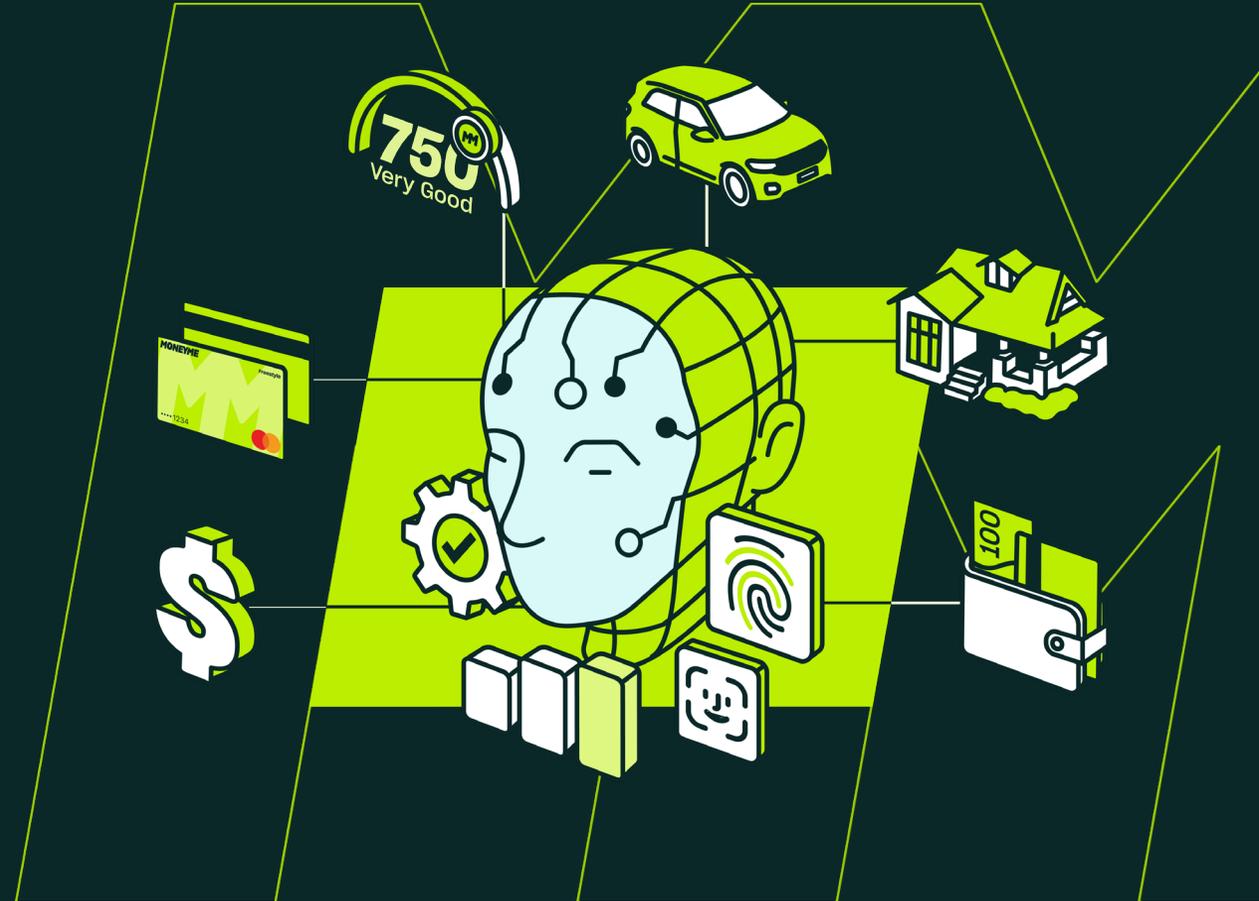


MONEYME

1H24 Results Investor presentation

28 February 2024



MONEYME is challenging the traditional ways of credit with cutting-edge innovation

MONEYME



A non-bank challenger

MONEYME is a founder-led digital lender and Certified B Corporation™. We challenge the traditional ways of credit and simplify the borrowing experience with digital-first experiences that meet the needs of modern consumers.



Digital yet personal

We target customers with above average credit profiles through a range of fast, flexible, and competitively priced products, including car loans, personal loans, and credit cards.



We move fast

Our point of difference is delivering unrivalled customer experiences powered by smart technology. From near real-time credit decisioning to loans that settle in minutes, we deliver speed and efficiency in everything we do.



For Generation Now

We service ambitious Australians who expect more from life and the companies they engage with. We uphold a strong ethos of sustainability and hold ourselves accountable to the high standards of the B Corp movement.



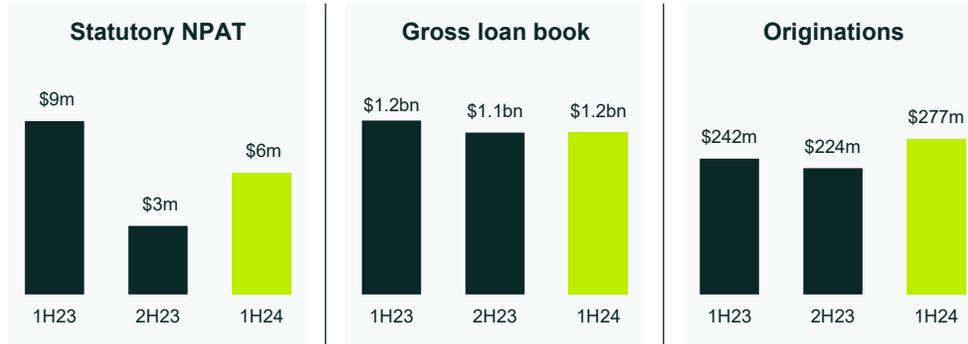
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| 05 | Operational Highlights |
| 13 | Financial Highlights |
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1H24 key highlights



Sustainable returns from a robust loan book

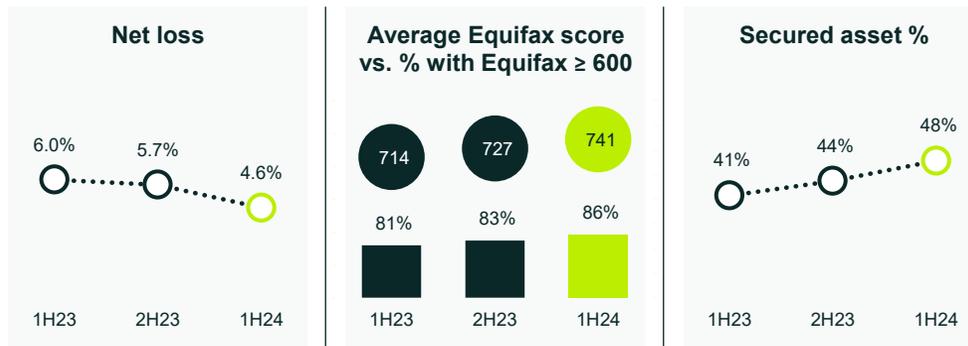


Executed on key strategies

- Extended technology advantage through refinements of core products and began development of generative AI applications
- Increased secured assets proportion of the loan book
- Invested in growing operating leverage through increased automation
- Optimised for future growth by simplifying the product portfolio and renewing warehouses
- Strengthened data protection



Lower credit losses and enhanced credit quality



Became a Certified B Corporation

- Achieved certified B Impact Assessment (BIA) score of 91.2, well above median score of 50.9 for all ordinary businesses that have completed the assessment
- Awarded ESG & Sustainability Initiative of the Year 2023¹

Strategy calibrated to the macroeconomic environment

Macroeconomic environment



Rising interest rates

increasing capital costs



Consumer cost of living pressures

driven by inflation and interest rate increases



Car loan market opportunity

created by the market exit of major banks



AI opportunities / cyber risks

Technology continuing as a positive and negative disruptor

MONEYME's adaptation



Price flexibility

Interest margins protected by leveraging our largely variable rate products



Credit quality & return focus

Continued to transition to higher credit quality assets with significant increase in the secured asset mix. Originations constrained to support operating cash flows and delivery of statutory profit



Increased car lending

Further increased car loans as % of total lending and progressed initiatives to continue competitive product advantages



Increased IT investment

Continued to invest in artificial intelligence and cybersecurity defences

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Operational highlights

Operationally set up for the current challenging environment and well-positioned for future growth



Elevating credit quality

- Improved credit profile with average Equifax score of **741** in 1H24 (727, 2H23)
- Continued focus on elevating credit quality with secured assets **48%** of 1H24 book (44%, 2H23)
- Upgraded Moody's credit ratings of two term securitisations



Technology-led innovation

- Continued development of generative AI to drive efficiencies and enhance customer experience
- Launched Autopay for caravans
- Further digitisation and automation of customer onboarding to increase operational efficiency



Strong customer engagement

- Maintained above-benchmark customer satisfaction with Net Promoter Score of **+68**
- **75%** of customer calls answered **within 10 seconds**



B Corp Certified

- Became a Certified B Corporation with a B Impact Assessment score of **91.2**, well above the 80-point certification threshold
- Awarded ESG & Sustainability Initiative of the Year 2023¹



Optimisation for growth

- Warehouse financing renewals executed, with Autopay, Horizon 2020 and SocietyOne warehouses extended as planned
- Phased out new business for non-core products as part of the strategy to focus on car loans, personal loans and credit cards

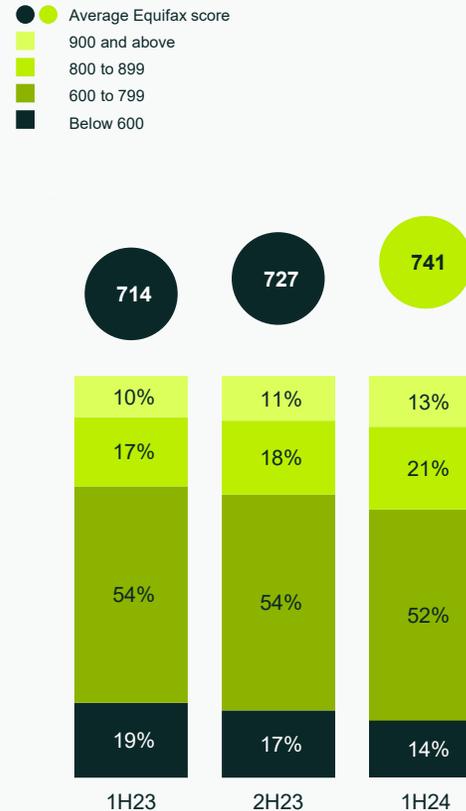


Effective interest margin management

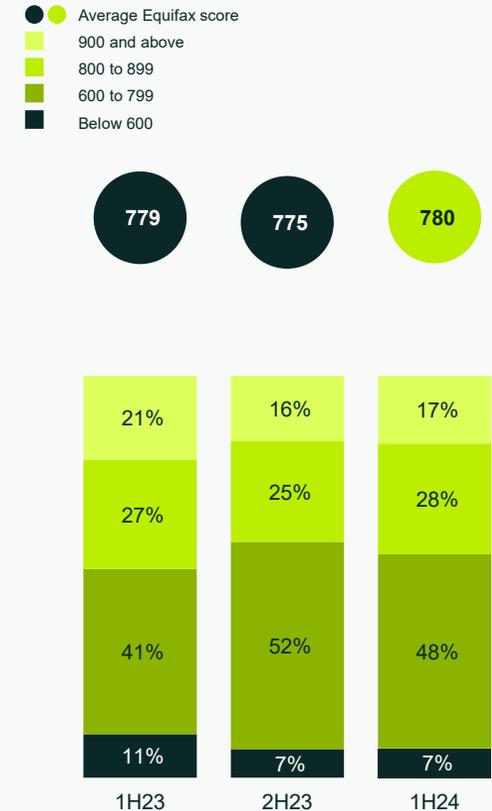
- Executed targeted customer pricing adjustments to achieve healthy net interest margin of **10%**
- **74%** of the loan book is variable rate and the remaining fixed interest rate portfolio is hedged within policy parameters

The ongoing uplift in the customer credit profile will provide significant benefits over time

Total portfolio average Equifax score increased to **741** (1H24) from 727 (2H23)



Front book¹ average Equifax score increased to **780** (1H24) from 775 (2H23)



1. Front book refers to loans originated in the denoted period

Strong customer diversification continues to reduce risk and promote resilience

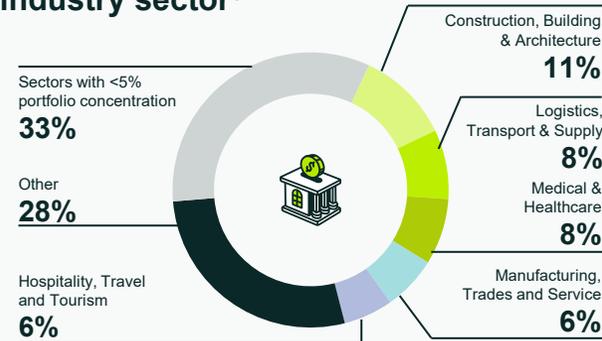
Well-distributed geographical spread



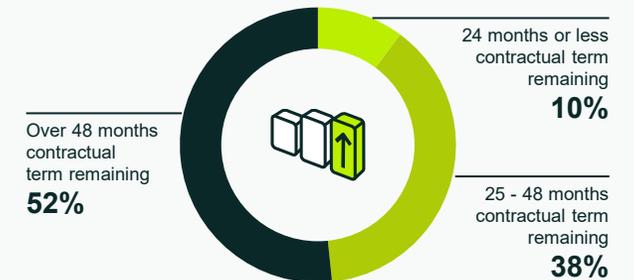
Median customer age is 35



11% or less concentration in each industry sector¹



Strong long term book value and remaining term mix



1. Industry sector figures exclude legacy SocietyOne loans, which did not capture industry sector information

Customer experiences enhanced through new innovations



Increased automation of customer onboarding

Further digitised application journeys and increased automation of Optical Character Recognition (OCR) technology to facilitate efficient invoice scanning and data processing.



Launched Autopay for caravans

Expanded Autopay to caravans, including the Autoscan feature, which enables customers to obtain personalised repayment details for different vehicles on the spot.

More to come...



Developing applications of generative AI

Initiated the development of an internal tool leveraging generative AI to enhance the speed and accuracy of customer service interactions. A beta version of the tool is set to launch in 2H24.

Innovation driving strong customer satisfaction despite interest rate rises



75%

Calls answered within 10 seconds

34%

Customers with 2 or more products

24/7

Near real-time settlements

>105,000

Customers accessed MONEYME's new app-based credit score tool



+68
MONEYME



+8.4
Average of 4 major banks¹



4.6/5
MONEYME



1.4/5
Average of 4 major banks²



1. Major banks' NPS based on latest data reported by the banks to market
2. Major banks' Product Review ratings from Product Review website on 31 December 2023

Achieving high sustainability standards



MONEYME became B Corp Certified in 1H24, verifying that we meet high standards of social and environmental performance, accountability, and transparency.



91.2

Certified B Impact Assessment (BIA) score compared to 50.9 for ordinary businesses¹



82%

of our customers say they care about the sustainability performance of lenders²



93%

of employees believe MONEYME's commitment to social and environmental responsibility is genuine³



Sustainability reporting

Published comprehensive Sustainability Report and submitted a Modern Slavery Statement



Climate-related disclosures

Well-placed to meet proposed reporting standards⁴



77%

employee engagement, which is well above the Finance Australia benchmark of 72%³

MONEYME continues to build on its strong foundations, focusing on governance, identifying sustainability related risks and opportunities, and implementing meaningful initiatives to support people and the planet.

1. MONEYME's current [Certified B Impact Assessment Score is 91.2](#). According to B Lab, the median score for ordinary businesses who complete the assessment is currently 50.9. The certification threshold is 80.

2. Customer survey was completed in May 2023, in which 82% of respondents were at least slightly concerned about consumer credit providers' sustainability performance.

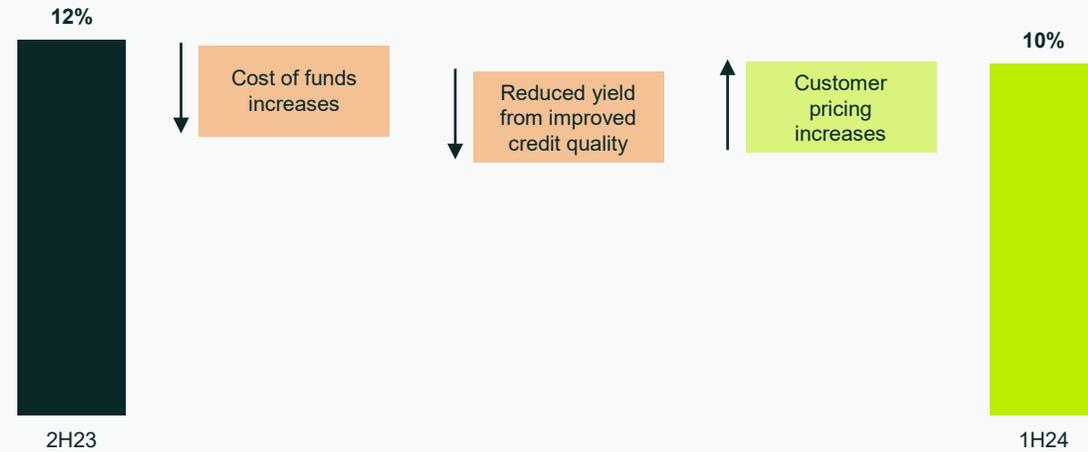
3. 1H24 employee engagement survey was completed in September-October 2023.

4. Given its comprehensive sustainability framework and reporting, MONEYME is well placed to meet the mandatory climate-related financial disclosure obligations when it is required to under the proposed standards published by the Australian Government in FY24.

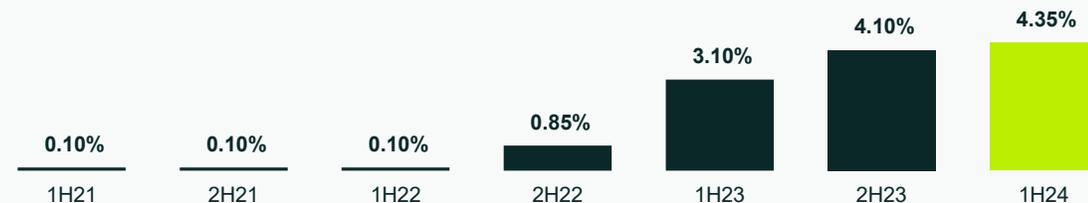
Variable rates enable pricing flexibility

- MONEYME has a predominantly variable rate book (74%), with the fixed rate book (26%) hedged
- Rising interest rates were largely offset by customer pricing adjustments, maintaining healthy net interest margin (NIM)¹ of 10%
- Variable rate book presents competitive pricing opportunities when interest rates come down

Net interest margin¹ (%) reflects an increase in cost of funds and risk-adjusted yield from higher credit quality assets offset by customer pricing increases



RBA cash rate target increased from 0.10% in July 2020 to 4.35% in November 2023



1. Net interest margin (NIM) is gross revenue less interest expense per Statement of Profit / (Loss), as a % of average gross customer receivables (excluding ECL provisions), annualised

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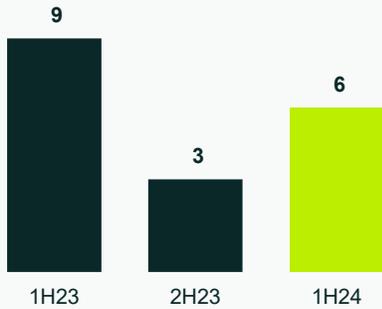
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Strong fundamentals continue to deliver strong results

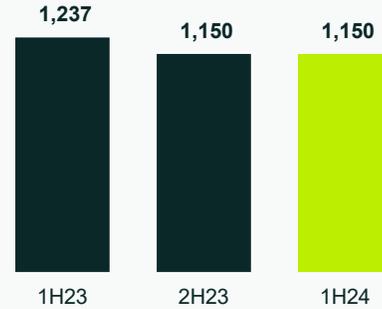
Statutory NPAT (\$m)

↑77%
2H23 to 1H24



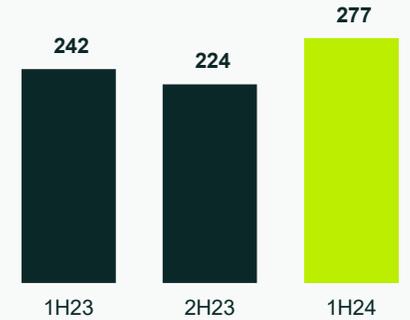
Gross loan book (\$m)

~0%
2H23 to 1H24



Originations (\$m)

↑23%
2H23 to 1H24



Net credit losses (%)¹

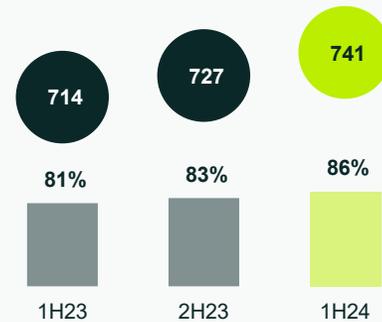
↓20%
2H23 to 1H24



Average Equifax score

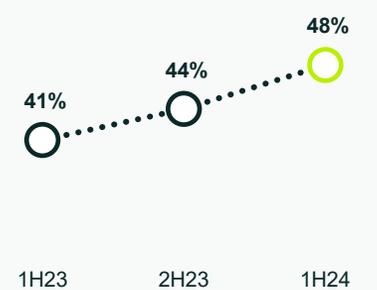
vs. % with Equifax ≥ 600

↑2%
2H23 to 1H24



Secured assets on book (%)

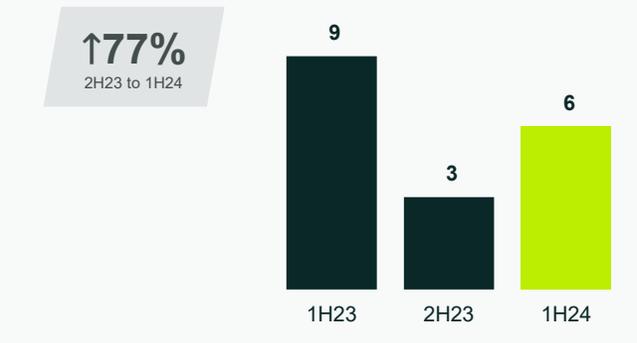
↑10%
2H23 to 1H24



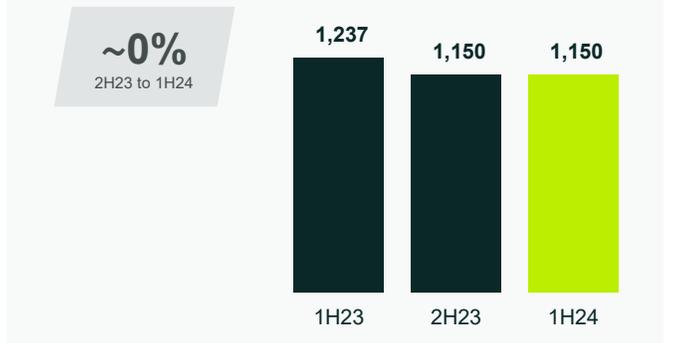
1. Net credit losses are principal write offs in the period (net of recoveries, including proceeds from debt sales to collection agencies) as a % of average gross customer receivables

\$6m statutory NPAT achieved in 1H24 reflects effective cost management and the shift to a higher credit quality loan book

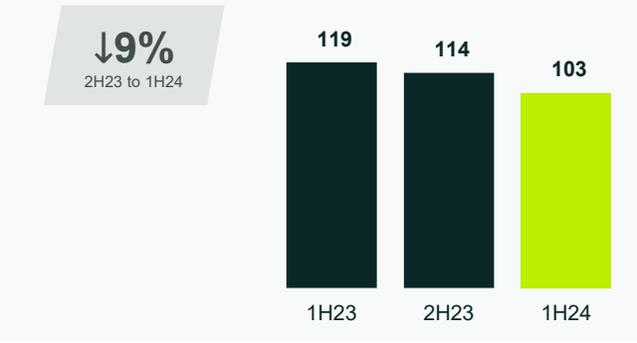
Statutory NPAT (\$m)



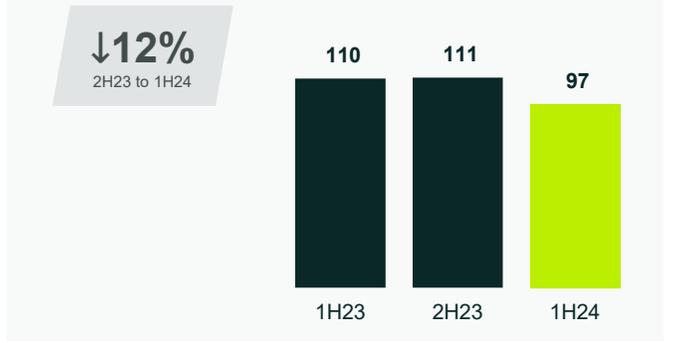
Closing gross customer receivables (\$m)



Net revenue¹ (\$m)



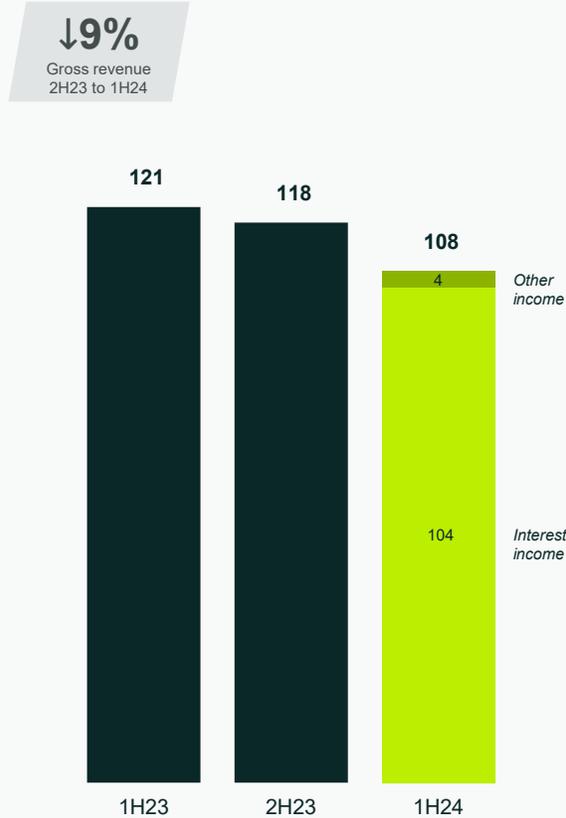
Total operating expense (\$m)



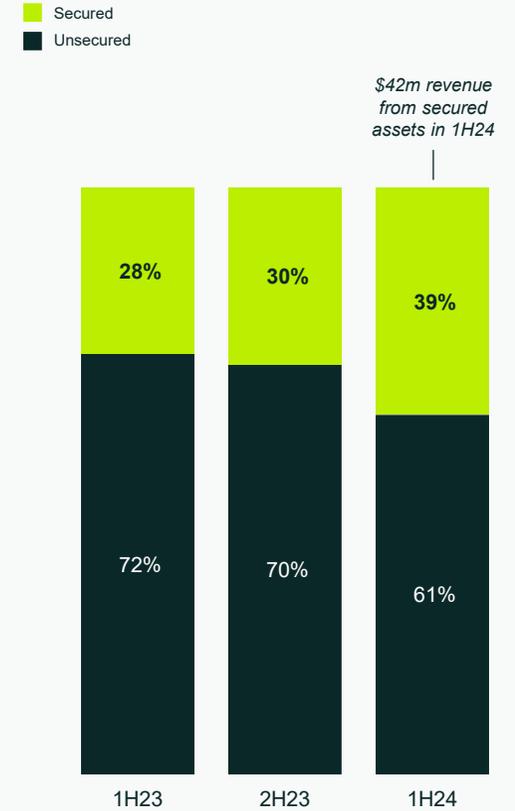
1. Gross revenue less commission expense for the period

The slight revenue reduction reflects the move to a much higher credit quality loan book with a lower risk and associated yield

Gross revenue (\$m)

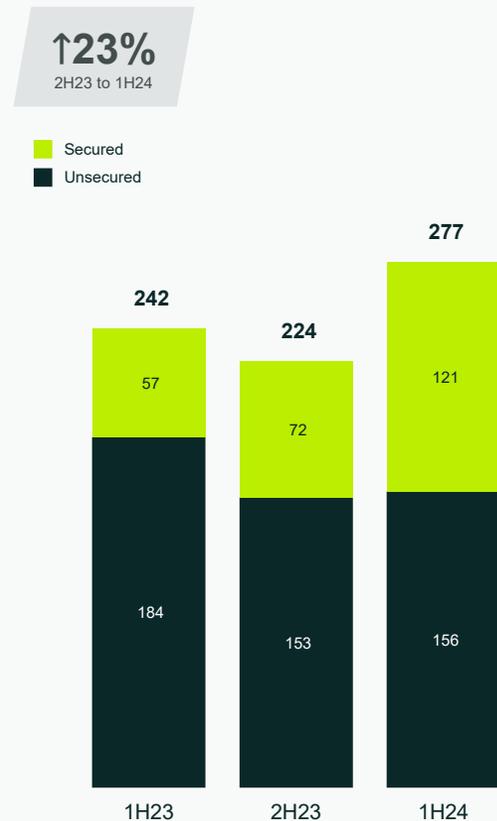


~39% gross revenue contribution from secured assets in 1H24

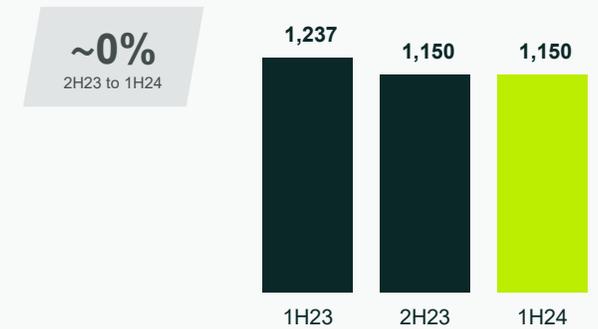


Growth in originations has increased the credit quality and secured asset mix

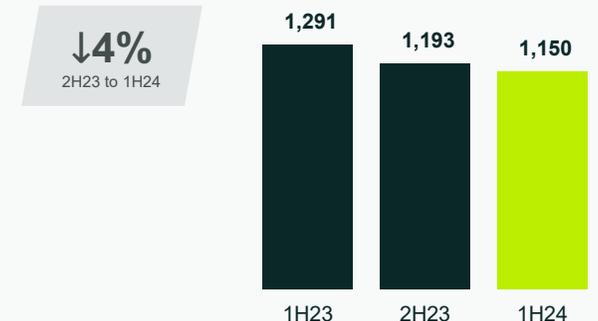
Principal originations (\$m)



Closing gross customer receivables (\$m)



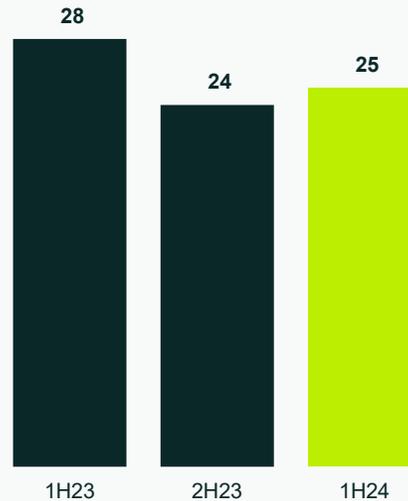
Average gross customer receivables (\$m)



Despite the increasing cost environment, operating costs remained broadly in line with 2H23, reflecting our low-cost operating model and technology-driven efficiencies

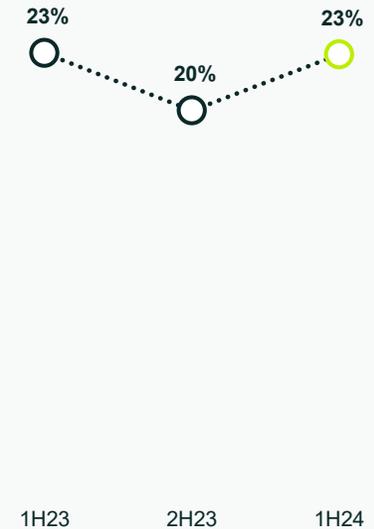
Operating costs (\$m)

↑5%
2H23 to 1H24



Operating costs to income (%)¹

↑15%
2H23 to 1H24



1. Operating costs (Sales & Marketing, General & Administrative, and Product Design & Development expenses combined) as a % of gross revenue in the period (annualised)

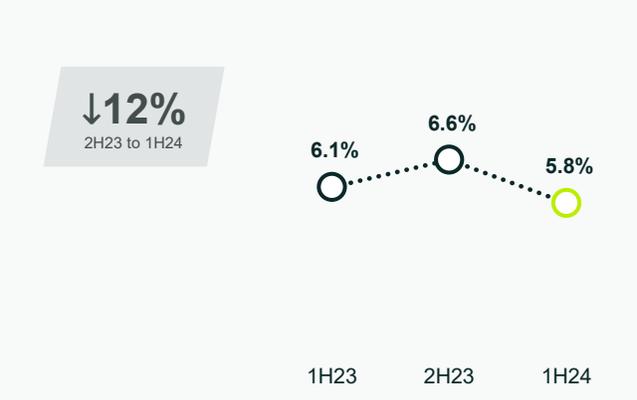
Lower expected credit losses

The provision decreased reflecting:

- Increased secured assets
- Increased credit quality of unsecured assets
- Roll-off of lower credit quality assets

Model risk and management overlays at 31 December 2023 **remain unchanged** from 30 June 2023 for macroeconomic uncertainty.

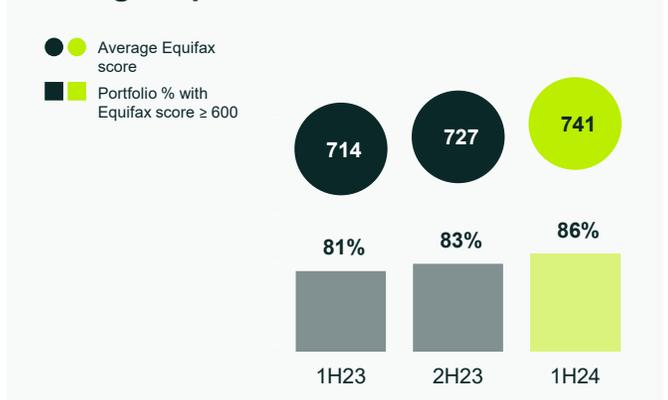
Provision as % of loan book



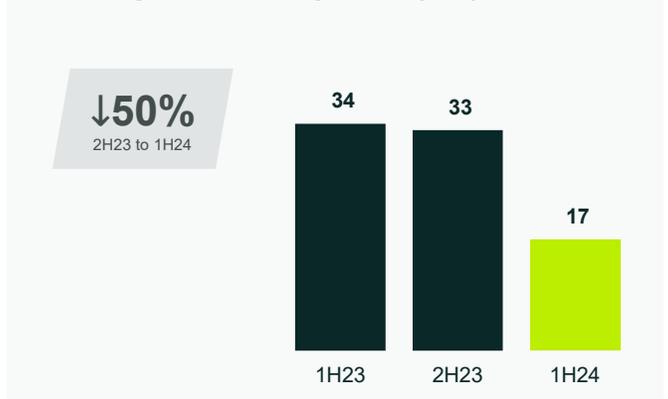
Net credit losses¹ (%)



Average Equifax score



ECL impairment expense (\$m)

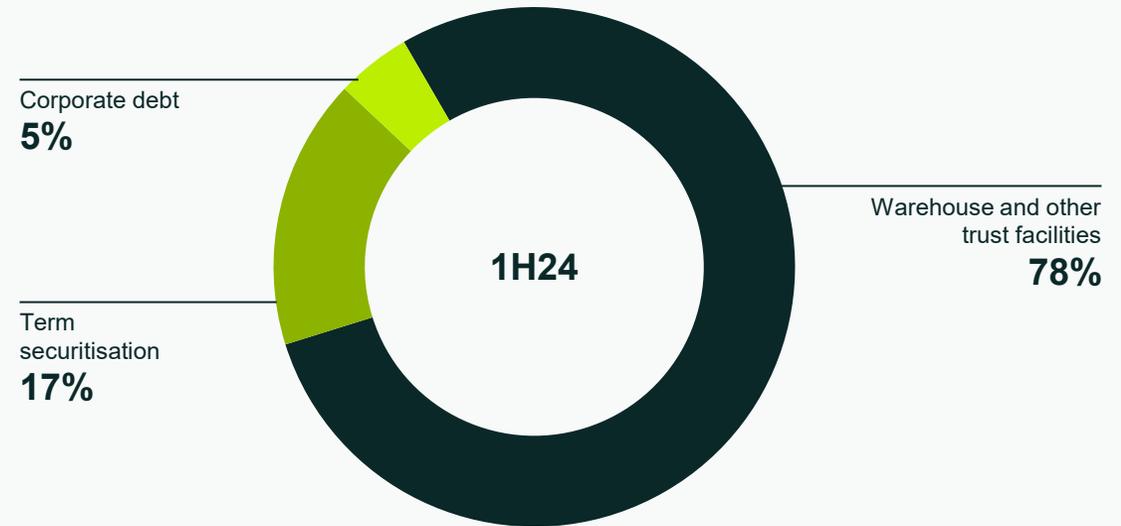


1. Net credit losses for 1H24 include ~\$9m cash income from delinquent asset sales and recoveries completed in the period.

The business has a mature and diversified funding program, enabling scale and stability

Refining our funding program remains a key strategy for unlocking future growth and returns

1H24 closing funding mix (%)
Based on total drawn balance for borrowings¹



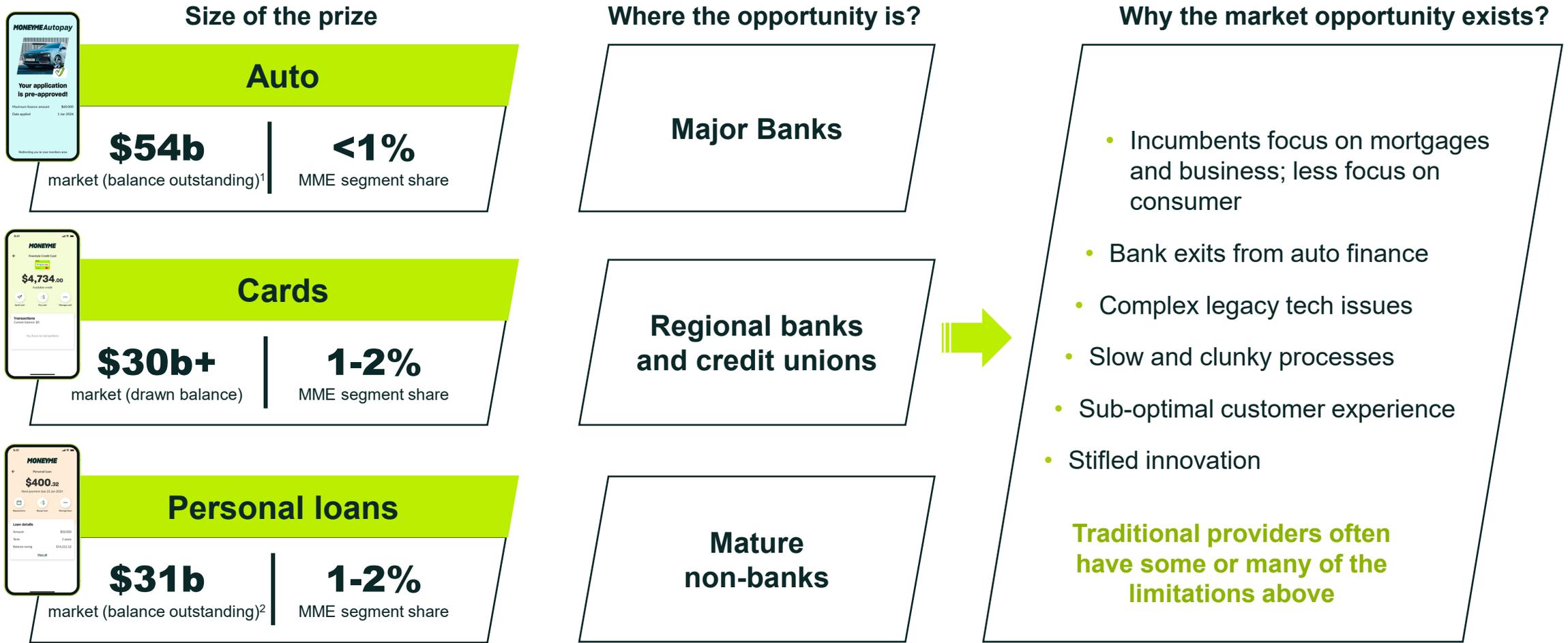
1. Total drawn balance as disclosed in Note 5.3 (Table 8) in the Group's 1H24 Interim Report.

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Core products target massive market opportunities



1. The ABS discontinued its auto finance commitments data series in November 2018. In the 12 months to November 2018 there were \$36b of auto finance commitments extended to Australian consumers and SMEs. A market size of \$54b has been derived by multiplying the \$36b by a conservative "weighted average auto-loan life" assumption of 1.5 years

2. Personal loans market share based on ABS new loan commitments data LTM Sep 22. Market size of \$31b has been derived by multiplying LTM originations by 2 to reflect "weighted average personal loan term", Cards based on APRA data as at February 2022 and would be higher when capturing all non-ADI balances. Auto market share includes consumer and commercial segments (ABS 5601.0 table 7 LTM June 2020 and 5671.0 table 9 LTM November 2018 (discontinued after then))

Positive statutory and cash NPAT for FY24

Our strategy and key areas of focus

- 1** Extending our technology advantage
- 2** Increasing secured asset lending
- 3** Growing our operating leverage
- 4** Optimising the business for growth
- 5** Further strengthening data protection



Questions & Answers

Thank you!

On behalf of all at MONEYME

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Peter Coad
Independent Non-Executive Chair

Joined the Board in October 2019 as Board Chair



Clayton Howes
Managing Director & Chief Executive Officer

Co-founder and CEO since inception



Rachel Gatehouse
Independent Non-Executive Director

Joined the Board in December 2022, current Chair of the Audit & Risk Management Committee



Scott Emery
Non-Executive Director

Co-founder and Non-Executive Director since inception



David Taylor
Independent Non-Executive Director

Previously served on SocietyOne's Board from March 2018; joined the Board in March 2022, following MONEYME's acquisition of SocietyOne



Susan Hansen
Non-Executive Director

Joining the Board in December 2023; currently a Non-Executive Director for several companies, including Resimac and Adminis

The Board of Directors includes founders and leaders with significant experience across technology, finance, risk, regulation, innovation and brand management.

Key operating measures

| FY21 | FY22 | FY23 | | Definition ¹ | 1H23 | 2H23 | 1H24 |
|------------------------------|--------|--------|---|-------------------------|--------|--------|--------|
| Returns | | | | | | | |
| (8) | (50) | 12 | Statutory NPAT (\$m) | Per Financial Report | 9 | 3 | 6 |
| 12 | 20 | 24 | Cash NPAT (\$m) | 1 | 11 | 13 | 5 |
| 58 | 143 | 239 | Gross revenue (\$m) | Per Financial Report | 121 | 118 | 108 |
| 20% | 12% | 12% | Net interest margin (%) | 2 | 12% | 12% | 10% |
| 46% | 40% | 22% | Operating costs to income (%) | 3 | 23% | 20% | 23% |
| Book profile | | | | | | | |
| 333 | 1,345 | 1,150 | Closing gross customer receivables (\$m) | Per Financial Report | 1,237 | 1,150 | 1,150 |
| 384 | 1,116 | 466 | Originations (\$m) | 4 | 242 | 224 | 277 |
| 2% | 38% | 44% | Closing gross customer receivables – secured assets (%) | | 41% | 44% | 48% |
| 5,744 | 17,850 | 17,103 | Average balance outstanding per loan (\$) | | 17,274 | 17,103 | 17,970 |
| 37 | 51 | 48 | Average remaining loan term (months) | | 49 | 48 | 50 |
| Credit quality | | | | | | | |
| 650 | 704 | 727 | Average Equifax score | | 714 | 727 | 741 |
| 5.0% | 3.7% | 5.8% | Net credit losses (%) | 5 | 6.0% | 5.7% | 4.6% |
| 7.9% | 6.1% | 6.6% | Provisioning to receivables (%) | 6 | 6.1% | 6.6% | 5.8% |
| Funding and liquidity | | | | | | | |
| 10 | 14 | 16 | Unrestricted cash (\$m) | Per Financial Report | 16 | 16 | 15 |
| 40 | 91 | 166 | Net assets (\$m) | Per Financial Report | 122 | 166 | 173 |

Measure definitions

| Note | Measure | Definition |
|------|--|--|
| 1 | Cash NPAT (\$m) | Statutory net profit after tax (NPAT) adjusted to remove non-recurring expenses, the impact of derivative fair value movements, and an adjustment to use actual losses (gross charge offs) rather than the AASB 9 based impairment expense |
| 2 | Net interest margin (%) | Gross revenue less interest expense per Statement of Profit / (Loss) , as a % of average gross customer receivables (excluding ECL provisions), annualised |
| 3 | Operating costs to income (%) | Sales & marketing, product design & development, and general & administrative expenses as a % of gross revenue in the period (annualised) |
| 4 | Originations (\$m) | Cash principal originations which exclude accounting effective interest rate balances |
| 5 | Net credit losses (%) | Principal write offs in the period (net of recoveries, including proceeds from debt sales to collection agencies) as a % of average gross customer receivables |
| 6 | Provisioning to receivables (%) | Accounting provision closing balance as a % of gross customer receivables |

Income statement

| FY21 | FY22 | FY23 | \$ million | 1H23 | 2H23 | 1H24 |
|-------------|--------------|--------------|---|--------------|--------------|-------------|
| 53 | 128 | 230 | Interest income | 119 | 111 | 104 |
| 5 | 15 | 9 | Other income | 2 | 7 | 4 |
| 58 | 143 | 239 | Gross revenue | 121 | 118 | 108 |
| (0) | (2) | (6) | Commission expense | (2) | (4) | (5) |
| 58 | 141 | 233 | Net revenue | 119 | 114 | 103 |
| (11) | (38) | (90) | Interest expense | (42) | (48) | (50) |
| (27) | (57) | (52) | Operating expense | (28) | (24) | (25) |
| (29) | (91) | (67) | Customer receivables impairment expense | (34) | (33) | (17) |
| (2) | (2) | (12) | Depreciation & amortisation expense | (6) | (6) | (6) |
| (68) | (189) | (221) | Total expenses | (110) | (111) | (97) |
| (10) | (48) | 12 | Profit / (loss) before tax | 9 | 3 | 6 |
| 2 | (3) | - | Income tax benefit / (expense) | - | - | - |
| (8) | (50) | 12 | Net profit / (loss) after tax | 9 | 3 | 6 |
| 20 | 70 | 12 | Adjustments ¹ | 2 | 10 | (1) |
| 12 | 20 | 24 | Cash NPAT | 11 | 13 | 5 |

1. Refer to Appendix: Statutory NPAT to Cash NPAT reconciliation

Statutory NPAT to Cash NPAT reconciliation

| FY21 | FY22 | FY23 | \$ million | 1H23 | 2H23 | 1H24 |
|-----------|-----------|-----------|--|-----------|-----------|----------|
| (8) | (50) | 12 | Statutory net profit/(loss) after tax | 9 | 3 | 6 |
| 29 | 103 | 97 | AASB 9 impairment expense adjustment | 46 | 51 | 27 |
| (11) | (45) | (91) | Gross losses adjustment | (48) | (44) | (34) |
| - | (6) | 3 | Derivative fair value gain/(loss) related | 0 | 2 | 5 |
| | | | Other non-recurring adjustments | | | |
| - | 14 | 2 | SocietyOne acquisition and integration related | 2 | (0) | - |
| 2 | 5 | 1 | Other | 1 | 1 | 1 |
| 12 | 20 | 24 | Cash NPAT | 11 | 13 | 5 |

Balance sheet

| FY21 | FY22 | FY23 | \$ million | 1H23 | 2H23 | 1H24 |
|--------------|----------------|----------------|----------------------------------|----------------|----------------|----------------|
| 26 | 81 | 92 | Cash and cash equivalents | 79 | 92 | 72 |
| 306 | 1,264 | 1,074 | Net customer receivables | 1,161 | 1,074 | 1,084 |
| 0 | 0 | - | Current tax asset | - | - | - |
| - | 10 | 8 | Derivative financial instruments | 10 | 8 | 3 |
| 1 | 10 | 14 | Other receivables | 10 | 14 | 15 |
| 6 | 3 | 3 | Deferred tax asset | 3 | 3 | 3 |
| 3 | 36 | 33 | Intangible assets | 35 | 33 | 31 |
| 1 | 3 | 3 | Right-of-use assets | 2 | 3 | 2 |
| 1 | 1 | 3 | Property, plant and equipment | 3 | 3 | 3 |
| - | 64 | 64 | Goodwill | 64 | 64 | 64 |
| 346 | 1,472 | 1,293 | Total assets | 1,368 | 1,293 | 1,276 |
| (300) | (1,358) | (1,115) | Borrowings | (1,235) | (1,115) | (1,093) |
| (3) | (15) | (6) | Other payables | (6) | (6) | (5) |
| - | - | - | Current tax payable | - | - | - |
| (2) | (3) | (3) | Lease liabilities | (2) | (3) | (3) |
| (2) | (4) | (2) | Employee-related provisions | (2) | (2) | (3) |
| (306) | (1,381) | (1,127) | Total liabilities | (1,246) | (1,127) | (1,103) |
| 40 | 91 | 166 | Net assets | 122 | 166 | 173 |
| 44 | 143 | 203 | Share capital | 164 | 203 | 203 |
| 2 | 5 | 7 | Reserves | 6 | 7 | 7 |
| (6) | (56) | (44) | Retained earnings / (losses) | (48) | (44) | (38) |
| 40 | 91 | 166 | Total equity | 122 | 166 | 173 |

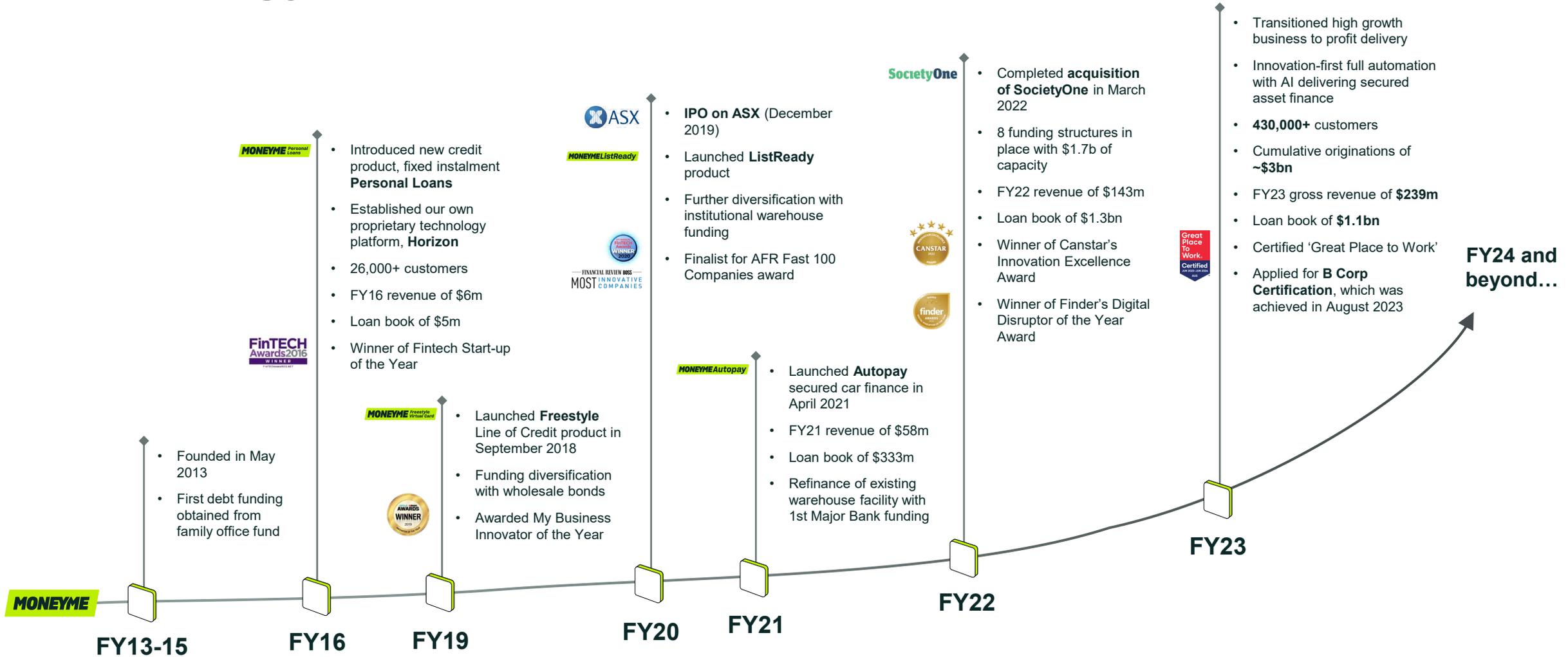
Cash flow statement

| FY21 | FY22 | FY23 | \$ million | 1H23 | 2H23 | 1H24 |
|--------------|--------------|--------------|--|--------------|-------------|-------------|
| (222) | (709) | 118 | Net customer receivable inflows / (outflows) | 75 | 43 | (16) |
| 66 | 116 | 204 | Income from customers | 101 | 103 | 92 |
| (9) | (29) | (83) | Borrowings interest and fees paid | (38) | (46) | (38) |
| - | 14 | 31 | Income from delinquent asset sales and recoveries | 11 | 19 | 9 |
| (24) | (51) | (62) | Payments to suppliers and employees | (39) | (23) | (33) |
| (2) | - | 0 | Income tax refund received | 0 | 0 | - |
| - | - | 1 | Proceeds from disposal of interest rate swaps | - | 1 | 1 |
| (191) | (659) | 208 | Net cash inflows / (outflows) from operating activities | 111 | 97 | 15 |
| (2) | (4) | (6) | Payments for intangible asset development | (4) | (2) | (2) |
| (1) | (0) | (3) | Payments for property, plant and equipment | (2) | (0) | (0) |
| - | (15) | - | Investment in SocietyOne Holdings | - | - | - |
| - | 38 | - | Acquired cash balances | - | - | - |
| (3) | 20 | (9) | Net cash inflows / (outflows) from investing activities | (6) | (2) | (2) |
| 186 | 705 | (245) | Net (repayment of) / proceeds from borrowings | (126) | (119) | (28) |
| (1) | (10) | (3) | Transaction costs related to borrowings | (0) | (3) | (4) |
| (1) | (1) | (1) | Principal repayment of leases | (1) | (1) | (1) |
| - | - | 63 | Proceeds from issued share capital | 21 | 41 | - |
| - | - | (2) | Transaction costs related to issue of share capital | (1) | (1) | (0) |
| - | (0) | (0) | Loan – other | (0) | - | - |
| 185 | 694 | (189) | Net cash inflows / (outflows) from financing activities | (106) | (83) | (33) |
| (9) | 55 | 11 | Net increase / (decrease) in cash and cash equivalents | (1) | 12 | (20) |
| 35 | 26 | 81 | Cash and cash equivalents at the beginning of the period | 81 | 79 | 92 |
| 26 | 81 | 92 | Cash and cash equivalents | 79 | 92 | 72 |

MONEYME's core products¹

| | Autopay | Personal Loan | Freestyle |
|---------------------------------|---|---|---|
| Offer range | Up to \$100,000 | \$5,000 - \$70,000 | Credit limit up to \$20,000 |
| Offer term | 3 - 7 years | 3 - 7 years | Repayment over 2 - 5 months |
| Interest-free period | N/A | N/A | Up to 55 days interest-free on online and in-store purchases using Freestyle Mastercard |
| Interest rate | 8.25% - 19.25% Risk-based pricing | 8.20% - 25.89% Risk-based pricing | 18.74% - 25.99% Risk-based pricing |
| Establishment fee | \$350 - \$550 | \$0 - \$995 | N/A |
| Annual fee | N/A | N/A | \$0 (Credit limit up to \$3,000) \$49 (Credit limit \$3,001 - \$5,000) \$149 (Credit limit over \$5,000) |
| Monthly fee | \$10 | \$0 - \$10 | \$5 (\$0 if balance under \$20) |
| Other fees & charges | Dealer or Broker specific fees may apply Dishonour fee \$15 Overdue fee \$35 No early exit fee | Broker specific fee may apply (for PL Broker loans) Dishonour fee \$15 Overdue fee \$35 No early exit fee | Withdrawal fee 1.5% Dishonour fee \$15 Overdue fee \$35 No early exit fee |
| Distribution channels | B2B2C (Dealer and Broker) | Mix of direct-to-consumer and B2B2C (Broker) | Direct-to-consumer |
| Other key features | Settles in as little as 60 minutes, 7 days a week Autoscan self-serve repayments calculator Up to 130% LVR Electric vehicle (EV) and homeowner discounts may apply | We offer: • Unsecured variable rate personal loans (<i>MONEYME-branded</i>) ; • Secured / unsecured fixed rate personal loans (<i>SocietyOne-branded</i>) | Amortising loan balance, with drawdowns repaying over a maximum of 5 years Credit back through Freestyle's exclusive rewards program |

From start-up to scale-up with market-disrupting technology and innovation



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