss and property measured at revalued amounts. They are presented in Pula, which is the company's functional currency.

New Accounting Standards and Changes in Accounting policies

"Effective 1 January 2024 - IAS 7 and IFRS 7,Supplier Finance Arrangements (Amendments to IAS 7 and IFRS 7).

These amendments require disclosures to enhance the transparency of supplier finance arrangements and their effects on a company's liabilities, cash flows and exposure to liquidity risk. The disclosure requirements are the IASB's response to investors' concerns that some companies' supplier finance arrangements are not sufficiently visible, hindering investors' analysis.

This amendment did not have a have a significant impact on the financial statements of the Group."

"Effective 1 January 2024 - Amendment to IFRS 16, 'Leases' - sale and leaseback

These amendments include requirements for sale and leaseback transactions in IFRS 16 to explain how an entity accounts for a sale and leaseback after the date of the transaction. Sale and leaseback transactions where some or all the lease payments are variable lease payments that do not depend on an index or rate are most likely to be impacted.

This amendment did not have a have a significant impact on the financial statements of the Group."

"Effective 1 January 2024 - Amendments to IAS 1, 'Presentation of Financial Statements' - Non-current liabilities with covenants

These amendments clarify how conditions with which an entity must comply within twelve months after the reporting period affect the classification of a liability. The amendments also aim to improve information an entity provides related to liabilities subject to these conditions.

This amendment did not have a have a significant impact on the financial statements of the Group."

Use of estimates and judgements

The preparation of consolidated and separate annual financial statements in conformity with IFRS Accounting Standards requires management, from time to time, to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets, liabilities, income and expenses. These estimates and associated assumptions are based on experience and various other factors that are believed to be reasonable under the circumstances. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimates are revised and in any future periods affected.

Information about assumptions and estimation uncertainties that have a significant risk of resulting in material adjustment for the year ended 31 December 2024 have been included in the following notes:

- Determination of the fair value of financial instruments with significant unobservable inputs
- Impairment of financial instruments: key assumptions used in estimating recoverable cash flows
- Determination of the fair value of land and buildings with significant unobservable inputs
- Determination of the lease period (impact of lease renewals) and incremental borrowing rate

2. Stated Capital

The issued share capital of the bank comprises of 725 000 000 ordinary shares which are 70% owned by Access Bank PLC. There has been no change in the bank's stated capital during the period.

Access Bank Botswana Limited Summarised Segmental Reporting for the year ended 31 December 2024

Basis of segmenting

The Managing Director, supported by the rest of the Executive Committee (EXCO), is considered the Chief Operating Decision Marker ('CODM') for the purposes of identifying the Group's reportable segments. The Group's business results are assessed by the CODM on the basis of Profit Before Tax (PBT). The Group has four reportable segments being Retail, Corporate, Global Markets, Business and Commercial Banking. All operating segments used by the group meet the definition of reportable segments and the results presented are in line with internal reports used internally to assess each reportable segment.

Segmental Reporting 31 December 2024

Statement of comprehensive income	Retail Banking P'000	Global Markets P'000	Corporate and Commercial Banking P'000	Total P'000
Net interest income	213,388	78,236	122,240	413,864
Non- interest income	261,719	13,160	21,575	296,454
Total income	**475,107**	**91,396**	**143,815**	**710,318**
Changes in expected credit losses and other credit impairment	(39,271)	-	(263)	(39,534)
Fair value loss on financial assets at fair value though profit and loss	(9,545)	-	-	(9,545)
Net income	**426,291**	**91,396**	**143,552**	**661,239**
Operating expenditure	(411,847)	(54,875)	(59,885)	(526,607)
Profit before taxation	**14,444**	**36,521**	**83,667**	**134,632**
Taxation	(7,747)	(8,229)	(18,528)	(34,504)
Profit after tax	**6,697**	**28,292**	**65,139**	**100,128**

Statement of financial position	Retail Banking P'000	Global Markets P'000	Corporate and Commercial Banking P'000	Total P'000
Financial assets held at amortised cost	-	1,796,122	-	1,796,122
Loans and advances to customers	5,452,504	-	258,977	5,711,480
Other assets for reportable segments	419,987	2,048,414	94,489	2,562,890
Total assets for reportable segments	**5,872,491**	**3,844,536**	**353,466**	**10,070,492**
Deposits from customers	1,870,768	-	5,387,787	7,258,555
Deposits from banks	-	570,813	-	570,813
Other liabilities for reportable segments	3,859,509	2,882,825	(5,571,704)	1,170,630
Total liabilities for reportable segments	**5,730,277**	**3,453,638**	**(183,917)**	**8,999,998**

Segmental Reporting 31 December 2023

Statement of comprehensive income	Retail Banking P'000	Global Markets P'000	Corporate and Commercial Banking P'000	Total P'000
Net interest income	232,977	82,272	93,519	408,768
Non- interest income	154,292	31,742	17,994	204,028
Total income	**387,269**	**114,014**	**111,513**	**612,796**
Changes in expected credit losses and other credit impairment	(10,988)	-	(3,712)	(14,700)
Net income	**376,281**	**114,014**	**107,802**	**598,096**
Operating expenditure	(417,266)	(56,844)	(71,710)	(545,820)
Profit before taxation	**(40,985)**	**57,170**	**36,091**	**52,276**
Taxation	13,878	(20,141)	(3,909)	(10,172)
Profit after tax	**(27,107)**	**37,029**	**32,182**	**42,104**

Statement of financial position	Retail Banking P'000	Global Markets P'000	Corporate and Commercial Banking P'000	Total P'000
Financial assets held at amortised cost	-	1,144,229	-	1,144,229
Loans and advances to customers	5,812,711	-	321,928	6,134,639
Other assets for reportable segments	431,038	2,061,411	79,494	2,571,943
Total assets for reportable segments	**6,243,749**	**3,205,640**	**401,422**	**9,850,811**
Deposits from customers	1,709,024	-	6,025,218	7,734,242
Deposits from banks	-	14,547	-	14,547
Other liabilities for reportable segments	4,811,342	2,472,964	(6,223,866)	1,060,440
Total liabilities for reportable segments	**6,520,366**	**2,487,511**	**- 198,648**	**8,809,229**

This summarised publication is not audited but these numbers are extracted from audited financial statements.

Member of the Deposit Insurance Scheme of Botswana.

Access Bank Botswana

AUDITED SUMMARISED
CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

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