








U Capital Market Close Report

Date: 29-Apr-2020

GCC Market Indices		Current Close	Previous Close	Change	D/D	MTD	YTD	P/E TTM	P/B
		Index	Index		%	%	%	X	X
	Muscat Securities Market	3,538.87	3,538.74	0.13	0.00%	2.63%	-11.11%	8.5	0.8
	Saudi Stock Exchange	6,985.33	6,884.82	100.51	1.46%	7.38%	-16.73%	19.5	1.7
	Kuwait Stock Exchange	4,888.89	4,847.01	41.88	0.86%	1.37%	-22.18%	13.8	1.1
	Qatar Exchange	8,701.06	8,600.51	100.55	1.17%	6.02%	-16.54%	13.6	0.8
	Bahrain Bourse	1,308.65	1,307.86	0.79	0.06%	-3.11%	-18.73%	9.4	0.8
	Dubai Financial Market	2,004.09	1,997.67	6.42	0.32%	13.14%	-27.52%	7.6	0.7
	Abu Dhabi Securities Exchange	4,221.98	4,220.58	1.40	0.03%	13.05%	-16.82%	12.2	1.2

Country	Market	Value	D/D	YTD
Europe				
UK	FTSE 100	6,003.00	0.0%	-20.4%
Germany	DAX	10,845.37	0.5%	-18.1%
France	CAC 40	4,564.09	-0.1%	-23.7%
United States				
USA	DJIA	24,101.55	-0.1%	-15.5%
USA	S&P 500	2,863.39	-0.5%	-11.4%
USA	NASDAQ	8,607.73	-1.4%	-4.1%
Asia Pacific				
Japan	NIKKEI 225	19,771.19	-0.1%	-16.4%
HongKong	HANG SENG	24,643.59	0.3%	-12.6%
Arab Market Indices				
Tunis	Tunis Se Index	6,224.83	-1.1%	-12.6%
Egypt	The Egyptian Exchange	10,550.94	1.3%	-24.0%
Jordan	Amman Stock Exchange	2,863.39	-0.5%	-24.4%
Palestine	Palestine Sec. Exchange	24,101.55	-0.1%	-11.4%
MSCI				
	Bahrain	78.10	-1.0%	-29.0%
	Kuwait	554.15	1.4%	-25.4%
MSCI	Oman	421.38	1.1%	-16.7%
	Qatar	688.70	0.4%	-17.8%
	UAE	261.08	1.0%	-22.0%
	GCC Countries	393.63	0.9%	-22.2%

Commodity Prices	Today	D/D	YTD
USD			
Brent Crude (per bbl)	21.5	5.2%	-66.4%
WTI Crude (per bbl)	13.9	13.0%	-76.5%
Oman Crude Oil	20.2	9.2%	-70.1%
Gold100 OZ (per oz)	1,706.1	-0.1%	12.4%
Silver (per oz)	15.3	0.6%	-14.6%
Platinum (per oz)	777.7	0.7%	-19.5%
Copper, MT	5,223.0	0.5%	-15.4%
Aluminium, MT	1,504.5	-0.2%	-16.9%
Lead, MT	1,643.0	0.5%	-14.7%
Zinc, MT	1,930.5	1.3%	-15.0%
Nickel, MT	12,294.0	0.4%	-12.3%

Cross Rate for Major Currencies			
Currency	Code	USD/1 Unit	Units/1 USD
EURO	EUR	1.085	0.922
British Pound	GBP	1.240	0.807
Japanese Yen	JPY	0.009	106.470
Chinese Renminbi	CNH	0.141	7.084
Indian Rupee	INR	0.013	75.673
Russian Ruble	RUB	0.014	73.628
Canadian Dollar	CAD	0.717	1.394
Australian Dollar	AUD	0.651	1.536

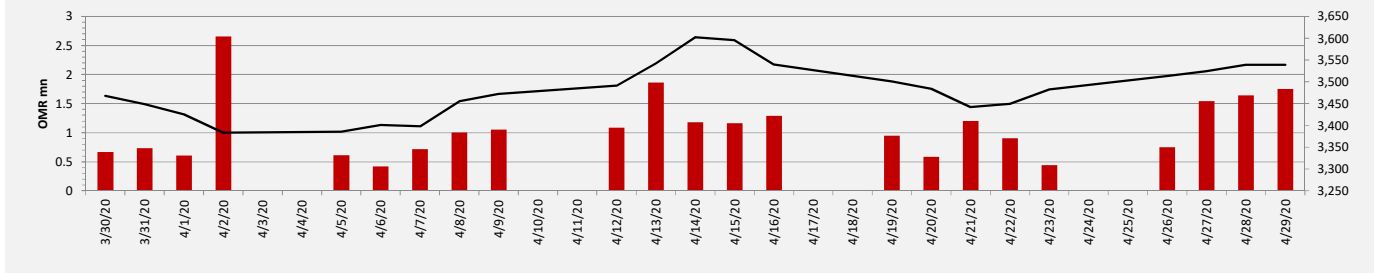
Source: Bloomberg (Report generated at 3:00pm Muscat Time)

Muscat Securities Market

Market Cap: OMR 18.2bn (USD 48bn)

	Current	Previous	DTD	MTD	YTD	No. of Cos	
MSM 30	3,538.87	3,538.74	0.00%	2.63%	-11.11%	Up	Down
MSM Total Return Index	4,024.08	4,023.94	0.00%	2.67%	-5.18%		
Volume ('000)	12,513.28	11,397.62	9.79%			19	11
Value (OMR'000)	1,756.71	1,645.89	6.73%				
Sub-Indices						Unchanged	
Financial Sector	5,587.15	5,619.50	-0.58%	2.66%	-12.00%		
Industry Sector	4,015.55	3,985.92	0.74%	2.89%	-4.54%		
Services Sector	1,696.73	1,711.04	-0.84%	0.52%	-10.54%		
MSM Shariah Index	518.47	515.03	0.67%	2.78%	-3.28%	15	

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



Top Equity Gainers	Price	Chg
Companies	OMR	%
GULF INTERNATIONAL CHEMICALS	0.113	7.62%
VOLTAMP ENERGY SAOG	0.155	6.90%
AL-HASSAN ENGINEERING CO	0.016	6.67%
MUSCAT FINANCE	0.055	5.77%
GULF INVESTMENTS SERVICES	0.059	5.36%

Top Co. -Value	Price	Value
Companies	OMR	OMR' 000
GULF INVESTMENTS SERVICES	0.059	192.2
NATIONAL BANK OF OMAN SAOG	0.160	170.9
OMAN UNITED INSURANCE CO	0.318	163.1
OOREDOO	0.414	145.9
BANKMUSCAT SAOG	0.324	121.6

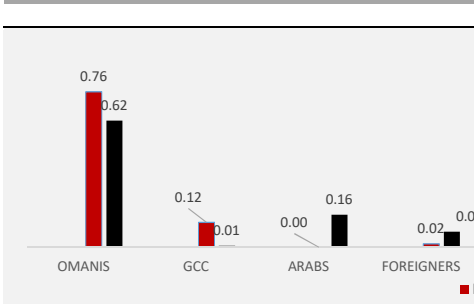
Nationality Trading - Buy		
Value (OMR 000)		
OMANIS	1,374.6	78%
GCC	129.8	7%
ARABS	158.8	9%
OTHERS	93.4	5%

Top Equity Losers	Price	Chg
Companies	OMR	%
NATL ALUMINIUM PRODUCTS	0.153	-9.47%
OMAN OIL MARKETING COMPANY	0.652	-9.44%
HSBC BANK OMAN	0.095	-8.65%
AL MAHA PETROLEUM PRODUCTS M	0.684	-7.57%
AL KAMIL POWER CO	0.340	-2.86%

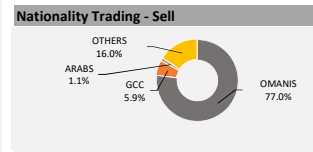
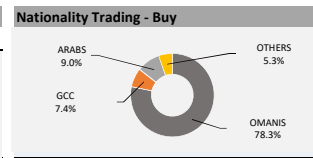
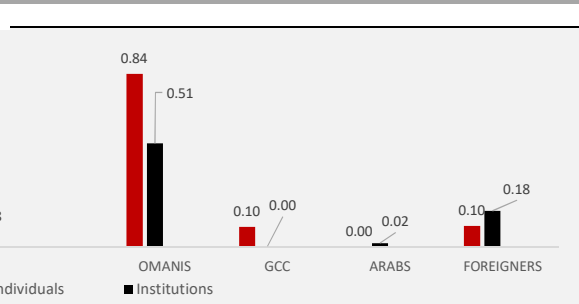
Top Co. -Volume	Price	Volume
Companies	OMR	'000
GULF INVESTMENTS SERVICES	0.059	3,266.4
AL MADINA TAKAFUL CO SAOC	0.072	1,110.0
NATIONAL BANK OF OMAN SAOG	0.160	1,067.3
HSBC BANK OMAN	0.095	810.0
AL JAZEERA SERVICES	0.164	664.1

Nationality Trading - Sell		
Value (OMR 000)		
OMANIS	1,352.0	77%
GCC	103.7	6%
ARABS	20.1	1%
OTHERS	280.9	16%

BUY - OMR mn



SELL - OMR mn



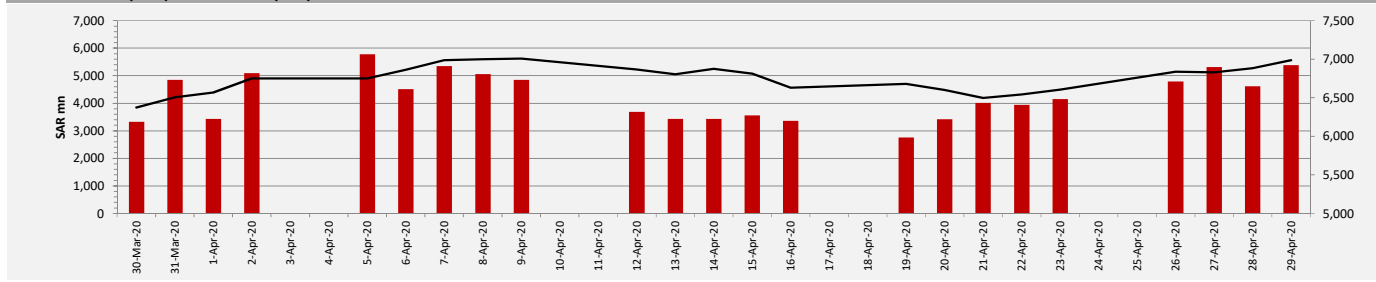
Source: MSM, Bloomberg, Mubasher

Saudi Stock Exchange - Tadawul

Market Summary Indicators

	Current	Previous	DTD	MTD	YTD
Tadawul Index	6,985.33	6,884.82	1.46%	7.38%	-16.73%
Volume ('000)	271,509.70	233,878.80	16.09%		
Value (SAR'000)	5,382,800	4,610,439	16.75%		
Selected Sub-Indices					
Tadawul Food & Beverages	4,645.90	4,607.09	0.84%	9.27%	6.72%
Tadawul Commercial & Prof Serv.	3,690.19	3,667.10	0.63%	7.73%	-22.67%
Tadawul Materials	4,126.08	4,072.85	1.31%	7.97%	-20.14%
Tadawul Transportation	3,521.22	3,493.09	0.81%	11.32%	-19.88%
Tadawul Energy	4,758.92	4,719.68	0.83%	3.21%	-12.56%
Tadawul Utilities	3,742.23	3,705.86	0.98%	6.09%	-14.94%
Tadawul Cons Dura & App	3,116.76	3,047.39	2.28%	4.95%	-11.11%
Tadawul Consumer Svc	3,210.20	3,215.17	-0.15%	8.89%	-18.91%
Tadawul Media	7,240.71	7,131.96	1.52%	-0.58%	-22.99%
Tadawul Banks	6,298.52	6,172.99	2.03%	7.44%	-22.31%
Tadawul Diversified Fin	2,960.95	2,969.01	-0.27%	5.97%	-10.34%
Tadawul Insurance	4,292.84	4,239.30	1.26%	13.04%	-4.89%
Tadawul RE Mgmt & Dev	2,759.15	2,664.87	3.54%	8.82%	-11.91%
Tadawul Telecom	6,068.84	6,046.03	0.38%	9.14%	-6.25%
Tadawul Retailing	6,786.69	6,752.71	0.50%	14.68%	-11.83%
Tadawul Food & Staples Retailing	7,911.06	7,880.32	0.39%	6.49%	19.57%
Tadawul Health Care Equipment & Services	3,431.11	3,413.25	0.52%	2.51%	-8.01%
Tadawul Pharma, Biotech & Life Science	3,489.45	3,509.24	-0.56%	-2.22%	-2.94%
Tadawul REITs	3,642.37	3,621.97	0.56%	-0.12%	-13.23%
Tadawul Capital Goods	3,491.99	3,449.05	1.24%	13.23%	-19.40%

Tadawul Index (RHS) vs. Turnover (LHS)



Top Equity Gainers

Companies	Price	Chg
	SAR	%
ASH-SHARQIYAH DEVELOPMENT CO	65.10	7.96%
JABAL OMAR DEVELOPMENT CO	27.45	5.98%
FITAIHI HOLDING GROUP	10.10	5.76%
MALATH INSURANCE	10.20	5.59%
NAJRAN CEMENT CO	11.00	4.56%

Top Co. -Value

Companies	Price	Value
	SAR	SAR' 000
AL RAJHI BANK	56.50	641,389.0
DAR AL ARKAN REAL ESTATE DEV	8.09	305,799.5
ALINMA BANK	15.52	251,895.8
ASH-SHARQIYAH DEVELOPMENT CO	65.10	170,282.5
NATIONAL COMMERCIAL BANK	36.10	147,168.1

Market Capitalization

(In Billion)	SAR
USD	7,763
2096	

Top Equity Losers

Companies	Price	Chg
	SAR	%
MEDITERRANEAN & GULF INSURAN	17.64	-2.86%
SAUDI PUBLIC TRANSPORT CO	14.60	-2.67%
FAWAZ ABDULAZIZ ALHOKAIR & C	21.90	-1.53%
KINGDOM HOLDING CO	6.71	-1.32%
ARABIAN PIPES CO	12.90	-1.23%

Top Co. -Volume

Companies	Price	Volume
	SAR	000
DAR AL ARKAN REAL ESTATE DEV	8.09	37,545.9
ALINMA BANK	15.52	16,148.5
AL RAJHI BANK	56.50	11,378.8
SAHARA INTERNATIONAL PETROCH	15.20	7,737.2
BANK AL-JAZIRA	11.72	6,527.3

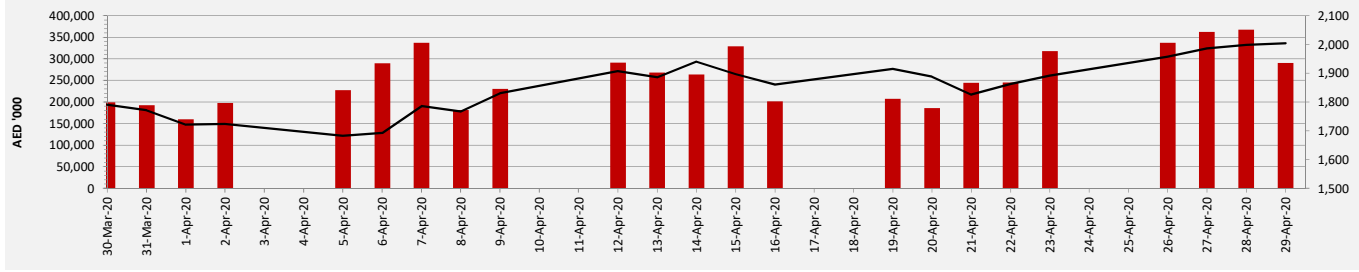
Source: Bloomberg

Dubai Financial Market

Market Summary Indicators

	Current	Previous	DTD	MTD	YTD
Dubai Financial Market Index	2,004.09	1,997.67	0.32%	13.1%	-27.5%
Volume ('000)	344,507	458,341	-24.8%		
Value (AED'000)	290,570	367,515	-20.9%		
Sub-Indices					
Real Estate & Construction	2,594.20	2,558.60	1.4%	23.8%	-29.9%
Banking	1,858.71	1,861.75	-0.2%	5.7%	-32.8%
Investment and Financial	1,943.25	1,938.87	0.2%	13.1%	-13.2%
Insurance	1,593.02	1,600.95	-0.5%	13.8%	-7.4%
Consumer Staples	99.58	100.77	-1.2%	27.4%	-10.9%
Services	534.39	526.20	1.6%	12.1%	0.0%
Industrial	98.82	98.82	0.0%	0.4%	0.4%
Telecommunication	887.85	903.04	-1.7%	1.2%	-4.7%
Transportation	606.91	605.28	0.3%	25.1%	-24.0%

DFMGI Index (RHS) vs. Turnover (LHS)



Top Equity Gainers

Companies	Price	Chg
	AED	%
ARABTEC HOLDING CO PJSC	0.69	6.98%
AMLAQ FINANCE	0.36	5.03%
AAN DIGITAL SERVICES CO	0.15	4.23%
EMAAR DEVELOPMENT PJSC	2.31	4.05%
DAMAC PROPERTIES DUBAI CO	0.64	3.37%

Top Co. -Value

Companies	Price	Value
	AED	AED' 000
EMAAR PROPERTIES PJSC	2.74	48,207.8
EMAAR DEVELOPMENT PJSC	2.31	43,540.3
GFH FINANCIAL GROUP BSC	0.60	30,755.6
DUBAI ISLAMIC BANK	3.59	20,394.9
EMAAR MALLS PJSC	1.27	20,027.0

Market Cap -DFMGI

(In Billion)	
USD	AED
58	216

Top Equity Losers

Companies	Price	Chg
	AED	%
EKTITAB HOLDING CO SAK	0.15	-5.00%
GULF NAVIGATION HOLDING PJSC	0.35	-2.23%
EMIRATES INTEGRATED TELECOMM	5.26	-1.68%
AL-SALAM BANK	0.64	-1.53%
DAR AL TAKAFUL	0.58	-1.37%

Top Co. -Volume

Companies	Price	Volume
	AED	'000
GFH FINANCIAL GROUP BSC	0.60	51,376.5
DEYAAR DEVELOPMENT PJSC	0.30	39,512.9
DXB ENTERTAINMENTS PJSC	0.16	31,897.1
UNION PROPERTIES PJSC	0.31	29,627.3
AMLAQ FINANCE	0.36	29,354.9

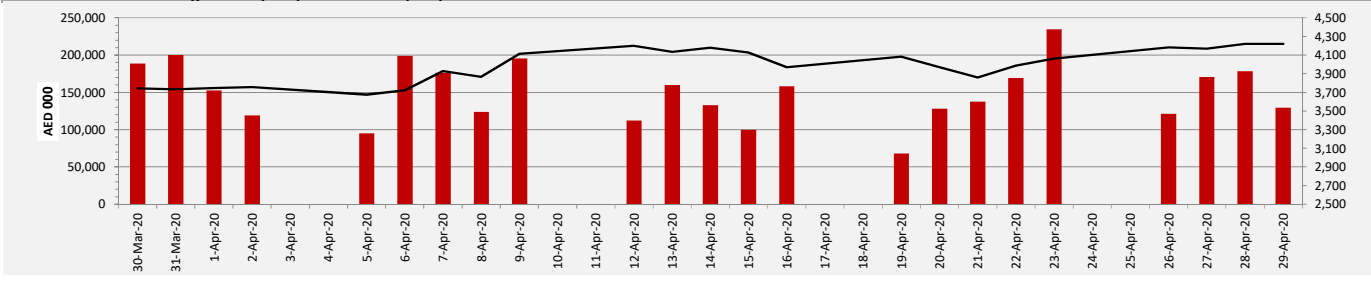
Source: Bloomberg

Abu Dhabi Securities Market

Market Summary Indicators

	Current	Previous	DTD	MTD	YTD
Abu Dhabi Securities Market Index	4,221.98	4,220.58	0.03%	13.05%	-16.82%
Volume ('000)	69,454.85	78,179.70	-11.16%		
Value (AED'000)	129,439.20	178,674.00	-27.56%		
Sub-Indices					
Banking	7,318.56	7,308.01	0.14%	10.94%	-26.98%
Telecommunication	3,884.80	3,864.98	0.51%	11.84%	-4.16%
Consumer Services	6,657.56	6,534.34	1.89%	12.68%	64.98%
Insurance	1,839.57	1,836.87	0.15%	-3.68%	-2.04%
Industrials	1,095.65	1,099.11	-0.32%	2.57%	-14.50%
Invst and Financial Services	2,064.41	2,129.90	-3.07%	66.86%	51.68%
Energy	1,480.06	1,490.98	-0.73%	20.28%	-9.67%
Services	2,302.84	2,302.84	0.00%	-2.57%	-12.60%
Real Estate	2,798.40	2,784.52	0.50%	16.68%	-15.70%

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



Top Equity Gainers

Companies	Price	Chg
	AED	%
METHAQ TAKAFUL INSURANCE	0.65	11.72%
SUDATEL TELECOM GROUP LTD	0.33	10.10%
AGTHIA GROUP PJSC	3.07	2.33%
RAS AL KHAIMAH CERAMICS	1.43	2.14%
ARKAN BUILDING MATERIALS CO	0.43	1.90%

Top Co. -Value

Companies	Price	Value
	AED	AED' 000
ALDAR PROPERTIES PJSC	1.82	27,116.9
ABU DHABI COMMERCIAL BANK	4.46	20,519.1
ABU DHABI ISLAMIC BANK	3.54	18,938.6
DANA GAS	0.78	11,916.3
EMIRATES TELECOM GROUP CO	15.68	11,395.2

Market Cap -ADSMI

(In Billion)	AED
USD	472
127	

Top Equity Losers

Companies	Price	Chg
	AED	%
UNION INSURANCE CO	0.54	-4.90%
GULF PHARMACEUTICAL IND PSC	0.60	-4.88%
ABU DHABI SHIP BUILDING CO	2.38	-4.80%
NATIONAL BANK OF UMM AL QAIW	1.81	-4.74%
BANK OF SHARJAH	0.62	-4.31%

Top Co. -Volume

Companies	Price	Volume
	AED	000
DANA GAS	0.78	15,477.7
ALDAR PROPERTIES PJSC	1.82	15,057.2
ARKAN BUILDING MATERIALS CO	0.43	9,388.1
ABU DHABI ISLAMIC BANK	3.54	5,343.3
MANAZEL REAL ESTATE PJSC	0.31	4,630.4

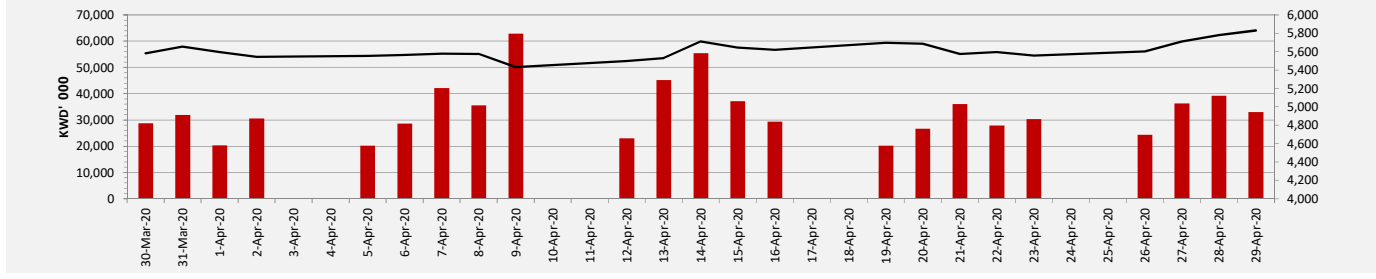
Source: Bloomberg

Kuwait Stock Exchange

Market Summary Indicators

	Current	Previous	DTD	MTD	YTD
Kuwait All Share Index	4,888.89	4,847.01	0.86%	1.37%	-22.18%
Volume ('000)	216,380.00	226,131.10	-4.31%		
Value (KWD'000)	33,004.21	39,204.41	-15.82%		
Sub-Indices					
Industrials	715.12	704.43	1.52%	5.09%	-22.90%
Banks	1,117.84	1,111.73	0.55%	0.90%	-24.60%
Consumer Goods	727.19	727.11	0.01%	16.42%	14.13%
Consumer Service	744.60	729.64	2.05%	2.94%	-30.56%
Real Estate	828.69	816.74	1.46%	-0.95%	-21.72%
Financial Services	861.95	862.46	-0.06%	2.24%	-20.30%
Telecom	967.03	941.80	2.68%	0.09%	-13.40%
Health Care	851.29	851.29	0.00%	0.00%	-3.76%
Insurance	933.49	940.78	-0.77%	-2.65%	-2.14%
Basic Materials	693.87	686.67	1.05%	9.05%	-23.59%
Oil and Gas	1,081.96	1,079.61	0.22%	-1.39%	-12.62%
Utilities	1,000.00	1,000.00	0.00%	0.00%	0.00%
Technology	497.61	497.61	0.00%	12.13%	-3.39%

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
INVESTORS HOLDING GROUP CO.K	11.70	17.00%	NATIONAL BANK OF KUWAIT	731.00	3,901,569.8	91.40	27.61
AL MAL INVESTMENT COMPANY	9.50	11.76%	KUWAIT INTERNATIONAL BANK	178.00	3,328,079.1		
NATIONAL SHOOTING COMPANY	10.00	11.11%	AHLI UNITED BANK B.S.C	195.00	3,271,158.3		
KUWAIT REMAL REAL ESTATE CO	16.00	9.59%	AGILITY	610.00	2,386,017.0		
HILAL CEMENT CO	72.00	9.09%	MOBILE TELECOMMUNICATIONS CO	513.00	1,542,334.5		

Top Equity Losers			Top Co. -Volume		
Companies	Price	Chg	Companies	Price	Volume
	KWd	%		KWd	'000
NATIONAL INTERNATIONAL CO	56.00	-17.65%	INVESTORS HOLDING GROUP CO.K	11.70	36,730.1
AMAR FINANCE & LEASING CO	44.00	-13.04%	GULF PETROLEUM INVESTMENT	17.30	31,708.9
AL TAMDEEN INVESTMENT CO	224.00	-9.31%	KUWAIT INTERNATIONAL BANK	178.00	18,806.2
HAYAT COMMUNICATIONS	47.50	-5.00%	AHLI UNITED BANK B.S.C	195.00	16,780.9
KUWAIT NATIONAL CINEMA CO	687.00	-4.98%	AL MADINA FOR FINANCE AND IN	11.30	9,935.7

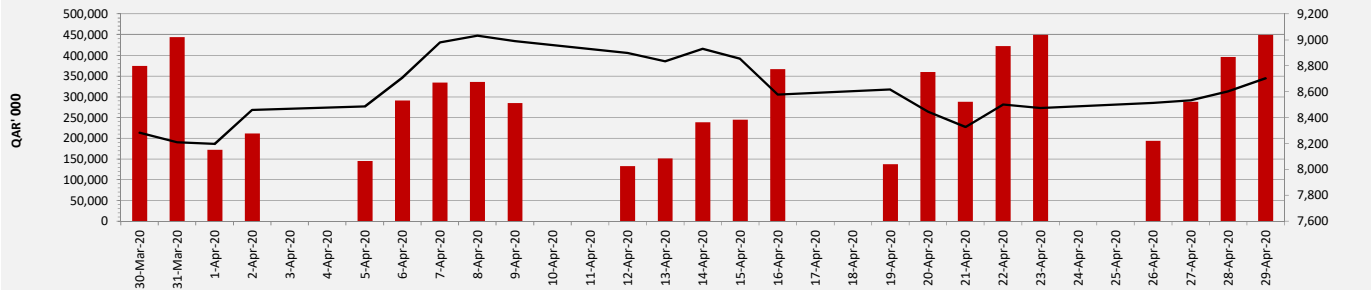
Source: Bloomberg

Qatar Stock Exchange

Market Summary Indicators

	Current	Previous	DTD	MTD	YTD
Qatar Stock Exchange Index	8,701.06	8,600.51	1.17%	6.02%	-16.54%
Volume ('000)	421,230.50	251,237.30	67.66%		
Value (QAR'000)	449,393.10	396,127.40	13.45%		
Sub-Indices					
QE Total Return Index	16,727.50	16,534.19	1.17%	6.58%	-12.80%
All Share Islamic	3,388.97	3,354.45	1.03%	8.71%	-14.22%
All Share Index	2,705.06	2,674.68	1.14%	6.25%	-12.72%
All Share Banks&Finac	3,857.41	3,826.41	0.81%	4.30%	-8.60%
All Share Industrials	2,228.16	2,188.51	1.81%	9.09%	-24.01%
All Share Transprt In	2,708.52	2,619.45	3.40%	21.05%	5.99%
All Share Real Estate	1,278.39	1,239.94	3.10%	4.67%	-18.32%
All Share Insurance	2,003.50	2,014.02	-0.52%	0.05%	-26.74%
All Share Telecoms In	847.48	838.87	1.03%	12.22%	-5.31%
All Share Consumer Goods & Srv	7,042.34	7,019.69	0.32%	6.96%	-18.55%

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



Top Equity Gainers			Top Co. -Value			Market Cap - DSM Index	
Companies	Price	Chg	Companies	Price	Value	(In Billion)	
	QAR	%		QAR	QAR' 000	USD	QAR
QATARI INVESTORS GROUP	1.43	10.00%	EZDAN HOLDING GROUP	0.74	130,970.2	121	441
EZDAN HOLDING GROUP	0.74	9.97%	QATAR GERMAN CO FOR MEDICAL	0.86	27,904.8		
AAMAL CO	0.60	9.93%	QATAR NATIONAL BANK	17.20	27,682.4		
QATAR GERMAN CO FOR MEDICAL	0.86	9.90%	OOREDOO QPSC	6.35	26,900.0		
QATAR CINEMA & FILM DISTRIB	2.53	9.54%	QATAR GAS TRANSPORT(NAKILAT)	2.55	16,049.9		

Top Equity Losers			Top Co. -Volume		
Companies	Price	Chg	Companies	Price	Value
	QAR	%		QAR	'000
AL KHALEEJ TAKAFUL GROUP	1.76	-1.63%	EZDAN HOLDING GROUP	0.74	179,944.9
QATAR NATIONAL CEMENT CO	3.40	-1.57%	QATAR GERMAN CO FOR MEDICAL	0.86	33,123.0
QATAR INSURANCE CO	2.00	-1.09%	INVESTMENT HOLDING GROUP	0.45	29,565.7
GULF WAREHOUSING COMPANY	4.80	-1.03%	AAMAL CO	0.60	26,368.2
ISLAMIC HOLDING GROUP	1.94	-1.02%	MAZAYA QATAR REAL ESTATE DEV	0.63	24,927.7

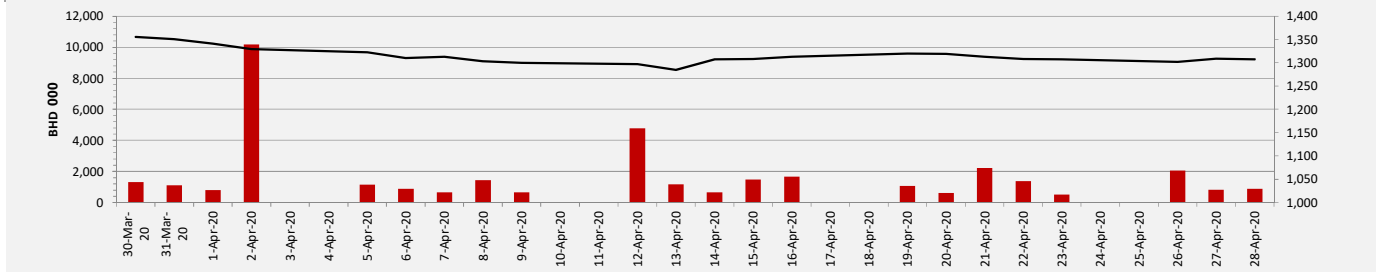
Source: Bloomberg

Bahrain Bourse

Market Summary Indicators

	Current	Previous	DTD	MTD	YTD
Bahrain Bourse	1,308.65	1,307.86	0.06%	-3.11%	-18.73%
Volume ('000)	7,601	4,355	74.51%		
Value (BHD'000)	3,757.37	879.01	327.46%		
Sub-Indices					
Banks	3,007.46	3,007.46	0.00%	-3.10%	-23.82%
Hotel and Tourism	2,188.75	2,188.75	0.00%	0.00%	-6.31%
Industrial	543.60	543.60	0.00%	-8.95%	-19.35%
Insurance	1,501.05	1,501.05	0.00%	-2.87%	2.93%
Investment	601.41	601.41	0.00%	-3.97%	-14.53%
Services	1,350.02	1,344.30	0.43%	0.68%	-6.22%

Bahrain Bourse (RHS) vs. Turnover (LHS)



Top Equity Gainers

Companies	Price	Chg
	BHD	%
BAHRAIN TELECOM CO	0.38	0.80%
-	-	-
-	-	-
-	-	-
-	-	-

Top Co. -Value

Companies	Price	Value
	BHD	BHD' 000
NATIONAL BANK OF BAHRAIN BSC	0.62	2,165.4
AHLI UNITED BANK B.S.C	0.63	1,102.0
BAHRAIN TELECOM CO	0.38	312.6
GFH FINANCIAL GROUP BSC	0.16	116.9
-	-	-

Market Cap - BHSEASI

(In Billion)	
USD	BHD
20	8

Top Equity Losers

Companies	Price	Chg
	BHD	%
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-

Top Co. -Volume

Companies	Price	Volume
	BHD	'000
NATIONAL BANK OF BAHRAIN BSC	0.62	3,521.0
AHLI UNITED BANK B.S.C	0.63	1,764.5
BAHRAIN TELECOM CO	0.38	825.7
GFH FINANCIAL GROUP BSC	0.16	737.0
-	-	-

Source: Bloomberg

UBHAR GCC Fund NAV, OMR

0.862

As of:

23-Apr-2020

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