Bank AL Habib Limited | بینک الحبیب لمیٹڈ | Islamic Banking | اسلامک بینکنگ

Details of Mudarib (Bank) and Rabbul Maal (Depositors) shares for the concerned period and previous periods are as follows:

Percentage of Share between Mudarib & Rabbul-Maal

Historical Profit Sharing Ratio

Local Currency (PKR)	November 2021	October 2021	September 2021	August 2021	July 2021	June 2021	May 2021	April 2021	March 2021	February 2021	January 2021	December 2020	November 2020	October 2020	September 2020	August 2020	July 2020	June 2020	May 2020	April 2020	March 2020	February 2020	January 2020	December 2019
Bank (Mudarib)	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Depositors (Rabbul Maal)	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%

Historical Weightages - PKR

Products	November 2021	October 2021	September 2021	August 2021	July 2021	June 2021	May 2021	April 2021	March 2021	February 2021	January 2021	December 2020	November 2020	October 2020	September 2020	August 2020	July 2020	June 2020	May 2020	April 2020	March 2020	February 2020	January 2020	December 2019
Savings Deposit - PKR	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.805	0.805	0.805	0.805	0.805	0.905	0.96	0.96	0.96	0.96	0.92	0.89	0.890	0.785	0.784	0.784	0.784
Armed Force IB Saving Account	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.805	0.805	0.805	0.805													
AL Habib Islamic Armed Force/ Pensioner Savings Account	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.805	0.805	0.805	0.805	0.805	0.905	0.96	0.96	0.96	0.96	0.96	0.90	0.890	0.785	N/A	N/A	N/A
AL Habib Islamic Asaan Account (Profit paid monthly)	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.805	0.805	0.805	0.805	0.805	0.905	0.96	0.96	0.96	0.96	0.96	0.90	0.90	0.81	0.81	0.81	0.81
AL Habib Islamic Asaan Remittance Account (Profit paid monthly)	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.805	0.805	0.805	0.805	0.805	0.905	0.96	0.96	0.96	0.96	0.96	0.90	0.90	0.81	0.81	0.81	0.81
Roshan Digital Saving Account - PKR	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.805																
Mahana Amdani Savings Account (1 - 49,999)	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.805	0.805	0.805	0.805	0.805	0.905	0.96	0.96	0.96	0.96	0.92	0.89	0.89	0.79	0.805	0.785	0.785
Mahana Amdani Savings Account (50,000 - 9,999,999)	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.805	0.805	0.805	0.805	0.805	0.905	0.96	0.96	0.96	0.96	0.92	0.89	0.89	0.79	0.805	0.79	0.79
Mahana Amdani Savings Account (10,000,000 - 24,999,999)	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.805	0.805	0.805	0.805	0.805	0.905	0.96	0.96	0.96	0.96	0.92	0.89	0.89	0.79	0.805	0.80	0.80
Mahana Amdani Savings Account (25,000,000 & 49,999,999)	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.805	0.805	0.805	0.805	0.805	0.905	0.96	0.96	0.96	0.96	0.92	0.89	0.89	0.79	0.805	0.81	0.81
Mahana Amdani Savings Account (50,000,000 & 199,999,999)	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.805	0.805	0.805	0.805	0.805	0.905	0.96	0.96	0.96	0.96	0.92	0.89	0.89	0.79	0.805	0.82	0.82
Mahana Amdani Savings Account (200,000,000 & above)	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.805	0.805	0.805	0.805	0.805	0.905	0.96	0.96	0.96	0.96	0.92	0.89	0.89	0.79	0.81	N/A	N/A
Mahana Amdani Savings Account (200,000,000 & 499,999,999)	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.805	0.805	0.805	0.805	0.805	0.905	0.96	0.96	0.96	0.96	0.92	0.89	0.89	0.79	0.81	0.83	0.83
Mahana Amdani Savings Account (500,000,000 & Above)	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.805	0.805	0.805	0.805	0.805	0.905	0.96	0.96	0.96	0.96	0.92	0.89	0.89	0.79	0.805	0.89	0.89
AL Habib Tijarat Account (Current Remunerative)	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002
AL Habib Apna Individual Account (Current Remunerative)	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002
AL Habib Islamic Young Saver Account	1.147	1.160	1.160	1.160	1.160	1.160	1.160	1.160	1.160	1.160	1.16	1.16	1.18	1.18	1.18	1.18	1.18	1.1	1.10	1.10	1.10	1.10	1.10	1.10
AL Habib Senior Citizen Account	1.147	1.146	1.146	1.146	1.146	1.146	1.146	1.095	1.095	1.150	1.15	1.15	1.28	1.28	1.28	1.23	1.23	1.13	1.10	1.10	1.10	1.10	1.10	1.10
AL Habib One Year Senior Citizen Account (Profit paid monthly)	1.386	1.188	1.188	1.188	1.188	1.188	1.188	1.160	1.160	1.190	1.19	1.19	1.37	1.37	1.37	1.27	1.27	1.24	1.210	1.210	1.242	1.242	1.242	1.242
Term Deposit - 7 Days	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.9	0.9	0.92	0.92	0.92	0.92	0.92	0.88	0.88	0.88	0.80	0.80	0.80	0.80
Term Deposit - 1 month (1 - 9,999,999)	1.106	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.01	1.00	1.00	1.00	1.00	1.00	1.01	1.01	1.01	1.05	1.07	1.07	1.07
Term Deposit - 1 month (10,000,000 - 24,999,999)	1.126	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.01	1.01	1.01	1.01	1.01	1.02	1.02	1.02	1.06	1.08	1.08	1.08
Term Deposit - 1 month (25,000,000 - 49,999,999)	1.146	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.02	1.02	1.02	1.02	1.02	1.03	1.03	1.03	1.07	1.09	1.09	1.09
Term Deposit - 1 month (50,000,000 - 99,999,999)	1.166	1.065	1.065	1.065	1.065	1.065	1.065	1.065	1.065	1.065	1.065	1.065	1.04	1.04	1.04	1.04	1.04	1.05	1.05	1.05	1.08	1.11	1.11	1.11
Term Deposit - 1 month (100,000,000 & above)	1.186	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.08	1.08	1.07	1.07	1.07	1.07	1.07	1.08	1.08	1.08	1.11	1.14	1.14	1.14
Term Deposit - 3 month (1 - 9,999,999)	1.158	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.04	1.04	1.06	1.06	1.06	1.06	1.06	1.08	1.08	1.08	1.10	1.13	1.13	1.13
Term Deposit - 3 month (10,000,000 - 24,999,999)	1.178	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.05	1.05	1.07	1.07	1.07	1.07	1.07	1.09	1.09	1.09	1.11	1.14	1.14	1.14
Term Deposit - 3 month (25,000,000 - 49,999,999)	1.198	1.095	1.095	1.095	1.095	1.095	1.095	1.095	1.095	1.070	1.07	1.07	1.09	1.09	1.09	1.09	1.09	1.11	1.11	1.11	1.12	1.15	1.15	1.15
Term Deposit - 3 month (50,000,000 - 99,999,999)	1.218	1.120	1.120	1.170	1.170	1.170	1.170	1.170	1.170	1.090	1.09	1.09	1.11	1.11	1.11	1.11	1.11	1.13	1.13	1.13	1.13	1.16	1.16	1.16
Term Deposit - 3 month (100,000,000 & above)	1.238	1.170	1.170	1.120	1.120	1.120	1.120	1.120	1.120	1.105	1.105	1.105	1.125	1.125	1.125	1.125	1.125	1.14	1.14	1.14	1.14	1.17	1.17	1.17
Term Deposit - 6 month (1 - 9,999,999)	1.190	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.1	1.1	1.12	1.12	1.12	1.12	1.12	1.14	1.14	1.14	1.14	1.17	1.17	1.17
Term Deposit - 6 month (10,000,000 - 24,999,999)	1.210	1.110	1.110	1.110	1.110	1.110	1.110	1.110	1.110	1.110	1.11	1.11	1.13	1.13	1.13	1.13	1.13	1.15	1.15	1.15	1.15	1.18	1.18	1.18
Term Deposit - 6 month (25,000,000 - 99,999,999)	1.230	1.130	1.130	1.130	1.130	1.130	1.130	1.130	1.130	1.130	1.13	1.13	1.15	1.15	1.15	1.15	1.15	1.17	1.17	1.17	1.17	1.20	1.20	1.20
Term Deposit - 6 month (100,000,000 & above)	1.250	1.160	1.160	1.160	1.160	1.160	1.160	1.160	1.160	1.160	1.16	1.16	1.18	1.18	1.18	1.18	1.18	1.19	1.19	1.19	1.19	1.22	1.22	1.22
Term Deposit - 1 year (1 - 9,999,999) (Profit paid monthly)	1.188	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.09	1.09	1.22	1.22	1.22	1.18	1.18	1.22	1.19	1.190	1.165	1.191	1.191	1.191
Term Deposit - 1 year (10,000,000 - 24,999,999) (Profit paid monthly)	1.188	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.09	1.09	1.22	1.22	1.22	1.18	1.18	1.22	1.19	1.190	1.165	1.191	1.191	1.191
Term Deposit - 1 year (25,000,000 - 49,999,999) (Profit paid monthly)	1.188	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.09	1.09	1.22	1.22	1.22	1.18	1.18	1.22	1.19	1.190	1.165	1.191	1.191	1.191
Term Deposit - 1 year (50,000,000 & above) (Profit paid monthly)	1.188	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.09	1.09	1.22	1.22	1.22	1.18	1.18	1.22	1.19	1.190	1.165	1.191	1.191	1.191
Term Deposit - 1 year (50,000,000 - 99,999,999) (Profit paid monthly)	1.188	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.09	1.09	1.22	1.22	1.22	1.18	1.18	1.22	1.19	1.190	1.165	1.191	1.191	1.191
Term Deposit - 1 year (100,000,000 & above) (Profit paid monthly)	1.188	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.09	1.09	1.22	1.22	1.22	1.18	1.18	1.22	1.19	1.190	1.165	1.191	1.191	1.191
Term Deposit - 1 year (1 - 9,999,999) (Profit paid at maturity)	1.198	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.030	1.03	1.03	1.20	1.20	1.20	1.20	1.20	1.21	1.21	1.21	1.21	1.24	1.24	1.24
Term Deposit - 1 year (10,000,000 - 24,999,999) (Profit paid at maturity)	1.218	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.060	1.06	1.06	1.21	1.21	1.21	1.21	1.21	1.22	1.22	1.22	1.22	1.25	1.25	1.25
Term Deposit - 1 year (25,000,000 - 49,999,999) (Profit paid at maturity)	1.238	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.090	1.09	1.09	1.22	1.22	1.22	1.22	1.22	1.23	1.23	1.23	1.23	1.26	1.26	1.26
Term Deposit - 1 year (50,000,000 - 199,999,999) (Profit paid at maturity)	1.258	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.120	1.12	1.12	1.23	1.23	1.23	1.23	1.23	1.24	1.24	1.24	1.24	1.28	1.28	1.28
Term Deposit - 1 year (200,000,000 & above) (Profit paid at maturity)	1.278	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.150	1.15	1.15	1.24	1.24	1.24	1.24	1.24	1.26	1.26	1.26	1.26	1.29	1.29	1.29
Term Deposit - 3 years (Profit paid monthly)	1.188	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.09	1.09	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.17	1.186	1.186	1.186
Term Deposit - 3 years (1 - 9,999,999) (Profit paid at maturity)	1.198	1.155	1.155	1.155	1.155	1.155	1.155	1.155	1.155	1.155	1.155	1.155	1.18	1.18	1.18	1.18	1.18	1.19	1.19	1.19	1.18	1.197	1.197	1.197
Term Deposit - 3 years (10,000,000 - 24,999,999) (Profit paid at maturity)	1.218	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.19	1.19	1.19	1.19	1.19	1.2	1.20	1.20	1.19	1.22	1.22	1.22
Term Deposit - 3 years (25,000,000 - 49,999,999) (Profit paid at maturity)	1.238	1.175	1.175	1.175	1.175	1.175	1.175	1.175	1.175	1.175	1.175	1.18	1.20	1.20	1.20	1.20	1.20	1.21	1.21	1.21	1.20	1.23	1.23	1.23
Term Deposit - 3 years (50,000,000 - 199,999,999) (Profit paid at maturity)	1.258	1.185	1.185	1.185	1.185	1.185	1.185	1.185	1.185	1.185	1.185	1.185	1.21	1.21	1.21	1.21	1.21	1.22	1.22	1.22	1.22	1.25	1.25	1.25
Term Deposit - 3 year (200,000,000 & above) (Profit paid ay maturity)	1.278	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.21	1.21	1.23	1.23	1.23	1.23	1.23	1.24	1.24	1.24	1.24	1.27	1.27	1.27
Term Deposit - 5 years (Profit paid at maturity)	1.257	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.2	1.20	1.20	1.20	1.20	1.20	1.20	1.22	1.22	1.22	1.22	1.24	1.24	1.24
IFRE (Islamic Finance for Renewable Energy)	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.410	0.410	0.41	0.41	0.41	0.41	0.41	0.40	0.40	0.31	0.31	0.31	0.31	N/A	N/A	N/A
ITERF-(Islamic Temporary Economic Refinance Facility)	0.200	0.200	0.200	0.200	0.200	0.200	0.200	0.200	0.180	0.180	0.18	0.18	0.18	0.31	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SBP - Salary & Wages	0.210	0.190	0.190	0.190	0.190	0.190	0.190	0.190	0.290	0.290	0.29	0.29	0.29	0.31	0.31	0.31	0.31	0.31	N/A	N/A	N/A	N/A	N/A	N/A
SBP - Islamic Refinance for Modernization of SMEs	0.400	0.400	0.390																					
ILTFF - 3 Years - Textile	0.690	0.690	0.690	0.690	0.690	0.690	0.690	0.690	0.710	0.710	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.56	0.56	0.560	0.365	0.36	0.36	0.36
ILTFF - 5 Years - Textile	0.490	0.490	0.490	0.490	0.490	0.490	0.490	0.490	0.510	0.510	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.41	0.41	0.41	0.26	0.26	0.26	0.26
ILTFF - 10 Years - Textile	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.410	0.410	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.34	0.34	0.34	0.21	0.21	0.21	0.21
ILTFF - 3 Years - Non Textile	0.890	0.890	0.890	0.890	0.890	0.890	0.890	0.890	0.900	0.900	0.9	0.90	0.90	0.90	0.90	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45
ILTFF - 5 Years - Non Textile	0.690	0.690	0.690	0.690	0.690	0.690	0.690	0.690	0.710	0.710	0.71	0.71	0.71	0.71	0.71	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35
ILTFF - 10 Years - Non Textile	0.590	0.590	0.590	0.590	0.590	0.590	0.590	0.590	0.610	0.610	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.51	0.51	0.51	0.3	0.30	0.30	0.30

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Details of Mudarib (Bank) and Rabbul Maal (Depositors) shares for the concerned period and previous periods are as follows:

Percentage of Share between Mudarib & Rabbul-Maal

Historical Profit Sharing Ratio

Foreign Currency (Saving Account)	November 2021	October 2021	September 2021	August 2021	July 2021	June 2021	May 2021	April 2021	March 2021	February 2021	January 2021	December 2020	November 2020	October 2020	September 2020	August 2020	July 2020	June 2020	May 2020	April 2020	March 2020	February 2020	January 2020	December 2019
Bank (Mudarib) - Foreign Currency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	95%	95%	95%	95%	95%	95%	95%
Depositors (Rabbul Maal) - Foreign Currency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5%	5%	5%	5%	5%	5%	5%
Bank (Mudarib) - USD	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	90%	95%	95%	95%	95%	N/A	N/A	N/A
Depositors (Rabbul Maal) - USD	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	10%	5%	5%	5%	5%	N/A	N/A	N/A
Bank (Mudarib) - GBP & Euro	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	N/A	N/A	N/A
Depositors (Rabbul Maal) - GBP & Euro	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	N/A	N/A	N/A

Details of current and historical weightages declared for the concerned period and previous periods are as follows:

Historical Weightages - FCY

Products	November 2021	October 2021	September 2021	August 2021	July 2021	June 2021	May 2021	April 2021	March 2021	February 2021	January 2021	December 2020	November 2020	October 2020	September 2020	August 2020	July 2020	June 2020	May 2020	April 2020	March 2020	February 2020	January 2020	December 2019
Savings Deposit - US Dollar / Pound Sterling / Euro (0 - 4,999)	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21
Savings Deposit - US Dollar / Pound Sterling / Euro (5,000 - 9,999)	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
Savings Deposit - US Dollar / Pound Sterling / Euro (10,000 - 24,999)	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84
Savings Deposit - US Dollar / Pound Sterling / Euro (25,000 - 99,999)	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03
Savings Deposit - US Dollar / Pound Sterling / Euro (100,000 & Above)	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.24	1.24
Roshan Digital - US Dollar / Pound Sterling / Euro (0 - 4,999)	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.21	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Roshan Digital - US Dollar / Pound Sterling / Euro (5,000 - 9,999)	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Roshan Digital - US Dollar / Pound Sterling / Euro (10,000 - 24,999)	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Roshan Digital - US Dollar / Pound Sterling / Euro (25,000 - 99,999)	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.03	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Roshan Digital - US Dollar / Pound Sterling / Euro (100,000 & Above)	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A