

NAME OF INSTITUTION	Person to be contacted regarding this reports
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
CALWEST BANCORP (BANK HOLDING	CATE RIGGS
COMPANY) - SOUTH COUNTY BANK, NA	
UST Sequence Number:	219
City:	IRVINE
State:	California
RSSD:	318860
(for Bank Holding Companies)	
Holding Company Docket Number:	NOT APPLICABLE
(for Thrift Holding Companies)	35353
FDIC Certificate Number:	35069
(for Depository Institutions)	
Loop Activity For	Dec, 2014
Loan Activity For:	Dec, 2014
Assess Communication Delayers	7.702
Average Consumer Outstanding Balance (Thousands \$)	7,782
Assertance Communication Contactor 11 - Dallace 14	
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	41,110
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	i e e e e e e e e e e e e e e e e e e e
Total Outstanding Balance (Thousands \$)	48,892
Total Outstanding Balance Key	
3	
Total Outstanding Balance Comment	
Total Gatetanang Balance Comment	
General Market Commentary	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Chambers Bank./Chambers Bancshares

Person to be contacted regarding this report:

Philip Alexander

UST Sequence Number:	1037	
City:	Danvile	
State:	Arkansas	
RSSD:	1141487	
(for Bank Holding Companies)		
Holding Company Docket Number:		
(for Thrift Holding Companies)		
FDIC Certificate Number:	5615	
(for Depository Institutions)		
Loan Activity For:	Dec, 2014	
Average Consumer Outstanding Balance (Thousands \$)	116,320	
Average Consumer Outstanding Balance Key		
<u> </u>		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	407,328	
Average Commercial Outstanding Balance Key		
,		
Average Commenced Outstanding Relevan Comment		
Average Commercial Outstanding Balance Comment		
Total Outstanding Balance (Thousands \$)	523,648	
Total Outstanding Balance Key		

General Market Commentary

Total Outstanding Balance Comment

Chambers Bancshares, Inc. completed the sale of Decatur State Bank on 12/29/2014 resulting in a decrease in loans as noted by the numbers listed above.



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Citizens Bank & Trust Co.	Stephanie Couture
UST Sequence Number:	980
City:	Covington
State:	Louisiana
RSSD:	
(for Bank Holding Companies)	
Holding Company Docket Number: (for Thrift Holding Companies)	
FDIC Certificate Number:	16417
(for Depository Institutions)	
Loan Activity For:	Dec, 2014
Average Consumer Outstanding Balance (Thousands \$)	26,381
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	51,110
Average Communical Outstanding Relation Key	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Palance Comment	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	77 /01
Total Outstanding Balance (mousailus \$)	77,431
Total Outstanding Balance Key	
Total Outstanding Balance Rey	
Total Outstanding Balance Comment	
General Market Commentary	
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NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
CITIZENS COMMERCE NATIONAL BANK	MICHELLE OXLEY, PRESIDENT & CEO
UST Sequence Number:	547
City:	VERSAILLES
State:	Kentucky
RSSD:	<u> </u>
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	34256
(for Depository Institutions)	
Loan Activity For:	Dec, 2014
Average Consumer Outstanding Balance (Thousands \$)	49,199
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	68,939
Twerage commercial datatanding balance (mousands)	00,555
Average Commercial Outstanding Balance Key	
Average commercial outstanding balance key	
Average Commercial Outstanding Palance Comment	!
Average Commercial Outstanding Balance Comment	t .
Total Outstanding Relance (*)	110.120
Total Outstanding Balance (Thousands \$)	118,138
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION		
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:	
City National Bank of New Jersey	Paul Maisch	
,		
UST Sequence Number:	840	
City:	Newark	
-		
State:	New Jersey	
RSSD:	1048849	
(for Bank Holding Companies)		
Holding Company Docket Number:		
(for Thrift Holding Companies) FDIC Certificate Number:	21111	
(for Depository Institutions)	21111	
(for Depository Institutions)		
Lance Anticity Fam.	D 2014	
Loan Activity For:	Dec, 2014	
Average Consumer Outstanding Balance (Thousands \$)	20,381	
Average Consumer Outstanding Balance Key		
248307		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	133,401	
Twerage commercial outstanding balance (mousands)	155,401	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance key		
Average Commercial Outstanding Balance Comment	t	
Total Outstanding Balance (Thousands \$)	153,782	
Total Outstanding Balance Key		
Total Outstanding Balance Comment		
General Market Commentary		
General Market Commentary		



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
CSRA Bank Corp. (First State Bank)	Lee Clark, President
UST Sequence Number: City: State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For:	657 Wrens Georgia 1493672 Dec, 2014
Average Consumer Outstanding Balance (Thousands \$)	27,962
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
A constitution of the contraction of the contractio	25.257
Average Commercial Outstanding Balance (Thousands\$)	35,357
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	<u>t</u>
Total Outstanding Balance (Thousands \$)	63,319
Total Outstanding Balance Key	
Total outstanding butdice key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Goldwater Bank, N.A.	Jon Edwards
UST Sequence Number:	545
City:	Scottsdale
State:	Arizona
RSSD:	THEOTIC
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	58405
(for Depository Institutions)	
Loan Activity For:	Dec, 2014
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Average Consumer Outstanding Balance (Thousands \$)	25,661
Average consumer outstanding balance (mousailus \$)	23,001
Average Concumer Outstanding Palance Koy	
Average Consumer Outstanding Balance Key	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	20,865
Average Commercial Outstanding Balance Key	
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Average Commercial Outstanding Balance Comment	•
Twerage commercial outstanding balance comment	
Total Outstanding Dalamas (m. 1.4)	AC 52C
Total Outstanding Balance (Thousands \$)	46,526
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	

Total Outstanding Balance Key



NAME OF INSTITUTION		
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:	
HCSB Financial Corporation (Horry County State	Cathy McLain	
Bank)		
UST Sequence Number:	328	
City:	Loris	
State:	South Carolina	
RSSD:		
(for Bank Holding Companies)		
Holding Company Docket Number:		
(for Thrift Holding Companies)		
FDIC Certificate Number:		
(for Depository Institutions)		
Loan Activity For:	Dec, 2014	
Average Consumer Outstanding Balance (Thousands \$)	56,091	
The same contained a section of the	50,002	
Average Consumer Outstanding Balance Key		
7		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	182,023	
5 · 9 · · · · · · · · · · · · · · · · ·		
Average Commercial Outstanding Balance Key		
9 11 15		
Average Commercial Outstanding Balance Commen	t	
5		
Total Outstanding Balance (Thousands \$)	238,114	
<u> </u>		

Total Outstanding Balance Comment

General Market Commentary



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
Liberty Bank Inc / Liberty Bank	Veronica Watkins 817-479-1053
UST Sequence Number:	1326
City:	Hurst
State:	Texas
RSSD:	3716151
(for Bank Holding Companies) Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	26457
(for Depository Institutions)	20437
(for Depository institutions)	
Loan Activity For	Dec, 2014
Loan Activity For:	Dec, 2014
Average Consumer Outstanding Balance (Thousands \$)	72,150
Average Consumer Outstanding Balance Key	
0	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	213,377
Average Commercial Outstanding Balance (Inousandss)	213,377
Average Commencial Outstanding Delever Key	
Average Commercial Outstanding Balance Key	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	285,527
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Total Outstanding Balance Key	
Total Outstanding Balance Rey	
Tatal Outstanding Dalance Comment	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION	
(Including Holding Company Where Applicable)	Person to be contacted regarding this report:
OneUnited Bank	Kenneth Tse
LIST Seguence Number	97
UST Sequence Number:	
City: State:	Boston Massachusetts
RSSD:	Iviassaciiusetts
んろうし. (for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	23966
(for Depository Institutions)	
	2 2011
Loan Activity For:	Dec, 2014
Average Consumer Outstanding Polence (T	226.054
Average Consumer Outstanding Balance (Thousands \$)	326,951
Average Consumer Outstanding Balance Key	
0	
U	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	17,928
,	
Average Commercial Outstanding Balance Key	
-	cial real estate loans, commercial equity lines, construction loans,
and other commercial loans.	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	344,879
Total Outstanding Balance Key	
Total Outstanding Balance Comment	

General Market Commentary



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

Prairie Star Bancshares, Inc. / Bank of the Prairie	Chris Donnelly, CEO
UST Sequence Number:	940
City:	Olathe
State:	Kansas
RSSD:	1058624
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number: (for Depository Institutions)	
(for Depository institutions)	
Loan Activity For:	Dec, 2014
Average Consumer Outstanding Balance (Thousands \$)	18,495
Average consumer outstanding balance (mousailus \$)	18,493
Average Consumer Outstanding Balance Key	
Average consumer outstanding balance key	
Average Consumer Outstanding Balance Comment	
Twerage consumer outstanding balance comment	
Average Commercial Outstanding Balance (Thousands\$)	47,053
Werage commercial outstanding balance (mousands)	17,033
Average Commercial Outstanding Balance Key	
Therage Commercial Substantially Bullings Rey	
Average Commercial Outstanding Balance Commen	nt .
Total Outstanding Balance (Thousands \$)	65,549
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Total Outstanding Balance Key	
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Total Outstanding Balance Comment	
5	
General Market Commentary	
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NAME OF INSTITUTION

(Including Holding Company Where Applicable)	Person to be contacted regarding this report:	
Securant Bank & Trust	Jeffrey M. Dereszynski	
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UST Sequence Number:	1082	
City:	Milwaukee	
State:	Wisconsin	
RSSD:		
(for Bank Holding Companies)		
Holding Company Docket Number:		
(for Thrift Holding Companies)		
FDIC Certificate Number:	12515	
(for Depository Institutions)		
Loan Activity For:	Dec, 2014	
Loan Activity For.	Dec, 2014	
Average Consumer Outstanding Balance (Thousands \$)	21,041	
Average Consumer Outstanding Balance Key		
0		
•		
A C O. Lala		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$) 113,187		
	, , , , , , , , , , , , , , , , , , ,	
Average Commercial Outstanding Balance Key		
	-L	
	above. The bigger components are commercial lines of credit,	
commercial real estate, 1-4 family reside	ntial held for investment.	
Average Commercial Outstanding Balance Comment		
Total Outstanding Balance (Thousands \$)	134,228	
Total Outstanding Balance Key		
Total Outstanding Release Comment		
Total Outstanding Balance Comment		
General Market Commentary		
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	PHO
NAME OF INSTITUTION	Dorson to be contacted regarding this report.
(Including Holding Company Where Applicable)	Person to be contacted regarding this report: Rick Taylor
SouthFirst Bancshares, Inc (Holding Company) SouthFirst Bank (Thrift Subsidiary)	RICK LAYIOI
Southfirst Balik (Tillift Substitiary)	
UST Sequence Number:	1221
City:	
•	Sylacauga Alabama
State: RSSD:	AldDdffd
(for Bank Holding Companies)	
Holding Company Docket Number:	
(for Thrift Holding Companies)	
FDIC Certificate Number:	
(for Depository Institutions)	
Loan Activity For:	Dec, 2014
Average Consumer Outstanding Balance (Thousands \$)	40,538
Average Consumer Outstanding Balance Key	
0	
Assess Comment Outstanding Delayer Comment	
Average Consumer Outstanding Balance Comment	
Average Commercial Outstanding Balance (Thousands\$)	23,604
Average Commercial Outstanding Balance (mousandss)	23,004
Average Commercial Outstanding Balance Key	
net of lip and before ALLL	
The of the drive before ALLE	
Average Commercial Outstanding Balance Comment	
Total Outstanding Balance (Thousands \$)	64,142
5 , , , , , ,	
Total Outstanding Balance Key	
Total Outstanding Balance Comment	
General Market Commentary	



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

St. Johns Bancshares, Inc.	Brad Muhlke, Senior V.P. (314)) 428-1059, Ext.		
UST Sequence Numbe Cit State RSSI (for Bank Holding Companie Holding Company Docket Numbe (for Thrift Holding Companie FDIC Certificate Numbe (for Depository Institution	y: Saint Louis e: Missouri 1096587 r: ss)			
Average Consumer Outstanding Balance (Thousands	\$) 27,239			
Average Consumer Outstanding Balance Key				
Average Consumer Outstanding Balance Commen				
Average Commercial Outstanding Balance Key				
Average Commercial Outstanding Balance Comme	ent			
Total Outstanding Balance (Thousands \$) 196,572 Total Outstanding Balance Key				
Total Outstanding Balance Comment				
General Market Commentary				



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

Person to be contacted regarding this report:

Wayne Paylicek

& Trust	wayne Pavlicer	
& Hust		
UST Sequence Number:	1289	
City:	Elmhurst	
State:	Illinois	
RSSD:	2327541	
(for Bank Holding Companies)		
Holding Company Docket Number:		
(for Thrift Holding Companies)		
FDIC Certificate Number:	20443	
(for Depository Institutions)		
Loan Activity For:	Dec, 2014	
Loan Activity For.	Dec, 2014	
Average Consumer Outstanding Balance (Thousands \$)	56,607	
The tage consumer outstanding building (mousains y)	30,007	
Average Consumer Outstanding Balance Key		
Average Consumer Outstanding Balance Comment		
Average Commercial Outstanding Balance (Thousands\$)	238,794	
Average Commercial Outstanding Balance Key		
Average Commercial Outstanding Balance Commen	t	
Total Outstanding Balance (Thousands \$)	295,401	
T. 10		
Total Outstanding Balance Key		
Total Outstanding Palance Comment		
Total Outstanding Balance Comment		
General Market Commentary		
General Market Commentary		



NAME OF INSTITUTION

(Including Holding Company Where Applicable)

The Harbor Bank of Maryland (Harbor Bankshares Corporation)

Person to be contacted regarding this report:

Darius L. Davis

Average Consumer Outstanding Balance Comment Average Commercial Outstanding Balance (Thousands\$) 123,594		
City: State: RSDD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Dec, 2014 Average Consumer Outstanding Balance (Thousands \$) Average Consumer Outstanding Balance Key Average Consumer Outstanding Balance (Thousands \$) Average Commercial Outstanding Balance (Thousands \$) Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance (Thousands \$) Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key Total Outstanding Balance Comment		
State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thirt Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Dec, 2014 Average Consumer Outstanding Balance (Thousands \$) 29,426 Average Consumer Outstanding Balance Key Average Consumer Outstanding Balance (Thousands \$) 123,594 Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Key Total Outstanding Balance (Thousands \$) 153,020 Total Outstanding Balance Comment	UST Sequence Number:	1273
State: RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thirt Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Dec, 2014 Average Consumer Outstanding Balance (Thousands \$) 29,426 Average Consumer Outstanding Balance Key Average Consumer Outstanding Balance (Thousands \$) 123,594 Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Key Total Outstanding Balance (Thousands \$) 153,020 Total Outstanding Balance Comment	City:	Baltimore
RSSD: (for Bank Holding Companies) Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Dec, 2014 Average Consumer Outstanding Balance (Thousands \$) Average Consumer Outstanding Balance Comment Average Commercial Outstanding Balance (Thousands) Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key Total Outstanding Balance Key Total Outstanding Balance Comment	-	
Holding Company Docket Number: (for Thrift Holding Companies) FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Dec, 2014 Average Consumer Outstanding Balance (Thousands \$) Average Consumer Outstanding Balance Key Average Consumer Outstanding Balance (Thousands) Average Commercial Outstanding Balance (Thousands) Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Key Total Outstanding Balance Comment Total Outstanding Balance Comment		
Holding Company Docket Number: for Thrift Holding Companies FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Dec, 2014 Average Consumer Outstanding Balance (Thousands \$) 29,426 Average Consumer Outstanding Balance Key		2000130
FDIC Certificate Number: (for Depository Institutions) Loan Activity For: Dec, 2014 Average Consumer Outstanding Balance (Thousands \$) Average Consumer Outstanding Balance Key Average Consumer Outstanding Balance Comment Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Key Total Outstanding Balance (Thousands \$) 153,020 Total Outstanding Balance Comment		n/a
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Average Consumer Outstanding Balance (Thousands \$) 29,426 Average Consumer Outstanding Balance Comment Average Commercial Outstanding Balance (Thousands \$) 123,594 Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) 153,020 Total Outstanding Balance Comment	(io. Depository montations)	
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Average Commercial Outstanding Balance (Thousands\$) Average Commercial Outstanding Balance Key Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) Total Outstanding Balance Key Total Outstanding Balance Key Total Outstanding Balance Comment	Average Consumer Outstanding Balance (Thousands \$)	29,426
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Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) 153,020 Total Outstanding Balance Key Total Outstanding Balance Comment		
Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) 153,020 Total Outstanding Balance Key Total Outstanding Balance Comment		
Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) 153,020 Total Outstanding Balance Key Total Outstanding Balance Comment	Average Commercial Outstanding Balance (Thousands\$)	123,594
Average Commercial Outstanding Balance Comment Total Outstanding Balance (Thousands \$) 153,020 Total Outstanding Balance Key Total Outstanding Balance Comment		
Total Outstanding Balance (Thousands \$) 153,020 Total Outstanding Balance Key Total Outstanding Balance Comment	Average Commercial Outstanding Balance Key	
Total Outstanding Balance (Thousands \$) 153,020 Total Outstanding Balance Key Total Outstanding Balance Comment		
Total Outstanding Balance (Thousands \$) 153,020 Total Outstanding Balance Key Total Outstanding Balance Comment		
Total Outstanding Balance (Thousands \$) 153,020 Total Outstanding Balance Key Total Outstanding Balance Comment	Average Commercial Outstanding Ralance Comment	
Total Outstanding Balance Key Total Outstanding Balance Comment	Average commercial outstanding balance comment	
Total Outstanding Balance Key Total Outstanding Balance Comment		
Total Outstanding Balance Key Total Outstanding Balance Comment		
Total Outstanding Balance Comment	Total Outstanding Balance (Thousands \$)	153,020
Total Outstanding Balance Comment		
Total Outstanding Balance Comment	Total Outstanding Balance Key	
	Total Outstanding Ralance Comment	
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