

U Capital Market Close Report

Date: 21-Feb-2019

GCC Market Indices		Current Close	Previous Close	Change	D/D	MTD	YTD	P/E TTM	P/B
		Index	Index		%	%	%	X	X
	Muscat Securities Market	4,055.57	4,053.94	1.63	0.04%	-2.66%	-6.20%	8.4	0.8
	Saudi Stock Exchange	8,526.83	8,567.24	-40.41	-0.47%	-0.39%	8.94%	18.5	1.9
	Kuwait Stock Exchange	5,251.07	5,232.11	18.96	0.36%	0.87%	3.38%	14.7	1.3
	Qatar Exchange	10,191.50	10,077.82	113.68	1.13%	-4.93%	-1.04%	14.5	1.5
	Bahrain Bourse	1,404.84	1,405.29	-0.45	-0.03%	0.96%	5.05%	9.3	0.9
	Dubai Financial Market	2,633.69	2,632.08	1.61	0.06%	2.57%	4.11%	8.4	1.0
	Abu Dhabi Securities Exchange	5,098.12	5,060.89	37.22	0.74%	1.06%	3.72%	14.3	1.5

Country	Market	Value	D/D	1 Yr Chg
Europe				
UK	FTSE 100	7,181.41	0.0%	-1.4%
Germany	DAX	11,446.76	0.4%	-8.2%
France	CAC 40	5,201.35	0.1%	-1.9%
United States				
USA	DJIA	25,954.44	0.2%	4.7%
USA	S&P 500	2,784.70	0.2%	3.1%
USA	NASDAQ	7,489.07	0.0%	3.8%
Asia Pacific				
Japan	NIKKEI 225	21,464.23	0.2%	-2.3%
HongKong	HANG SENG	28,629.92	0.4%	-8.9%
Arab Market Indices				
Tunis	Tunis Se Index	7,181.00	0.3%	9.0%
Egypt	The Egyptian Exchange	15,150.15	-0.4%	-13.5%
Jordan	Amman Stock Exchange	1,980.49	-0.2%	-13.0%
Palestine	Palestine Sec. Exchange	541.16	-0.3%	-8.1%
Lebanon	Blom Stock Index	939.05	0.0%	-20.3%
MSCI				
	Bahrain	84.88	1.9%	10.8%
	Kuwait	580.46	0.2%	10.6%
MSCI	Oman	494.81	0.1%	-11.1%
	Qatar	830.38	1.3%	13.9%
	UAE	352.89	2.0%	-8.5%
	GCC Countries	475.04	1.3%	4.5%

Commodity Prices	Today	D/D	YTD
USD			
Brent Crude (per bbl)	67.1	0.0%	24.1%
WTI Crude (per bbl)	57.3	0.3%	24.4%
Oman Crude Oil	67.2	0.0%	25.5%
Gold100 OZ (per oz)	1,334.3	-0.3%	4.0%
Silver (per oz)	15.9	-0.9%	2.7%
Platinum (per oz)	821.7	-0.7%	3.3%
Copper, MT	6,405.0	1.4%	7.4%
Aluminium, MT	1,868.0	0.6%	1.2%
Lead, MT	2,041.0	1.0%	1.0%
Zinc, MT	2,698.0	1.5%	9.4%
Nickel, MT	12,905.0	1.9%	20.7%

Cross Rate for Major Currencies

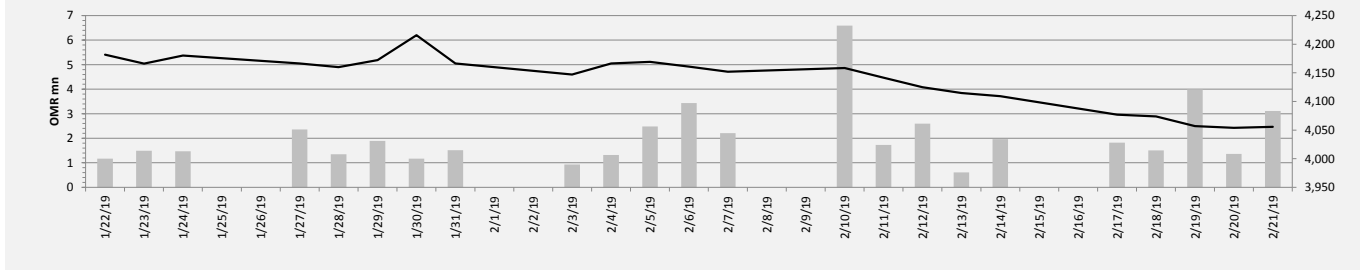
Currency	Code	USD/1 Unit	Units/1 USD
EURO	EUR	1.135	0.881
British Pound	GBP	1.306	0.766
Japanese Yen	JPY	0.009	110.740
Chinese Renminbi	CNH	0.149	6.716
Indian Rupee	INR	0.014	71.249
Russian Ruble	RUB	0.015	65.460
Canadian Dollar	CAD	0.759	1.318
Australian Dollar	AUD	0.711	1.406

Muscat Securities Market

Market Cap: OMR 18.3bn (USD 48.2bn)

	Current	Previous	DTD	MTD	YTD	No. of Cos	
MSM 30	4,055.57	4,053.94	0.04%	-2.66%	-6.20%	Up	Down
MSM Total Return Index	4,055.57	4,053.95	0.04%				
Volume ('000)	30,903.63	14,018.85	120.44%			6	9
Value (OMR'000)	3,115.71	1,361.08	128.91%				
Sub-Indices							
Financial Sector	6,556.63	6,556.29	0.01%	-2.10%	-3.96%	Unchanged	
Industry Sector	4,773.60	4,754.09	0.41%	-0.49%	-4.36%	25	
Services Sector	2,068.24	2,063.92	0.21%	-3.46%	-9.70%		
MSM Shariah Index	555.37	556.02	-0.12%	-1.19%	-6.17%		

MSM 30 Index (RHS) vs. Turnover (LHS)



Top Equity Gainers	Price	Chg
Companies	OMR	%
GALFAR ENGINEERING&CONTRACT	0.075	5.63%
RENAISSANCE SERVICES SAOG	0.330	5.10%
GULF INVESTMENTS SERVICES	0.057	1.79%
OMAN INVESTMENT & FINANCE	0.079	1.28%
AHLI BANK	0.138	0.73%

Top Co. -Value	Price	Value
Companies	OMR	OMR' 000
BANK NIZWA	0.089	1,525.5
GALFAR ENGINEERING&CONTRACT	0.075	543.8
BANKMUSCAT SAOG	0.408	152.9
BANK DHOFAR SAOG	0.142	123.0
OMAN INVESTMENT & FINANCE	0.079	88.8

Nationality Trading - Buy		
Value (OMR 000)		
OMANIS	2,947.7	95%
GCC	68.6	2%
ARABS	11.5	0%
OTHERS	87.9	3%

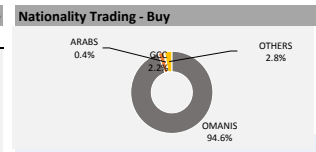
Top Equity Losers	Price	Chg
Companies	OMR	%
GLOBAL FIN INVESTMENT	0.080	-5.88%
SEMBORP SALALAH POWER & WAT	0.150	-2.60%
OREDOD	0.544	-0.73%
OMAN UNITED INSURANCE CO	0.276	-0.72%
OMAN CEMENT CO	0.284	-0.70%

Top Co. -Volume	Price	Volume
Companies	OMR	'000
GALFAR ENGINEERING&CONTRACT	0.075	7,248.7
AL-ANWAR CERAMIC TILES CO	0.077	1,146.4
OMAN INVESTMENT & FINANCE	0.079	1,125.0
BANK DHOFAR SAOG	0.142	867.0
GULF INVESTMENTS SERVICES	0.057	554.4

Nationality Trading - Sell		
Value (OMR 000)		
OMANIS	2,984.0	96%
GCC	43.0	1%
ARABS	1.3	0%
OTHERS	87.4	3%

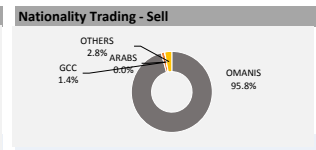
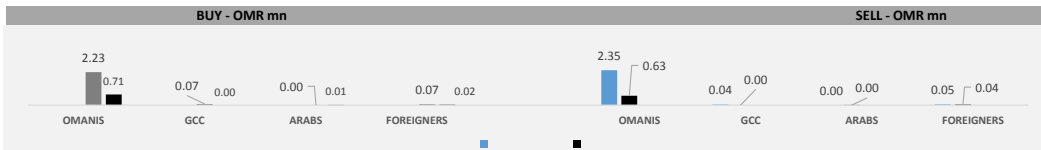
% Cash Map of Turnover (In & Out) Flows		
Companies	Prc. In	Prc. Out
MSM 30 Index	98.7%	1.3%
BANK NIZWA	65.2%	34.8%
GALFAR ENGINEERING&CONTRACT	76.4%	23.6%
BANKMUSCAT SAOG	65.8%	34.2%
BANK DHOFAR SAOG	44.9%	55.1%

Top Five Daily Deals by Value	Price	Type	Value
Companies	OMR		OMR
Bank Nizwa	0.092	B	1,500,929
Galfar Engineering and Contracting	0.076	S	76,000
Oman Cement	0.284	B	43,943
Bank Muscat	0.408	B	42,860
Bank Dhofar	0.141	S	42,011



Source: Mubasher

Excluding special deals, Source: Mubasher



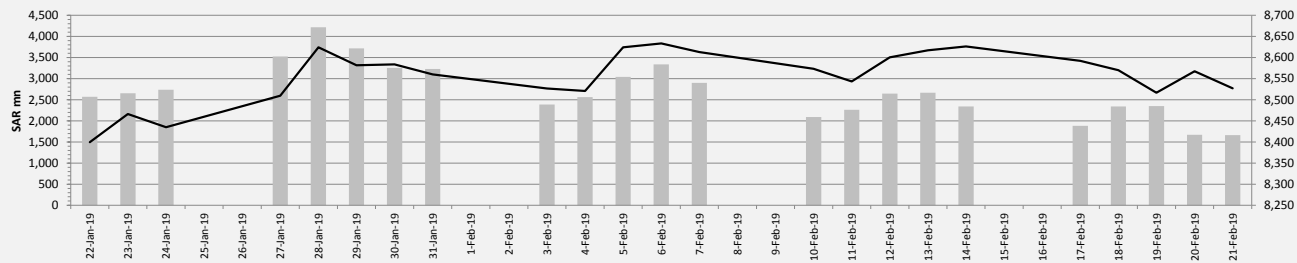
Source: MSM, Bloomberg, Mubasher

Saudi Stock Exchange - Tadawul

Market Summary Indicators

	Current	Previous	DTD	MTD	YTD
Tadawul Index	8,526.83	8,567.24	-0.47%	-0.4%	8.9%
Volume ('000)	75,884.12	75,197.38	0.9%		
Value (SAR'000)	1,662,250	1,670,426	-0.5%		
Selected Sub-Indices					
Tadawul Food & Beverages	4,386.49	4,421.13	-0.8%	-0.9%	12.8%
Tadawul Commercial & Prof Serv.	4,283.09	4,286.12	-0.1%	-2.6%	3.5%
Tadawul Materials	5,643.07	5,657.62	-0.3%	0.2%	7.5%
Tadawul Transportation	3,613.59	3,621.47	-0.2%	0.3%	3.9%
Tadawul Energy	4,565.17	4,582.88	-0.4%	-4.2%	-5.9%
Tadawul Utilities	3,698.36	3,717.90	-0.5%	-3.5%	9.8%
Tadawul Cons Dura & App	3,665.87	3,691.42	-0.7%	-1.8%	0.1%
Tadawul Consumer Svc	3,221.31	3,221.99	0.0%	0.3%	9.3%
Tadawul Media	10,286.94	10,323.89	-0.4%	-2.4%	1.1%
Tadawul Banks	8,187.16	8,239.69	-0.6%	0.0%	13.5%
Tadawul Diversified Fin	3,614.73	3,635.68	-0.6%	1.0%	3.9%
Tadawul Insurance	4,243.25	4,234.11	0.2%	-1.3%	1.6%
Tadawul RE Mgmt & Dev	3,298.47	3,319.05	-0.6%	-0.8%	2.3%
Tadawul Telecom	5,888.64	5,906.56	-0.3%	-0.5%	8.9%
Tadawul Retailing	6,607.34	6,649.04	-0.6%	-3.2%	-3.8%
Tadawul Food & Staples Retailing	5,662.59	5,650.73	0.2%	-3.3%	-4.7%
Tadawul Health Care Equipment & Services	3,759.24	3,760.50	0.0%	-0.6%	0.0%
Tadawul Pharma, Biotech & Life Science	3,674.15	3,693.94	-0.5%	-3.6%	-5.3%
Tadawul REITs	3,620.30	3,610.05	0.3%	0.0%	-0.1%
Tadawul Capital Goods	3,907.80	3,955.24	-1.2%	-5.4%	0.2%

Tadawul Index (RHS) vs. Turnover (LHS)



Top Equity Gainers			Top Co. -Value			Market Capitalization	
Companies	Price	Chg	Companies	Price	Value	(In Billion)	
EMAAR ECONOMIC CITY	9.88	2.38%	AL RAJHI BANK	100.40	186,835.2	USD	SAR
SOLIDARITY SAUDI TAKAFUL CO	16.32	1.62%	SAUDI BASIC INDUSTRIES CORP	123.00	156,863.2	548	2,031
NATIONAL MEDICAL CARE CO	47.55	1.60%	ALINMA BANK	24.00	89,151.2		
AL RAJHI CO FOR CO-OPERATIVE	71.00	1.57%	SAUDI ARABIAN AMIANTIT CO	6.12	67,876.9		
NATIONAL INDUSTRIALIZATION C	16.42	1.48%	NATIONAL COMMERCIAL BANK	52.70	37,066.1		

Top Equity Losers			Top Co. -Volume		
Companies	Price	Chg	Companies	Price	volume
SAUDI ARABIAN AMIANTIT CO	6.12	-9.60%	SAUDI ARABIAN AMIANTIT CO	6.12	10,760.0
ABDULLAH A.M. AL-KHODARI SON	4.74	-2.87%	ABDULLAH A.M. AL-KHODARI SON	4.74	3,913.3
SAUDI REAL ESTATE CO	12.58	-2.18%	ALINMA BANK	24.00	3,708.6
RED SEA INTERNATIONAL CO	15.32	-2.17%	DAR AL ARKAN REAL ESTATE DEV	10.20	2,621.7
GULF UNION COOPERATIVE INSUR	13.50	-2.03%	SAUDI KAYAN PETROCHEMICAL CO	13.62	2,620.2

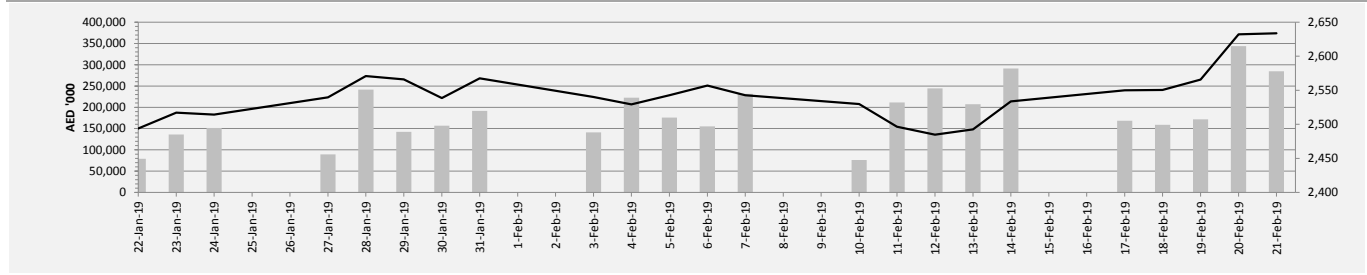
Source: Bloomberg

Dubai Financial Market

Market Summary Indicators

	Current	Previous	DTD	MTD	YTD
Dubai Financial Market Index	2,633.69	2,632.08	0.06%	2.6%	4.1%
Volume ('000)	201,539	188,326	7.0%		
Value (AED'000)	284,727	343,580	-17.1%		
Sub-Indices					
Real Estate & Construction	4,287.00	4,243.40	1.0%	5.5%	4.5%
Banking	2,350.77	2,362.77	-0.5%	4.2%	7.7%
Investment and Financial	2,035.34	2,051.77	-0.8%	-6.8%	-2.8%
Insurance	1,397.57	1,420.83	-1.6%	-5.0%	-0.9%
Consumer Staples	144.08	146.14	-1.4%	-8.8%	2.6%
Services	537.13	551.00	-2.5%	-9.1%	-11.2%
Industrial	84.82	84.82	0.0%	-9.7%	-6.4%
Telecommunication	859.15	854.09	0.6%	-0.6%	1.2%
Transportation	708.88	705.07	0.5%	-2.3%	-3.8%

DFMGI Index (RHS) vs. Turnover (LHS)



Top Equity Gainers			Top Co. -Value			Market Cap -DFMGI	
Companies	Price	Chg	Companies	Price	Value	(In Billion)	
	AED	%		AED	AED' 000	USD	AED
KHALEEJI COMMERCIAL BANK	0.65	6.37%	EMAAR PROPERTIES PJSC	4.66	81,024.1	71.4	264.5
AL MADINA FOR FINANCE AND IN	0.29	6.27%	GFH FINANCIAL GROUP BSC	0.98	45,503.4		
UNION PROPERTIES PJSC	0.38	3.26%	DUBAI ISLAMIC BANK	5.15	35,957.8		
ITHMAAR HOLDING BSC	0.30	3.08%	EMAAR MALLS PJSC	1.75	32,946.2		
AAN DIGITAL SERVICES CO	0.25	2.90%	ARABTEC HOLDING CO PJSC	2.11	13,739.3		
Top Equity Losers			Top Co. -Volume				
Companies	Price	Chg	Companies	Price	Volume		
	AED	%		AED	'000		
GULF GENERAL INVESTMENT CO	0.13	-9.59%	GFH FINANCIAL GROUP BSC	0.98	46,962.8		
INTL FINANCIAL ADVISORS	0.32	-9.27%	UNION PROPERTIES PJSC	0.38	32,786.2		
TAKAFUL EMARAT INSURANCE	1.48	-9.20%	EMAAR MALLS PJSC	1.75	18,888.5		
DAR AL TAKAFUL	0.48	-5.15%	EMAAR PROPERTIES PJSC	4.66	17,488.2		
DUBAI ISLAMIC INSURANCE CO	0.47	-4.67%	GULF GENERAL INVESTMENT CO	0.13	16,120.8		

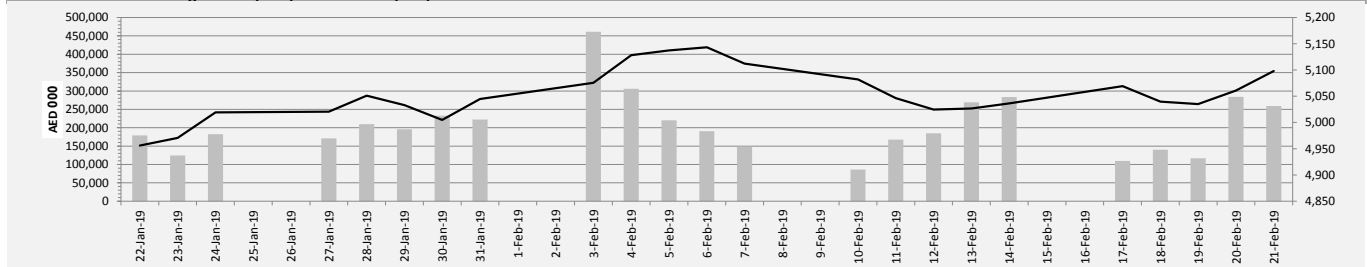
Source: Bloomberg

Abu Dhabi Securities Market

Market Summary Indicators

	Current	Previous	DTD	MTD	YTD
Abu Dhabi Securities Market Index	5,098.12	5,060.89	0.74%	1.06%	3.72%
Volume ('000)	87,420.80	64,869.88	34.8%		
Value (AED'000)	258,863.60	283,827.70	-8.8%		
Sub-Indices					
Banking	10,221.11	10,122.60	1.0%	1.94%	7.5%
Telecommunication	4,211.84	4,192.02	0.5%	-0.12%	0.1%
Consumer Services	1,747.93	1,744.27	0.2%	0.88%	-13.7%
Insurance	2,117.46	2,117.46	0.0%	1.37%	-0.8%
Industrials	1,534.43	1,580.03	-2.9%	-4.28%	-5.9%
Invst and Financial Services	1,964.89	1,964.89	0.0%	-21.87%	-29.3%
Energy	1,504.80	1,495.17	0.6%	-3.76%	-10.1%
Services	2,261.39	2,261.39	0.0%	-3.89%	-9.3%
Real Estate	2,778.74	2,753.49	0.9%	9.43%	8.6%

Abu Dhabi Stock Exchange Index (RHS) vs. Turnover (LHS)



Top Equity Gainers			Top Co. -Value			Market Cap -ADSMI	
Companies	Price	Chg	Companies	Price	Value	(In Billion)	
	AED	%		AED	AED' 000	USD	AED
INTL FISH FARMING CO PJSC	1.05	5.11%	ABU DHABI COMMERCIAL BANK	9.79	41,894.4	71.42	264.5
ABU DHABI NATIONAL OIL CO FO	2.25	1.81%	UNION NATIONAL BANK/ABU DHAB	5.45	38,550.6		
ABU DHABI ISLAMIC BANK	4.47	1.59%	EMIRATES TELECOM GROUP CO	17.00	38,342.8		
ALDAR PROPERTIES PJSC	1.79	1.13%	FIRST ABU DHABI BANK PJSC	14.96	35,894.8		
FIRST ABU DHABI BANK PJSC	14.96	1.08%	ALDAR PROPERTIES PJSC	1.79	32,027.5		
Top Equity Losers			Top Co. -Volume				
Companies	Price	Chg	Companies	Price	Volume		
	AED	%		AED	000		
RAS AL KHAIMAH CEMENT CO PSC	0.69	-7.38%	INTL FISH FARMING CO PJSC	1.05	19,445.3		
GULF PHARMACEUTICAL IND PSC	1.59	-6.47%	ALDAR PROPERTIES PJSC	1.79	18,001.2		
ARKAN BUILDING MATERIALS CO	0.47	-5.40%	DANA GAS	0.84	14,157.3		
COMMERCIAL BANK INTERNATIONA	0.70	-1.55%	UNION NATIONAL BANK/ABU DHAB	5.45	7,114.7		
AGTHIA GROUP PJSC	3.90	-1.02%	ABU DHABI ISLAMIC BANK	4.47	6,483.0		

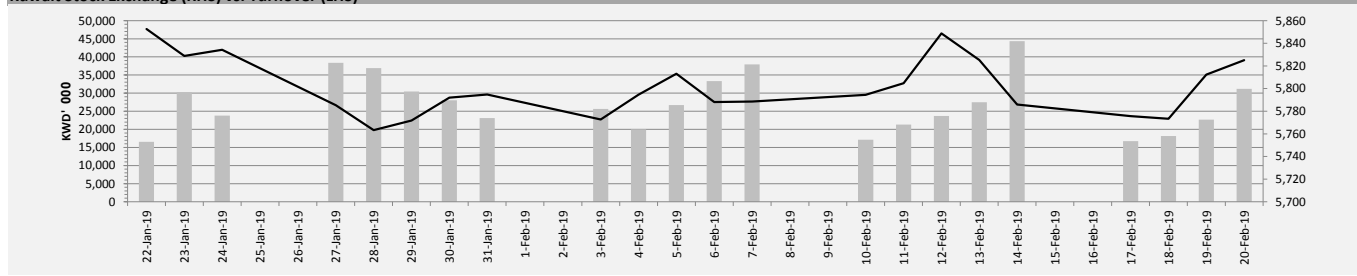
Source: Bloomberg

Kuwait Stock Exchange

Market Summary Indicators

	Current	Previous	DTD	MTD	YTD
Kuwait All Share Index	5,251.07	5,232.11	0.36%	0.87%	3.38%
Volume ('000)	116,282.70	177,218.30	-34.4%		
Value (KWD'000)	25,432.38	31,172.65	-18.4%		
Sub-Indices					
Industrials	932.12	928.56	0.4%	0.21%	-3.29%
Banks	1,164.72	1,157.93	0.6%	2.44%	6.59%
Consumer Goods	559.75	557.67	0.4%	-8.05%	-14.67%
Consumer Service	941.25	942.24	-0.1%	0.70%	-4.49%
Real Estate	855.24	857.58	-0.3%	-3.07%	-1.66%
Financial Services	970.82	968.13	0.3%	-1.50%	3.98%
Telecom	900.06	901.11	-0.1%	-1.19%	1.41%
Health Care	878.25	878.25	0.0%	-6.44%	-7.24%
Insurance	991.56	989.91	0.2%	1.99%	-0.14%
Basic Materials	1,162.21	1,159.54	0.2%	-0.60%	0.25%
Oil and Gas	1,213.57	1,238.86	-2.0%	4.94%	6.23%
Utilities	0.00	0.00	0.0%	0.00%	0.00%
Technology	858.45	858.45	0.0%	9.26%	9.26%

Kuwait Stock Exchange (RHS) vs. Turnover (LHS)



Top Equity Gainers			Top Co. -Value			Market Cap - KWSEAS	
Companies	Price	Chg	Companies	Price	Value	(In Billion)	
	KWd	%		KWd	KWd '000	USD	KWD
METAL & RECYCLING CO	47.00	17.50%	BURGAN BANK	302.00	6,247,469.1	98.87	29.87
HAYAT COMMUNICATIONS	30.10	11.07%	AHLI UNITED BANK B.S.C	252.00	4,263,843.6		
WARBA INSURANCE CO	66.00	7.32%	GULF BANK	279.00	2,720,797.2		
KUWAIT FINANCE & INVESTMENT	37.50	6.53%	NATIONAL BANK OF KUWAIT	885.00	2,348,998.7		
AL MUDON INTL REAL ESTATE CO	27.00	6.30%	AGILITY	810.00	1,258,416.6		
Top Equity Losers			Top Co. -Volume				
Companies	Price	Chg	Companies	Price	Volume		
	KWd			KWd	'000		
AMWAL INTERNATIONAL INVESTME	57.90	-6.61%	BURGAN BANK	302.00	21,025.5		
ACICO INDUSTRIES CO KSCC	164.00	-4.65%	AHLI UNITED BANK B.S.C	252.00	16,787.5		
SALBOOKH TRADING CO KSCP	39.50	-4.36%	GULF BANK	279.00	9,778.7		
NATIONAL MOBILE TELECOMMUNI	725.00	-3.33%	FIRST INVESTMENT CO KSCC	37.10	8,875.7		
AL TAMDEEN INVESTMENT CO	309.00	-3.13%	AL-MAZAYA HOLDING CO	60.00	4,675.9		

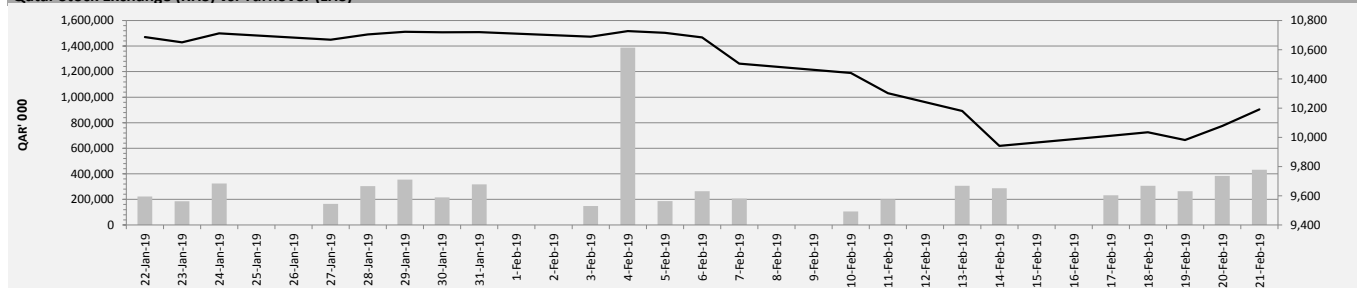
Source: Bloomberg

Qatar Stock Exchange

Market Summary Indicators

	Current	Previous	DTD	MTD	YTD
Qatar Stock Exchange Index	10,191.50	10,077.82	1.13%	-4.93%	-1.04%
Volume ('000)	14,454.89	8,878.14	62.81%		
Value (QAR'000)	432,439.10	384,214.60	12.55%		

Qatar Stock Exchange (RHS) vs. Turnover (LHS)



Top Equity Gainers	Price	Chg
Companies	QAR	%
MESAIEED PETROCHEMICAL HOLDI	17.45	7.06%
ISLAMIC HOLDING GROUP	22.48	4.80%
QATAR GERMAN CO FOR MEDICAL	6.64	3.43%
DOHA BANK QPSC	20.89	3.42%
UNITED DEVELOPMENT CO	15.35	2.40%

Top Co. -Value	Price	Value
Companies	QAR	QAR' 000
QATAR FUEL QSC	192.98	90,584.9
QATAR NATIONAL BANK	179.99	73,431.8
MESAIEED PETROCHEMICAL HOLDI	17.45	70,330.5
INDUSTRIES QATAR	134.90	29,958.9
UNITED DEVELOPMENT CO	15.35	26,557.2

Market Cap - DSM Index	
(In Billion)	
USD	QAR
133	48

Top Equity Losers	Price	Chg
Companies	QAR	%
QATAR GENERAL INSURANCE & RE	39.20	-4.39%
NATIONAL LEASING	8.68	-2.25%
QATAR ALUMINUM MANUFACTURING	11.96	-1.89%
DLALA HOLDING	9.80	-1.71%
QATARI INVESTORS GROUP	26.50	-1.67%

Top Co. -Volume	Price	Value
Companies	QAR	'000
MESAIEED PETROCHEMICAL HOLDI	17.45	4,108.5
UNITED DEVELOPMENT CO	15.35	1,732.7
QATAR ALUMINUM MANUFACTURING	11.96	1,367.4
VODAFONE QATAR	8.20	775.7
MAZAYA QATAR REAL ESTATE DEV	7.11	745.5

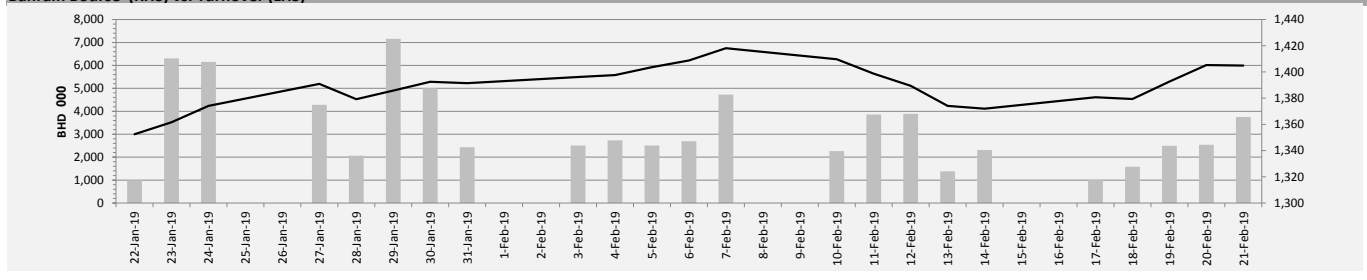
Source: Bloomberg

Bahrain Bourse

Market Summary Indicators

	Current	Previous	DTD	MTD	YTD
Bahrain Bourse	1,404.84	1,405.29	-0.03%	0.96%	5.05%
Volume ('000)	11,762	6,652	76.8%		
Value (BHD'000)	3,752.60	2,537.12	47.9%		
Sub-Indices					
Banks	3,157.02	3,175.27	-0.6%	6.5%	14.0%
Hotel and Tourism	2,596.88	2,637.29	-1.5%	-1.5%	-3.0%
Industrial	665.52	652.95	1.9%	-28.4%	-30.7%
Insurance	1,624.29	1,624.29	0.0%	0.3%	0.3%
Services	1,292.54	1,289.55	0.2%	3.4%	6.3%

Bahrain Bourse (RHS) vs. Turnover (LHS)



Top Equity Gainers			Top Co. -Value			Market Cap - BHSEASI	
Companies	Price	Chg	Companies	Price	Value	(In Billion)	
ALBARAKA BANKING GROUP	0.34	7.94%	AHLI UNITED BANK B.S.C	0.83	1,948.3	USD	BHD
ALUMINIUM BAHRAIN BSC	0.41	1.98%	GFH FINANCIAL GROUP BSC	0.26	519.6	21.48	8.10
BAHRAIN TELECOM CO	0.31	0.65%	ALBARAKA BANKING GROUP	0.34	257.5		
-	-	-	BBK BSC	0.51	148.5		
-	-	-	BAHRAIN TELECOM CO	0.31	123.3		
Top Equity Losers			Top Co. -Volume				
Companies	Price	Chg	Companies	Price	Volume		
KHALEEJI COMMERCIAL BANK	0.07	-6.67%	AHLI UNITED BANK B.S.C	0.83	2,369.0		
ITHMAAR HOLDING BSC	0.08	-6.25%	GFH FINANCIAL GROUP BSC	0.26	2,010.0		
GULF HOTEL GROUP B.S.C	0.44	-2.22%	ALBARAKA BANKING GROUP	0.34	775.7		
SEEF PROPERTIES	0.22	-0.89%	AL-SALAM BANK	0.09	523.3		
AHLI UNITED BANK B.S.C	0.83	-0.60%	ITHMAAR HOLDING BSC	0.08	450.0		

Source: Bloomberg

UBHAR GCC Fund NAV, OMR

1.056

As of:

14-Feb-2019

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